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

U.S. Bureau of Labor Statistics
Erica L. Groshen, Commissioner

September 2016

Bulletin 2785

Contents

Overview

Tables organized by ownership

Employee benefits data tables: United States, March 2016

- Civilian (includes private industry and state and local government establishments)
- Private industry (excludes agricultural establishments, private households, and the self-employed)
- State and local government (excludes Federal employees)

Technical note

Appendix table 1: Survey establishment response
Appendix table 2: Number of workers represented

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

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

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

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

- Retirement benefits
- Healthcare benefits
- Life, short-term, and long-term disability insurance benefits
- Paid leave benefits
- Other benefits (Quality of life, financial, health-related, nonproduction bonuses, and unmarried domestic partner)
- Benefit combinations (Retirement, medical care, and paid leave)
Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All retirement benefits³</th>
<th>Defined benefit</th>
<th>Defined contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access Participation Take-up rate</td>
<td>Access Participation Take-up rate</td>
<td>Access Participation Take-up rate</td>
</tr>
<tr>
<td>All workers</td>
<td>69 54 78 27 23 85</td>
<td>58 40 69</td>
<td>84 77 51 32 71</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>84 72 86 41 35 85</td>
<td>66 51 77</td>
<td>84 77 65 45 50</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>86 76 88 35 30 84</td>
<td>77 65 84</td>
<td>84 77 65 45 50</td>
</tr>
<tr>
<td>Professional and related</td>
<td>83 70 85 43 37 85</td>
<td>62 45 74</td>
<td>84 77 65 45 50</td>
</tr>
<tr>
<td>Teachers</td>
<td>84 73 87 70 60 86</td>
<td>56 39 72</td>
<td>84 77 65 45 50</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>94 83 88 87 77 88</td>
<td>31 12 39</td>
<td>39 12 39</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>88 72 81 37 31 84</td>
<td>78 57 73</td>
<td>78 57 73</td>
</tr>
<tr>
<td>Service</td>
<td>47 31 65 17 15 89</td>
<td>37 18 50</td>
<td>47 31 65 17 15 89</td>
</tr>
<tr>
<td>Protective service</td>
<td>78 62 79 54 50 91</td>
<td>43 20 46</td>
<td>78 62 79 54 50 91</td>
</tr>
<tr>
<td>Sales and office</td>
<td>71 52 74 21 17 79</td>
<td>63 44 69</td>
<td>71 52 74 21 17 79</td>
</tr>
<tr>
<td>Sales and related</td>
<td>66 41 61 11 8 66</td>
<td>62 37 59</td>
<td>62 37 59</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>74 59 80 27 22 82</td>
<td>64 48 74</td>
<td>64 48 74</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>65 53 81 28 27 95</td>
<td>54 39 72</td>
<td>65 53 81 28 27 95</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>62 50 82 31 30 97</td>
<td>45 32 71</td>
<td>62 50 82 31 30 97</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>69 55 80 26 24 94</td>
<td>62 45 72</td>
<td>69 55 80 26 24 94</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>71 54 76 25 21 85</td>
<td>62 43 69</td>
<td>71 54 76 25 21 85</td>
</tr>
<tr>
<td>Production</td>
<td>74 56 76 22 18 84</td>
<td>71 49 70</td>
<td>74 56 76 22 18 84</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>68 52 76 27 23 86</td>
<td>54 37 68</td>
<td>68 52 76 27 23 86</td>
</tr>
<tr>
<td>Full time</td>
<td>80 65 81 33 29 87</td>
<td>67 48 72</td>
<td>80 65 81 33 29 87</td>
</tr>
<tr>
<td>Part time</td>
<td>37 22 59 10 8 73</td>
<td>31 16 53</td>
<td>37 22 59 10 8 73</td>
</tr>
<tr>
<td>Union</td>
<td>94 84 90 81 74 91</td>
<td>45 29 65</td>
<td>94 84 90 81 74 91</td>
</tr>
<tr>
<td>Nonunion</td>
<td>65 49 75 18 15 81</td>
<td>60 42 70</td>
<td>65 49 75 18 15 81</td>
</tr>
<tr>
<td>Average wage within the following categories:⁴</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>44 24 56 9 6 72</td>
<td>38 20 51</td>
<td>38 20 51</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>33 15 45 5 3 59</td>
<td>30 12 42</td>
<td>33 15 45 5 3 59</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>71 52 74 22 19 86</td>
<td>60 39 66</td>
<td>71 52 74 22 19 86</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>81 68 84 35 31 87</td>
<td>66 50 76</td>
<td>81 68 84 35 31 87</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>89 79 89 49 41 87</td>
<td>71 57 80</td>
<td>89 79 89 49 41 87</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>90 80 89 47 39 84</td>
<td>72 51 81</td>
<td>90 80 89 47 39 84</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>75 60 81 26 22 87</td>
<td>70 53 76</td>
<td>75 60 81 26 22 87</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>69 53 77 28 23 85</td>
<td>56 38 68</td>
<td>69 53 77 28 23 85</td>
</tr>
<tr>
<td>Education and health services</td>
<td>79 65 83 42 36 86</td>
<td>54 37 68</td>
<td>79 65 83 42 36 86</td>
</tr>
<tr>
<td>Educational services</td>
<td>87 77 88 72 62 86</td>
<td>37 21 56</td>
<td>87 77 88 72 62 86</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>89 80 89 84 75 89</td>
<td>26 10 38</td>
<td>89 80 89 84 75 89</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>88 77 87 54 42 77</td>
<td>62 44 70</td>
<td>88 77 87 54 42 77</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>73 57 78 21 18 85</td>
<td>66 48 72</td>
<td>73 57 78 21 18 85</td>
</tr>
<tr>
<td>Hospitals</td>
<td>91 78 85 45 37 84</td>
<td>79 60 76</td>
<td>91 78 85 45 37 84</td>
</tr>
<tr>
<td>Public administration</td>
<td>91 83 92 87 79 91</td>
<td>34 16 46</td>
<td>91 83 92 87 79 91</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 2. Retirement benefits: Access, participation, and take-up rates,\(^1\) civilian workers,\(^2\) March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All retirement benefits(^3)</th>
<th>Defined benefit</th>
<th>Defined contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access Participation Take-up rate</td>
<td>Access Participation Take-up rate</td>
<td>Access Participation Take-up rate</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>53 38 71</td>
<td>11 9 85</td>
<td>48 33 68</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>48 34 71</td>
<td>8 7 85</td>
<td>45 31 68</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>67 48 72</td>
<td>18 15 84</td>
<td>58 39 67</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>86 70 82</td>
<td>43 37 85</td>
<td>66 47 70</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>81 62 77</td>
<td>27 23 85</td>
<td>69 48 70</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>91 78 86</td>
<td>61 52 86</td>
<td>64 45 71</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic area</th>
<th>All retirement benefits(^3)</th>
<th>Defined benefit</th>
<th>Defined contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access Participation Take-up rate</td>
<td>Access Participation Take-up rate</td>
<td>Access Participation Take-up rate</td>
</tr>
<tr>
<td>Northeast</td>
<td>71 58 82</td>
<td>31 27 86</td>
<td>57 42 73</td>
</tr>
<tr>
<td>New England</td>
<td>72 59 81</td>
<td>28 25 91</td>
<td>57 43 76</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>71 58 82</td>
<td>32 27 85</td>
<td>57 42 73</td>
</tr>
<tr>
<td>South</td>
<td>70 52 74</td>
<td>27 23 85</td>
<td>59 38 65</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>70 54 76</td>
<td>29 25 84</td>
<td>61 40 65</td>
</tr>
<tr>
<td>East South Central</td>
<td>73 51 70</td>
<td>27 23 84</td>
<td>58 36 61</td>
</tr>
<tr>
<td>West South Central</td>
<td>68 50 74</td>
<td>24 21 86</td>
<td>56 37 67</td>
</tr>
<tr>
<td>Midwest</td>
<td>73 57 78</td>
<td>27 23 84</td>
<td>63 43 69</td>
</tr>
<tr>
<td>East North Central</td>
<td>72 56 78</td>
<td>27 23 87</td>
<td>63 43 69</td>
</tr>
<tr>
<td>West North Central</td>
<td>75 58 77</td>
<td>27 22 79</td>
<td>63 44 70</td>
</tr>
<tr>
<td>West</td>
<td>63 50 80</td>
<td>25 21 86</td>
<td>50 37 74</td>
</tr>
<tr>
<td>Mountain</td>
<td>66 50 76</td>
<td>20 16 82</td>
<td>55 39 72</td>
</tr>
<tr>
<td>Pacific</td>
<td>62 51 81</td>
<td>27 24 87</td>
<td>48 36 75</td>
</tr>
</tbody>
</table>

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

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

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

\(^4\) Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,\(^1\) civilian workers,\(^2\) March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All retirement benefits(^3)</th>
<th>Defined benefit</th>
<th>Defined contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>All workers</td>
<td>0.8</td>
<td>0.7</td>
<td>0.5</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.2</td>
<td>1.1</td>
<td>0.5</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.4</td>
<td>1.3</td>
<td>0.8</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.4</td>
<td>1.3</td>
<td>0.7</td>
</tr>
<tr>
<td>Teachers</td>
<td>2.2</td>
<td>2.1</td>
<td>1.2</td>
</tr>
<tr>
<td>Primary, secondary, and special education</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Registered nurses</td>
<td>2.4</td>
<td>2.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Service</td>
<td>2.1</td>
<td>1.3</td>
<td>1.9</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.7</td>
<td>3.5</td>
<td>4.9</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.0</td>
<td>0.9</td>
<td>0.7</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.9</td>
<td>1.5</td>
<td>1.1</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.3</td>
<td>1.4</td>
<td>1.0</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>2.8</td>
<td>2.3</td>
<td>2.2</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.1</td>
<td>1.8</td>
<td>1.3</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.3</td>
<td>1.3</td>
<td>0.9</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>2.2</td>
<td>2.0</td>
<td>1.2</td>
</tr>
<tr>
<td>Full time</td>
<td>0.6</td>
<td>0.6</td>
<td>0.5</td>
</tr>
<tr>
<td>Part time</td>
<td>1.4</td>
<td>0.9</td>
<td>1.5</td>
</tr>
<tr>
<td>Union</td>
<td>0.8</td>
<td>0.9</td>
<td>0.6</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.8</td>
<td>0.7</td>
<td>0.6</td>
</tr>
<tr>
<td>Average wage within the following categories:(^4)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.6</td>
<td>1.1</td>
<td>1.4</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>2.1</td>
<td>1.1</td>
<td>2.2</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.1</td>
<td>1.1</td>
<td>0.9</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.9</td>
<td>0.9</td>
<td>0.6</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.0</td>
<td>1.0</td>
<td>0.5</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.4</td>
<td>1.4</td>
<td>0.7</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.0</td>
<td>1.0</td>
<td>0.9</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.9</td>
<td>0.8</td>
<td>0.6</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.9</td>
<td>1.8</td>
<td>0.7</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.2</td>
<td>1.2</td>
<td>0.7</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.6</td>
<td>1.6</td>
<td>0.8</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.2</td>
<td>1.6</td>
<td>1.4</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.8</td>
<td>2.6</td>
<td>1.1</td>
</tr>
<tr>
<td>Hospitals</td>
<td>1.2</td>
<td>1.6</td>
<td>1.2</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.5</td>
<td>1.5</td>
<td>0.8</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All retirement benefits³</th>
<th>Defined benefit</th>
<th>Defined contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.3</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.4</td>
<td>1.1</td>
<td>1.4</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.5</td>
<td>2.2</td>
<td>1.7</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.7</td>
<td>0.7</td>
<td>0.5</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.3</td>
<td>1.1</td>
<td>0.7</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.9</td>
<td>0.9</td>
<td>0.6</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Access</th>
<th>Participation</th>
<th>Take-up rate</th>
<th>Access</th>
<th>Participation</th>
<th>Take-up rate</th>
<th>Access</th>
<th>Participation</th>
<th>Take-up rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.6</td>
<td>1.6</td>
<td>1.1</td>
<td>1.5</td>
<td>1.4</td>
<td>1.5</td>
<td>1.3</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>New England</td>
<td>2.4</td>
<td>1.6</td>
<td>2.5</td>
<td>2.5</td>
<td>2.4</td>
<td>2.0</td>
<td>2.6</td>
<td>1.2</td>
<td>2.5</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.7</td>
<td>1.8</td>
<td>1.1</td>
<td>1.5</td>
<td>1.3</td>
<td>1.7</td>
<td>1.3</td>
<td>1.3</td>
<td>1.2</td>
</tr>
<tr>
<td>South</td>
<td>1.4</td>
<td>1.4</td>
<td>1.0</td>
<td>0.9</td>
<td>0.8</td>
<td>1.0</td>
<td>1.4</td>
<td>1.3</td>
<td>1.2</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.8</td>
<td>1.9</td>
<td>1.3</td>
<td>1.1</td>
<td>1.1</td>
<td>1.1</td>
<td>2.0</td>
<td>1.9</td>
<td>1.6</td>
</tr>
<tr>
<td>East South Central</td>
<td>1.4</td>
<td>3.0</td>
<td>4.1</td>
<td>3.2</td>
<td>3.2</td>
<td>4.3</td>
<td>2.5</td>
<td>2.8</td>
<td>4.1</td>
</tr>
<tr>
<td>West South Central</td>
<td>3.3</td>
<td>2.7</td>
<td>1.0</td>
<td>1.1</td>
<td>1.0</td>
<td>1.3</td>
<td>2.8</td>
<td>2.3</td>
<td>1.1</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.8</td>
<td>1.4</td>
<td>0.8</td>
<td>1.2</td>
<td>1.0</td>
<td>1.6</td>
<td>1.6</td>
<td>1.2</td>
<td>1.0</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.1</td>
<td>1.8</td>
<td>0.6</td>
<td>1.1</td>
<td>1.1</td>
<td>0.9</td>
<td>1.9</td>
<td>1.6</td>
<td>0.8</td>
</tr>
<tr>
<td>West North Central</td>
<td>3.2</td>
<td>2.1</td>
<td>1.9</td>
<td>2.9</td>
<td>2.1</td>
<td>4.1</td>
<td>2.6</td>
<td>1.5</td>
<td>2.5</td>
</tr>
<tr>
<td>West</td>
<td>1.3</td>
<td>1.0</td>
<td>0.9</td>
<td>1.1</td>
<td>1.0</td>
<td>0.9</td>
<td>1.6</td>
<td>1.2</td>
<td>0.9</td>
</tr>
<tr>
<td>Mountain</td>
<td>2.0</td>
<td>1.8</td>
<td>1.1</td>
<td>1.4</td>
<td>1.3</td>
<td>1.3</td>
<td>2.4</td>
<td>2.0</td>
<td>1.4</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.7</td>
<td>1.1</td>
<td>1.2</td>
<td>1.5</td>
<td>1.3</td>
<td>1.2</td>
<td>2.0</td>
<td>1.5</td>
<td>1.1</td>
</tr>
</tbody>
</table>

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
³ Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.
⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 3. Retirement benefit combinations: Access, civilian workers,\(^1\) March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>15</td>
<td>12</td>
<td>42</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>23</td>
<td>17</td>
<td>43</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>27</td>
<td>9</td>
<td>51</td>
</tr>
<tr>
<td>Professional and related</td>
<td>22</td>
<td>21</td>
<td>40</td>
</tr>
<tr>
<td>Teachers</td>
<td>22</td>
<td>47</td>
<td>14</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>23</td>
<td>63</td>
<td>8</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>27</td>
<td>10</td>
<td>51</td>
</tr>
<tr>
<td>Service</td>
<td>6</td>
<td>11</td>
<td>30</td>
</tr>
<tr>
<td>Protective service</td>
<td>19</td>
<td>35</td>
<td>24</td>
</tr>
<tr>
<td>Sales and office</td>
<td>13</td>
<td>8</td>
<td>50</td>
</tr>
<tr>
<td>Sales and related</td>
<td>7</td>
<td>4</td>
<td>55</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>17</td>
<td>10</td>
<td>47</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>17</td>
<td>11</td>
<td>37</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>15</td>
<td>16</td>
<td>30</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>19</td>
<td>7</td>
<td>43</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>15</td>
<td>9</td>
<td>46</td>
</tr>
<tr>
<td>Production</td>
<td>19</td>
<td>3</td>
<td>52</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>13</td>
<td>14</td>
<td>41</td>
</tr>
<tr>
<td>Full time</td>
<td>19</td>
<td>14</td>
<td>47</td>
</tr>
<tr>
<td>Part time</td>
<td>4</td>
<td>7</td>
<td>27</td>
</tr>
<tr>
<td>Union</td>
<td>33</td>
<td>49</td>
<td>12</td>
</tr>
<tr>
<td>Nonunion</td>
<td>13</td>
<td>6</td>
<td>47</td>
</tr>
<tr>
<td>Average wage within the following categories:2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>4</td>
<td>5</td>
<td>35</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1</td>
<td>3</td>
<td>28</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>11</td>
<td>11</td>
<td>48</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>20</td>
<td>15</td>
<td>46</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>30</td>
<td>18</td>
<td>41</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>31</td>
<td>15</td>
<td>43</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>21</td>
<td>5</td>
<td>49</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>15</td>
<td>13</td>
<td>41</td>
</tr>
<tr>
<td>Education and health services</td>
<td>17</td>
<td>24</td>
<td>37</td>
</tr>
<tr>
<td>Educational services</td>
<td>22</td>
<td>50</td>
<td>15</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>21</td>
<td>64</td>
<td>5</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>28</td>
<td>26</td>
<td>34</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>14</td>
<td>7</td>
<td>52</td>
</tr>
<tr>
<td>Hospitals</td>
<td>32</td>
<td>12</td>
<td>46</td>
</tr>
<tr>
<td>Public administration</td>
<td>30</td>
<td>57</td>
<td>4</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 3. Retirement benefit combinations: Access, civilian workers,\(^1\) March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>7</td>
<td>4</td>
<td>42</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>6</td>
<td>3</td>
<td>40</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>10</td>
<td>8</td>
<td>48</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>24</td>
<td>19</td>
<td>42</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>15</td>
<td>12</td>
<td>53</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>33</td>
<td>27</td>
<td>30</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>17</td>
<td>14</td>
<td>40</td>
</tr>
<tr>
<td>New England</td>
<td>13</td>
<td>15</td>
<td>44</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>19</td>
<td>14</td>
<td>39</td>
</tr>
<tr>
<td>South</td>
<td>16</td>
<td>11</td>
<td>43</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>20</td>
<td>9</td>
<td>41</td>
</tr>
<tr>
<td>East South Central</td>
<td>13</td>
<td>15</td>
<td>46</td>
</tr>
<tr>
<td>West South Central</td>
<td>11</td>
<td>12</td>
<td>45</td>
</tr>
<tr>
<td>Midwest</td>
<td>17</td>
<td>10</td>
<td>46</td>
</tr>
<tr>
<td>East North Central</td>
<td>18</td>
<td>9</td>
<td>45</td>
</tr>
<tr>
<td>West North Central</td>
<td>15</td>
<td>12</td>
<td>48</td>
</tr>
<tr>
<td>West</td>
<td>12</td>
<td>13</td>
<td>38</td>
</tr>
<tr>
<td>Mountain</td>
<td>9</td>
<td>11</td>
<td>46</td>
</tr>
<tr>
<td>Pacific</td>
<td>13</td>
<td>14</td>
<td>35</td>
</tr>
</tbody>
</table>

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

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 3. Standard errors for retirement benefit combinations:
Access, civilian workers,¹ March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.5</td>
<td>0.4</td>
<td>0.8</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ..............</td>
<td>1.0</td>
<td>0.8</td>
<td>1.3</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.5</td>
<td>0.8</td>
<td>1.9</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.1</td>
<td>1.0</td>
<td>1.3</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.8</td>
<td>2.2</td>
<td>1.7</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>2.0</td>
<td>3.0</td>
<td>2.3</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>2.2</td>
<td>2.2</td>
<td>3.3</td>
</tr>
<tr>
<td>Service</td>
<td>0.5</td>
<td>0.6</td>
<td>1.9</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.1</td>
<td>3.3</td>
<td>4.3</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.6</td>
<td>0.5</td>
<td>1.0</td>
</tr>
<tr>
<td>Sales and related</td>
<td>0.7</td>
<td>0.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.7</td>
<td>0.6</td>
<td>1.3</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.1</td>
<td>0.9</td>
<td>1.7</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>1.7</td>
<td>1.8</td>
<td>2.3</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.4</td>
<td>0.6</td>
<td>2.4</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.0</td>
<td>0.8</td>
<td>1.5</td>
</tr>
<tr>
<td>Production</td>
<td>1.6</td>
<td>0.4</td>
<td>2.1</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.2</td>
<td>1.5</td>
<td>1.7</td>
</tr>
<tr>
<td>Full time</td>
<td>0.6</td>
<td>0.5</td>
<td>0.8</td>
</tr>
<tr>
<td>Part time</td>
<td>0.3</td>
<td>0.6</td>
<td>1.2</td>
</tr>
<tr>
<td>Union</td>
<td>1.5</td>
<td>1.6</td>
<td>1.2</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.5</td>
<td>0.3</td>
<td>0.9</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>0.3</td>
<td>0.6</td>
<td>1.4</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>0.2</td>
<td>0.5</td>
<td>1.9</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.6</td>
<td>0.5</td>
<td>1.0</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.8</td>
<td>0.7</td>
<td>1.1</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.3</td>
<td>0.7</td>
<td>1.2</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.9</td>
<td>1.0</td>
<td>1.8</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.2</td>
<td>0.5</td>
<td>1.3</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.5</td>
<td>0.5</td>
<td>0.9</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.1</td>
<td>1.2</td>
<td>1.3</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.6</td>
<td>1.7</td>
<td>0.9</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.8</td>
<td>2.1</td>
<td>0.7</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>3.7</td>
<td>2.4</td>
<td>2.4</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1.2</td>
<td>1.4</td>
<td>2.0</td>
</tr>
<tr>
<td>Hospitals</td>
<td>2.6</td>
<td>2.0</td>
<td>2.4</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.6</td>
<td>2.6</td>
<td>0.9</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 3. Standard errors for retirement benefit combinations: Access, civilian workers,¹ March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers ..........</td>
<td>0.5</td>
<td>0.4</td>
<td>1.2</td>
</tr>
<tr>
<td>1 to 49 workers ..........</td>
<td>0.4</td>
<td>0.3</td>
<td>1.3</td>
</tr>
<tr>
<td>50 to 99 workers .........</td>
<td>1.2</td>
<td>1.2</td>
<td>2.5</td>
</tr>
<tr>
<td>100 workers or more ......</td>
<td>0.8</td>
<td>0.7</td>
<td>1.0</td>
</tr>
<tr>
<td>100 to 499 workers ......</td>
<td>1.0</td>
<td>0.8</td>
<td>1.5</td>
</tr>
<tr>
<td>500 workers or more ......</td>
<td>1.2</td>
<td>1.1</td>
<td>1.2</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.1</td>
<td>0.8</td>
<td>1.7</td>
</tr>
<tr>
<td>New England</td>
<td>1.8</td>
<td>1.5</td>
<td>3.4</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.4</td>
<td>0.9</td>
<td>1.8</td>
</tr>
<tr>
<td>South</td>
<td>0.9</td>
<td>0.8</td>
<td>1.3</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.2</td>
<td>1.1</td>
<td>1.3</td>
</tr>
<tr>
<td>East South Central</td>
<td>3.0</td>
<td>2.7</td>
<td>3.7</td>
</tr>
<tr>
<td>West South Central</td>
<td>0.9</td>
<td>0.8</td>
<td>2.9</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.0</td>
<td>0.7</td>
<td>1.5</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.9</td>
<td>0.9</td>
<td>1.9</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.3</td>
<td>1.3</td>
<td>1.9</td>
</tr>
<tr>
<td>West</td>
<td>1.2</td>
<td>0.8</td>
<td>1.9</td>
</tr>
<tr>
<td>Mountain</td>
<td>0.7</td>
<td>1.4</td>
<td>2.5</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.7</td>
<td>1.0</td>
<td>2.4</td>
</tr>
</tbody>
</table>

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans(^2)</th>
<th>Soft freeze(^3)</th>
<th>Hard freeze(^4)</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>52</td>
<td>40</td>
<td>1</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>47</td>
<td>45</td>
<td>2</td>
</tr>
<tr>
<td>Professional and related</td>
<td>50</td>
<td>35</td>
<td>2</td>
</tr>
<tr>
<td>Teachers</td>
<td>45</td>
<td>49</td>
<td>1</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>41</td>
<td>58</td>
<td>–</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>56</td>
<td>30</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>53</td>
<td>43</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>46</td>
<td>53</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>52</td>
<td>37</td>
<td>1</td>
</tr>
<tr>
<td>Sales and related</td>
<td>57</td>
<td>22</td>
<td>1</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>51</td>
<td>40</td>
<td>1</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>67</td>
<td>29</td>
<td>1</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>76</td>
<td>22</td>
<td>–</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>55</td>
<td>38</td>
<td>3</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>59</td>
<td>29</td>
<td>2</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>48</td>
<td>33</td>
<td>3</td>
</tr>
<tr>
<td>Full time</td>
<td>51</td>
<td>40</td>
<td>2</td>
</tr>
<tr>
<td>Part time</td>
<td>62</td>
<td>33</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
<td>56</td>
<td>42</td>
<td>(5)</td>
</tr>
<tr>
<td>Nonunion</td>
<td>49</td>
<td>38</td>
<td>2</td>
</tr>
<tr>
<td>Average wage within the following categories(^6)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>55</td>
<td>37</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>69</td>
<td>27</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>55</td>
<td>36</td>
<td>1</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>53</td>
<td>38</td>
<td>1</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>49</td>
<td>43</td>
<td>2</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>46</td>
<td>44</td>
<td>–</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>55</td>
<td>29</td>
<td>3</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>52</td>
<td>41</td>
<td>1</td>
</tr>
<tr>
<td>Education and health services</td>
<td>46</td>
<td>50</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td>40</td>
<td>59</td>
<td>(5)</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>40</td>
<td>59</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>39</td>
<td>60</td>
<td>1</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>59</td>
<td>29</td>
<td>–</td>
</tr>
<tr>
<td>Hospitals</td>
<td>57</td>
<td>30</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>41</td>
<td>59</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,\(^1\) March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans(^2)</th>
<th>Soft freeze(^3)</th>
<th>Hard freeze(^4)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All participants still accruing benefits</td>
<td>Some participants still accruing benefits</td>
<td></td>
</tr>
<tr>
<td></td>
<td>All</td>
<td>Some</td>
<td>Hard</td>
</tr>
<tr>
<td></td>
<td>participants</td>
<td>participants</td>
<td>benefits</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>60</td>
<td>28</td>
<td>1</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>57</td>
<td>28</td>
<td>1</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>64</td>
<td>27</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>50</td>
<td>43</td>
<td>2</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>54</td>
<td>37</td>
<td>3</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>48</td>
<td>45</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>50</td>
<td>41</td>
<td>1</td>
</tr>
<tr>
<td>New England</td>
<td>53</td>
<td>40</td>
<td>1</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>49</td>
<td>41</td>
<td>1</td>
</tr>
<tr>
<td>South</td>
<td>53</td>
<td>41</td>
<td>1</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>58</td>
<td>36</td>
<td>2</td>
</tr>
<tr>
<td>East South Central</td>
<td>43</td>
<td>53</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>49</td>
<td>45</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>59</td>
<td>31</td>
<td>2</td>
</tr>
<tr>
<td>East North Central</td>
<td>61</td>
<td>29</td>
<td>2</td>
</tr>
<tr>
<td>West North Central</td>
<td>54</td>
<td>36</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>45</td>
<td>46</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>53</td>
<td>39</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>42</td>
<td>49</td>
<td>–</td>
</tr>
</tbody>
</table>

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

\(^2\) Plans open to new participants.

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

\(^4\) Participants in these plans stop accruing benefits on the date the plan is frozen. The benefit the employee receives is calculated as of the day the plan was frozen.

\(^5\) Less than 0.5.

\(^6\) Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans&lt;sup&gt;2&lt;/sup&gt;</th>
<th>Soft freeze&lt;sup&gt;3&lt;/sup&gt;</th>
<th>Hard freeze&lt;sup&gt;4&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All participants still accruing benefits</td>
<td>Some participants still accruing benefits</td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>1.2</td>
<td>1.1</td>
<td>0.3</td>
</tr>
</tbody>
</table>

**Worker characteristics**

| Management, professional, and related | 1.8 | 1.6 | 0.6 | 0.7 |
| Management, business, and financial | 2.8 | 2.3 | 0.8 | 1.5 |
| Professional and related            | 1.9 | 1.8 | 0.5 | 0.7 |
| Teachers                            | 1.8 | 1.9 |    |    |
| Primary, secondary, and special education school teachers | 1.9 | 2.0 |    |    |
| Registered nurses                   | 6.2 | 4.7 |    |    |
| Service                             | 2.3 | 2.1 |    |    |
| Protective service                  | 3.0 | 3.0 |    |    |
| Sales and office                    | 1.7 | 1.5 | 0.3 | 0.8 |
| Sales and related                   | 5.7 | 3.2 | 0.7 | 3.4 |
| Office and administrative support   | 1.4 | 1.4 | 0.3 | 0.8 |
| Natural resources, construction, and maintenance | 2.4 | 2.3 | 0.3 | 0.7 |
| Construction, extraction, farming, fishing, and forestry | 2.7 | 2.7 |    |    |
| Production, maintenance, and repair | 3.3 | 3.1 | 0.7 | 1.0 |
| Production                           | 4.3 | 4.6 | 0.8 | 3.8 |
| Transportation and material moving   | 2.6 | 2.7 | 0.6 | 1.4 |
| Full time                            | 1.3 | 1.2 | 0.3 | 0.6 |
| Part time                            | 2.3 | 2.1 |    |    |
| Union                                | 1.5 | 1.6 | 0.1 | 0.2 |
| Nonunion                             | 1.7 | 1.5 | 0.6 | 1.0 |
| Average wage within the following categories<sup>5</sup> | | | | |
| Lowest 25 percent                    | 3.0 | 3.1 |    |    |
| Lowest 10 percent                    | 4.8 | 4.4 |    | 1.6 |
| Second 25 percent                    | 1.8 | 1.6 | 0.4 | 0.9 |
| Third 25 percent                     | 1.4 | 1.4 | 0.3 | 1.0 |
| Highest 25 percent                   | 1.7 | 1.6 | 0.6 | 0.6 |
| Highest 10 percent                   | 2.7 | 2.5 |    |    |

**Establishment characteristics**

| Goods-producing industries           | 3.0 | 3.6 | 0.7 | 2.0 |
| Service-providing industries         | 1.3 | 1.2 | 0.4 | 0.5 |
| Education and health services        | 2.1 | 2.0 |    |    |
| Educational services                 | 1.5 | 1.5 | 0.1 | 0.3 |
| Elementary and secondary schools     | 1.6 | 1.6 |    |    |
| Junior colleges, colleges, and universities | 1.9 | 1.9 | 0.1 | 0.3 |
| Health care and social assistance    | 5.5 | 4.1 |    |    |
| Hospitals                            | 3.6 | 3.2 |    |    |
| Public administration                | 1.7 | 1.7 |    |    |

See footnotes at the end of the table.
Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,¹ March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans²</th>
<th>Soft freeze³</th>
<th>Hard freeze⁴</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All participants still accruing benefits</td>
<td>Some participants still accruing benefits</td>
<td>Hard freeze¹</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>2.4</td>
<td>2.1</td>
<td>0.5</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>2.9</td>
<td>2.6</td>
<td>0.6</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>3.4</td>
<td>3.2</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.3</td>
<td>1.2</td>
<td>0.4</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>2.3</td>
<td>2.1</td>
<td>1.0</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.4</td>
<td>1.4</td>
<td>0.3</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans²</th>
<th>Soft freeze³</th>
<th>Hard freeze⁴</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All participants still accruing benefits</td>
<td>Some participants still accruing benefits</td>
<td>Hard freeze¹</td>
</tr>
<tr>
<td>Northeast</td>
<td>2.5</td>
<td>2.1</td>
<td>0.3</td>
</tr>
<tr>
<td>New England</td>
<td>3.7</td>
<td>4.2</td>
<td>0.6</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>3.0</td>
<td>2.4</td>
<td>0.3</td>
</tr>
<tr>
<td>South</td>
<td>2.1</td>
<td>2.1</td>
<td>0.3</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>3.3</td>
<td>3.1</td>
<td>0.4</td>
</tr>
<tr>
<td>East South Central</td>
<td>3.2</td>
<td>3.4</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.9</td>
<td>2.8</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.1</td>
<td>1.9</td>
<td>0.6</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.8</td>
<td>1.7</td>
<td>0.8</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.7</td>
<td>4.2</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>2.8</td>
<td>2.7</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>3.6</td>
<td>3.9</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>3.5</td>
<td>3.4</td>
<td>–</td>
</tr>
</tbody>
</table>

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
² Plans open to new participants.
³ New employees are not allowed in the plan. Benefit accruals may continue for existing participants.
⁴ Participants in these plans stop accruing benefits on the date the plan is frozen. The benefit the employee receives is calculated as of the day the plan was frozen.
⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 6. Defined benefit frozen retirement plans: Selected attributes, civilian workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Time since plan closed to new workers or stopped accruing benefits&lt;sup&gt;3&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 year</td>
</tr>
<tr>
<td>All workers</td>
<td>–</td>
</tr>
</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Category</th>
<th>1 year</th>
<th>2 to 5 years</th>
<th>Greater than 5 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>–</td>
<td>–</td>
<td>56</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>–</td>
<td>–</td>
<td>67</td>
</tr>
<tr>
<td>Professional and related</td>
<td>–</td>
<td>–</td>
<td>53</td>
</tr>
<tr>
<td>Teachers</td>
<td>–</td>
<td>–</td>
<td>54</td>
</tr>
<tr>
<td>Primary, secondary, and special education</td>
<td>–</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>school teachers</td>
<td>–</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>Registered nurses</td>
<td>–</td>
<td>–</td>
<td>59</td>
</tr>
<tr>
<td>Service</td>
<td>–</td>
<td>–</td>
<td>51</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>Sales and office</td>
<td>–</td>
<td>–</td>
<td>63</td>
</tr>
<tr>
<td>Sales and related</td>
<td>–</td>
<td>–</td>
<td>87</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>–</td>
<td>–</td>
<td>59</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
<td>–</td>
<td>57</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>–</td>
<td>–</td>
<td>61</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>–</td>
<td>–</td>
<td>80</td>
</tr>
<tr>
<td>Production</td>
<td>–</td>
<td>–</td>
<td>81</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>–</td>
<td>–</td>
<td>79</td>
</tr>
<tr>
<td>Full time</td>
<td>–</td>
<td>–</td>
<td>60</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>–</td>
<td>57</td>
</tr>
<tr>
<td>Union</td>
<td>–</td>
<td>–</td>
<td>51</td>
</tr>
<tr>
<td>Nonunion</td>
<td>–</td>
<td>–</td>
<td>67</td>
</tr>
</tbody>
</table>

**Average wage within the following categories:<sup>4</sup>**

<table>
<thead>
<tr>
<th>Category</th>
<th>1 year</th>
<th>–</th>
<th>59</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
<td>–</td>
<td>–</td>
<td>67</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>–</td>
<td>–</td>
<td>65</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>–</td>
<td>–</td>
<td>57</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>–</td>
<td>–</td>
<td>59</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>–</td>
<td>–</td>
<td>59</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>–</td>
<td>–</td>
<td>59</td>
</tr>
</tbody>
</table>

**Establishment characteristics**

<table>
<thead>
<tr>
<th>Category</th>
<th>1 year</th>
<th>25</th>
<th>75</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>–</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>–</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education and health services</td>
<td>–</td>
<td>51</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td>–</td>
<td>54</td>
<td>–</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>–</td>
<td>52</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
<td>59</td>
<td>41</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>–</td>
<td>–</td>
<td>55</td>
</tr>
<tr>
<td>Hospitals</td>
<td>–</td>
<td>–</td>
<td>66</td>
</tr>
<tr>
<td>Public administration</td>
<td>–</td>
<td>56</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 6. Defined benefit frozen retirement plans: Selected attributes, civilian workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Time since plan closed to new workers or stopped accruing benefits&lt;sup&gt;3&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 year</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>–</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>–</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>1 year</th>
<th>2 to 5 years</th>
<th>Greater than 5 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>–</td>
<td>–</td>
<td>69</td>
</tr>
<tr>
<td>New England</td>
<td>–</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>–</td>
<td>–</td>
<td>75</td>
</tr>
<tr>
<td>South</td>
<td>–</td>
<td>37</td>
<td>63</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>–</td>
<td>47</td>
<td>53</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>45</td>
<td>55</td>
</tr>
<tr>
<td>West South Central</td>
<td>–</td>
<td>16</td>
<td>84</td>
</tr>
<tr>
<td>Midwest</td>
<td>–</td>
<td>–</td>
<td>60</td>
</tr>
<tr>
<td>East North Central</td>
<td>–</td>
<td>–</td>
<td>56</td>
</tr>
<tr>
<td>West North Central</td>
<td>–</td>
<td>–</td>
<td>66</td>
</tr>
<tr>
<td>West</td>
<td>–</td>
<td>55</td>
<td>45</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>46</td>
<td>54</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>57</td>
<td>43</td>
</tr>
</tbody>
</table>

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

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

<sup>3</sup> The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2015 are included in the “1 year” column. Those frozen between 2011 and 2014 are included in the “2 to 5 year” column and plans frozen before 2011 are included in the “Greater than 5 years” column.

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 6. Standard errors for defined benefit frozen retirement plans:¹
Selected attributes, civilian workers,² March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Time since plan closed to new workers or stopped accruing benefits³</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 year</td>
</tr>
<tr>
<td>All workers</td>
<td>–</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>–</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related</td>
<td>–</td>
</tr>
<tr>
<td>Teachers</td>
<td>–</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>–</td>
</tr>
<tr>
<td>Registered nurses</td>
<td></td>
</tr>
<tr>
<td>Service</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>–</td>
</tr>
<tr>
<td>Sales and related</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>–</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>–</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>–</td>
</tr>
<tr>
<td>Production</td>
<td>–</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>–</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
<td>–</td>
</tr>
<tr>
<td>Nonunion</td>
<td>–</td>
</tr>
<tr>
<td>Average wage within the following categories:⁴</td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>–</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>–</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>–</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>–</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>–</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td>–</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>–</td>
</tr>
<tr>
<td>Hospitals</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 6. Standard errors for defined benefit frozen retirement plans:¹
Selected attributes, civilian workers,² March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Time since plan closed to new workers or stopped accruing benefits³</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 year</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>–</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>–</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>1 year</th>
<th>2 to 5 years</th>
<th>Greater than 5 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>–</td>
<td>–</td>
<td>2.2</td>
</tr>
<tr>
<td>New England</td>
<td>–</td>
<td>4.5</td>
<td>4.5</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>–</td>
<td>–</td>
<td>2.2</td>
</tr>
<tr>
<td>South</td>
<td>–</td>
<td>2.6</td>
<td>2.6</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>–</td>
<td>4.2</td>
<td>4.2</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>7.7</td>
<td>7.7</td>
</tr>
<tr>
<td>West South Central</td>
<td>–</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Midwest</td>
<td>–</td>
<td>–</td>
<td>4.8</td>
</tr>
<tr>
<td>East North Central</td>
<td>–</td>
<td>–</td>
<td>5.5</td>
</tr>
<tr>
<td>West North Central</td>
<td>–</td>
<td>–</td>
<td>9.2</td>
</tr>
<tr>
<td>West</td>
<td>–</td>
<td>4.1</td>
<td>4.1</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>9.4</td>
<td>9.4</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>4.7</td>
<td>4.7</td>
</tr>
</tbody>
</table>

¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.
² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
³ The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2015 are included in the “1 year” column. Those frozen between 2011 and 2014 are included in the “2 to 5 year” column and plans frozen before 2011 are included in the “Greater than 5 years” column.
⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 7. Defined benefit frozen retirement plans: Plan alternatives, civilian workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>No alternative to frozen plans</th>
<th>Alternatives to frozen plans</th>
<th>Alternatives to frozen plans³</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Modified existing defined benefit plan</td>
<td>New defined benefit plan</td>
</tr>
<tr>
<td>All workers</td>
<td>5</td>
<td>95</td>
<td>56</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>4</td>
<td>96</td>
<td>61</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>6</td>
<td>94</td>
<td>39</td>
</tr>
<tr>
<td>Professional and related</td>
<td>3</td>
<td>97</td>
<td>68</td>
</tr>
<tr>
<td>Service</td>
<td>2</td>
<td>98</td>
<td>80</td>
</tr>
<tr>
<td>Sales and office</td>
<td>10</td>
<td>90</td>
<td>45</td>
</tr>
<tr>
<td>Sales and related</td>
<td>23</td>
<td>77</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>7</td>
<td>93</td>
<td>52</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>3</td>
<td>97</td>
<td>49</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>9</td>
<td>91</td>
<td>25</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>6</td>
<td>94</td>
<td>40</td>
</tr>
<tr>
<td>Full time</td>
<td>5</td>
<td>95</td>
<td>56</td>
</tr>
<tr>
<td>Part time</td>
<td>12</td>
<td>88</td>
<td>58</td>
</tr>
<tr>
<td>Union</td>
<td>1</td>
<td>99</td>
<td>76</td>
</tr>
<tr>
<td>Nonunion</td>
<td>8</td>
<td>92</td>
<td>42</td>
</tr>
<tr>
<td>Average wage within the following categories:⁵</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>12</td>
<td>88</td>
<td>56</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>6</td>
<td>94</td>
<td>59</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>5</td>
<td>95</td>
<td>54</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>4</td>
<td>96</td>
<td>57</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>4</td>
<td>96</td>
<td>53</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>7</td>
<td>93</td>
<td>11</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>5</td>
<td>95</td>
<td>63</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2</td>
<td>98</td>
<td>80</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>8</td>
<td>92</td>
<td>34</td>
</tr>
<tr>
<td>Hospitals</td>
<td>12</td>
<td>88</td>
<td>30</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>No alternative to frozen plans</th>
<th>Alternatives to frozen plans</th>
<th>Alternatives to frozen plans³</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Modified existing defined benefit plan</td>
<td>New defined benefit plan</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>9</td>
<td>91</td>
<td>36</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>4</td>
<td>96</td>
<td>30</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>4</td>
<td>96</td>
<td>60</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>9</td>
<td>91</td>
<td>46</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>3</td>
<td>97</td>
<td>66</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>5</td>
<td>95</td>
<td>60</td>
</tr>
<tr>
<td>New England</td>
<td>4</td>
<td>96</td>
<td>63</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>5</td>
<td>95</td>
<td>59</td>
</tr>
<tr>
<td>South</td>
<td>5</td>
<td>95</td>
<td>57</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>8</td>
<td>92</td>
<td>48</td>
</tr>
<tr>
<td>West South Central</td>
<td>2</td>
<td>98</td>
<td>64</td>
</tr>
<tr>
<td>Midwest</td>
<td>6</td>
<td>94</td>
<td>51</td>
</tr>
<tr>
<td>East North Central</td>
<td>6</td>
<td>94</td>
<td>54</td>
</tr>
<tr>
<td>West</td>
<td>4</td>
<td>96</td>
<td>56</td>
</tr>
<tr>
<td>Pacific</td>
<td>5</td>
<td>95</td>
<td>54</td>
</tr>
</tbody>
</table>

1 Plans closed to new workers or plans that cease accruals for some or all plan participants.
2 Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
3 The sum of the individual components may be greater than the total because some employers offer more than one alternative.
4 Less than 0.5.
5 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet 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/glossary20152016.htm.

Table 7. Standard errors for frozen defined benefit retirement plans: Plan alternatives, civilian workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>No alternative to frozen plans</th>
<th>Alternatives to frozen plans</th>
<th>Alternatives to frozen plans</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Modified existing defined benefit plan</td>
<td>New defined benefit plan</td>
</tr>
<tr>
<td>All workers</td>
<td>0.6</td>
<td>0.6</td>
<td>1.6</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.8</td>
<td>0.8</td>
<td>2.1</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.5</td>
<td>1.5</td>
<td>2.4</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.7</td>
<td>0.7</td>
<td>2.2</td>
</tr>
<tr>
<td>Service</td>
<td>0.6</td>
<td>0.6</td>
<td>2.8</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.1</td>
<td>1.1</td>
<td>2.3</td>
</tr>
<tr>
<td>Sales and related</td>
<td>3.3</td>
<td>3.3</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.0</td>
<td>1.0</td>
<td>2.4</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.4</td>
<td>1.4</td>
<td>3.6</td>
</tr>
<tr>
<td>Production, transportation, and material moving...</td>
<td>2.9</td>
<td>2.9</td>
<td>3.1</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.6</td>
<td>1.6</td>
<td>4.3</td>
</tr>
<tr>
<td>Full time</td>
<td>0.6</td>
<td>0.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Part time</td>
<td>2.0</td>
<td>2.0</td>
<td>3.1</td>
</tr>
<tr>
<td>Union</td>
<td>0.3</td>
<td>0.3</td>
<td>1.9</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.0</td>
<td>1.0</td>
<td>2.2</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>2.1</td>
<td>2.1</td>
<td>4.9</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.0</td>
<td>1.0</td>
<td>2.3</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.0</td>
<td>1.0</td>
<td>2.3</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.9</td>
<td>0.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.4</td>
<td>1.4</td>
<td>3.0</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.8</td>
<td>1.8</td>
<td>2.3</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.6</td>
<td>0.6</td>
<td>1.7</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.7</td>
<td>0.7</td>
<td>2.4</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.0</td>
<td>2.0</td>
<td>4.8</td>
</tr>
<tr>
<td>Hospitals</td>
<td>3.3</td>
<td>3.3</td>
<td>4.4</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 7. Standard errors for frozen defined benefit retirement plans: Plan alternatives, civilian workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>No alternative to frozen plans</th>
<th>Alternatives to frozen plans</th>
<th>Alternatives to frozen plans</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Modified existing defined benefit plan</td>
<td>New defined benefit plan</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>2.3</td>
<td>2.3</td>
<td>3.2</td>
<td>2.6</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.2</td>
<td>1.2</td>
<td>3.6</td>
<td>3.1</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.6</td>
<td>0.6</td>
<td>1.7</td>
<td>1.2</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.7</td>
<td>1.7</td>
<td>3.0</td>
<td>3.0</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.6</td>
<td>0.6</td>
<td>1.8</td>
<td>1.0</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>1.3</td>
<td>1.3</td>
<td>1.9</td>
<td>1.1</td>
</tr>
<tr>
<td>New England</td>
<td>1.4</td>
<td>1.4</td>
<td>5.6</td>
<td>1.7</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.6</td>
<td>1.6</td>
<td>2.0</td>
<td>1.6</td>
</tr>
<tr>
<td>South</td>
<td>0.8</td>
<td>0.8</td>
<td>2.8</td>
<td>1.9</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.4</td>
<td>1.4</td>
<td>3.8</td>
<td>2.1</td>
</tr>
<tr>
<td>West South Central</td>
<td>0.6</td>
<td>0.6</td>
<td>3.8</td>
<td>2.8</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.7</td>
<td>1.7</td>
<td>3.0</td>
<td>1.6</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.2</td>
<td>1.2</td>
<td>3.8</td>
<td>1.6</td>
</tr>
<tr>
<td>West</td>
<td>1.2</td>
<td>1.2</td>
<td>4.2</td>
<td>3.2</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.5</td>
<td>1.5</td>
<td>4.9</td>
<td>3.8</td>
</tr>
</tbody>
</table>

1 Plans closed to new workers or plans that cease accruals for some or all plan participants.
2 Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
3 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,\(^1\) March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution</th>
<th>Employee contribution option</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Required</td>
<td>Not required</td>
</tr>
<tr>
<td>All workers .........................</td>
<td>67</td>
<td>33</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ..................................................</td>
<td>68</td>
<td>32</td>
</tr>
<tr>
<td>Management, business, and financial .....................................................</td>
<td>70</td>
<td>30</td>
</tr>
<tr>
<td>Professional and related ...........................................................................</td>
<td>67</td>
<td>33</td>
</tr>
<tr>
<td>Teachers ..................................................</td>
<td>63</td>
<td>37</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers ..........................</td>
<td>66</td>
<td>34</td>
</tr>
<tr>
<td>Registered nurses ...........................................................</td>
<td>60</td>
<td>40</td>
</tr>
<tr>
<td>Service ..................................................</td>
<td>66</td>
<td>34</td>
</tr>
<tr>
<td>Protective service ..................................................</td>
<td>77</td>
<td>23</td>
</tr>
<tr>
<td>Sales and office ........................................</td>
<td>66</td>
<td>34</td>
</tr>
<tr>
<td>Sales and related ..................................................</td>
<td>67</td>
<td>33</td>
</tr>
<tr>
<td>Office and administrative support ..................................................</td>
<td>66</td>
<td>34</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance ..................................</td>
<td>64</td>
<td>36</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry ..........................</td>
<td>53</td>
<td>47</td>
</tr>
<tr>
<td>Installation, maintenance, and repair .................................................</td>
<td>71</td>
<td>29</td>
</tr>
<tr>
<td>Production, transportation, and material moving ........................................</td>
<td>69</td>
<td>31</td>
</tr>
<tr>
<td>Production ..................................................</td>
<td>69</td>
<td>31</td>
</tr>
<tr>
<td>Transportation and material moving ..................................................</td>
<td>69</td>
<td>31</td>
</tr>
<tr>
<td>Full time ..................................................</td>
<td>68</td>
<td>32</td>
</tr>
<tr>
<td>Part time ..................................................</td>
<td>62</td>
<td>38</td>
</tr>
<tr>
<td>Union ..........................................................</td>
<td>65</td>
<td>35</td>
</tr>
<tr>
<td>Nonunion ..................................................</td>
<td>67</td>
<td>33</td>
</tr>
<tr>
<td>Average wage within the following categories:(^2)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent .........................</td>
<td>68</td>
<td>32</td>
</tr>
<tr>
<td>Lowest 10 percent ..........................</td>
<td>66</td>
<td>34</td>
</tr>
<tr>
<td>Second 25 percent ..........................</td>
<td>67</td>
<td>33</td>
</tr>
<tr>
<td>Third 25 percent ..........................</td>
<td>66</td>
<td>34</td>
</tr>
<tr>
<td>Highest 25 percent ..........................</td>
<td>68</td>
<td>32</td>
</tr>
<tr>
<td>Highest 10 percent ..........................</td>
<td>70</td>
<td>30</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries ..................................................</td>
<td>66</td>
<td>34</td>
</tr>
<tr>
<td>Service-providing industries ..................................................</td>
<td>68</td>
<td>32</td>
</tr>
<tr>
<td>Education and health services ..................................................</td>
<td>61</td>
<td>39</td>
</tr>
<tr>
<td>Educational services ..................................................</td>
<td>63</td>
<td>37</td>
</tr>
<tr>
<td>Elementary and secondary schools ..................................................</td>
<td>63</td>
<td>37</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ........................................</td>
<td>62</td>
<td>38</td>
</tr>
<tr>
<td>Health care and social assistance ..................................................</td>
<td>61</td>
<td>39</td>
</tr>
<tr>
<td>Hospitals ..................................................</td>
<td>66</td>
<td>34</td>
</tr>
<tr>
<td>Public administration ..................................................</td>
<td>61</td>
<td>39</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
## Table 8. Defined contribution retirement plans: Selected attributes, civilian workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution</th>
<th>Employee contribution option</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Required</td>
<td>Not required</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>66</td>
<td>34</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>65</td>
<td>35</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>69</td>
<td>31</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>68</td>
<td>32</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>69</td>
<td>31</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>67</td>
<td>33</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Required</th>
<th>Not required</th>
<th>Pretax</th>
<th>Not pretax</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>66</td>
<td>34</td>
<td>85</td>
<td>15</td>
</tr>
<tr>
<td>New England</td>
<td>66</td>
<td>34</td>
<td>84</td>
<td>16</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>66</td>
<td>34</td>
<td>85</td>
<td>15</td>
</tr>
<tr>
<td>South</td>
<td>71</td>
<td>29</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>68</td>
<td>32</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>East South Central</td>
<td>77</td>
<td>23</td>
<td>84</td>
<td>16</td>
</tr>
<tr>
<td>West South Central</td>
<td>74</td>
<td>25</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>Midwest</td>
<td>64</td>
<td>36</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>East North Central</td>
<td>63</td>
<td>37</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>West North Central</td>
<td>66</td>
<td>34</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>West</td>
<td>66</td>
<td>34</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>Mountain</td>
<td>67</td>
<td>33</td>
<td>83</td>
<td>17</td>
</tr>
<tr>
<td>Pacific</td>
<td>65</td>
<td>35</td>
<td>82</td>
<td>18</td>
</tr>
</tbody>
</table>

---

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

2 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution</th>
<th>Employee contribution option</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Required</td>
<td>Not required</td>
</tr>
<tr>
<td>All workers</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Teachers</td>
<td>3.8</td>
<td>3.8</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>6.2</td>
<td>6.2</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>3.4</td>
<td>3.4</td>
</tr>
<tr>
<td>Service</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>Protective service</td>
<td>3.8</td>
<td>3.8</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>2.1</td>
<td>2.1</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>3.5</td>
<td>3.5</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.4</td>
<td>2.4</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Production</td>
<td>2.3</td>
<td>2.3</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Full time</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Part time</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Union</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>3.5</td>
<td>3.5</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.1</td>
<td>2.1</td>
</tr>
<tr>
<td>Educational services</td>
<td>2.8</td>
<td>2.8</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>5.6</td>
<td>5.6</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>3.2</td>
<td>3.2</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>Hospitals</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Public administration</td>
<td>7.5</td>
<td>7.5</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,¹ March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution option</th>
<th>Employee contribution option</th>
<th>Employee contribution option</th>
<th>Employee contribution option</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Required</td>
<td>Not required</td>
<td>Pretax</td>
<td>Not pretax</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.3</td>
<td>1.3</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.5</td>
<td>1.5</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.0</td>
<td>2.0</td>
<td>2.1</td>
<td>2.1</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.0</td>
<td>1.0</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.2</td>
<td>1.2</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.3</td>
<td>1.3</td>
<td>1.1</td>
<td>1.1</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Employee contribution option</th>
<th>Employee contribution option</th>
<th>Employee contribution option</th>
<th>Employee contribution option</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Required</td>
<td>Not required</td>
<td>Pretax</td>
<td>Not pretax</td>
</tr>
<tr>
<td>Northeast</td>
<td>1.4</td>
<td>1.4</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>New England</td>
<td>3.9</td>
<td>3.9</td>
<td>3.0</td>
<td>3.0</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.2</td>
<td>1.2</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>South</td>
<td>1.2</td>
<td>1.2</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.6</td>
<td>1.6</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>East South Central</td>
<td>2.3</td>
<td>2.3</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.4</td>
<td>2.4</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.6</td>
<td>1.6</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.0</td>
<td>2.0</td>
<td>2.4</td>
<td>2.4</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.7</td>
<td>2.7</td>
<td>3.1</td>
<td>3.1</td>
</tr>
<tr>
<td>West</td>
<td>2.1</td>
<td>2.1</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Mountain</td>
<td>4.7</td>
<td>4.7</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>Pacific</td>
<td>2.2</td>
<td>2.2</td>
<td>1.5</td>
<td>1.5</td>
</tr>
</tbody>
</table>

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 9. Healthcare benefits: Access, participation, and take-up rates,\(^1\) civilian workers,\(^2\) March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Healthcare(^3)</th>
<th>Medical care</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
</tr>
<tr>
<td>All workers</td>
<td>71</td>
<td>58</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>87</td>
<td>75</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>94</td>
<td>81</td>
</tr>
<tr>
<td>Professional and related</td>
<td>84</td>
<td>73</td>
</tr>
<tr>
<td>Teachers</td>
<td>82</td>
<td>72</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>94</td>
<td>84</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>88</td>
<td>73</td>
</tr>
<tr>
<td>Service</td>
<td>45</td>
<td>32</td>
</tr>
<tr>
<td>Protective service</td>
<td>69</td>
<td>57</td>
</tr>
<tr>
<td>Sales and office</td>
<td>69</td>
<td>55</td>
</tr>
<tr>
<td>Sales and related</td>
<td>56</td>
<td>41</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>77</td>
<td>63</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>75</td>
<td>64</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>69</td>
<td>59</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>81</td>
<td>68</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>75</td>
<td>60</td>
</tr>
<tr>
<td>Production</td>
<td>81</td>
<td>65</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>69</td>
<td>56</td>
</tr>
<tr>
<td>Full time</td>
<td>88</td>
<td>73</td>
</tr>
<tr>
<td>Part time</td>
<td>20</td>
<td>14</td>
</tr>
<tr>
<td>Union</td>
<td>94</td>
<td>85</td>
</tr>
<tr>
<td>Nonunion</td>
<td>67</td>
<td>53</td>
</tr>
<tr>
<td>Average wage within the following categories:(^4)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>37</td>
<td>24</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>23</td>
<td>12</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>75</td>
<td>60</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>87</td>
<td>74</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>93</td>
<td>82</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>94</td>
<td>83</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>85</td>
<td>72</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>68</td>
<td>55</td>
</tr>
<tr>
<td>Education and health services</td>
<td>79</td>
<td>66</td>
</tr>
<tr>
<td>Educational services</td>
<td>86</td>
<td>75</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>87</td>
<td>76</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>88</td>
<td>79</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>75</td>
<td>60</td>
</tr>
<tr>
<td>Hospitals</td>
<td>92</td>
<td>80</td>
</tr>
<tr>
<td>Public administration</td>
<td>88</td>
<td>80</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 9. Healthcare benefits: Access, participation, and take-up rates,\(^1\) civilian workers,\(^2\) March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Dental care</th>
<th>Vision care</th>
<th>Outpatient prescription drug coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>All workers</td>
<td>44</td>
<td>35</td>
<td>79</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>60</td>
<td>49</td>
<td>82</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>64</td>
<td>53</td>
<td>82</td>
</tr>
<tr>
<td>Professional and related</td>
<td>58</td>
<td>47</td>
<td>81</td>
</tr>
<tr>
<td>Teachers</td>
<td>54</td>
<td>45</td>
<td>83</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>62</td>
<td>52</td>
<td>83</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>66</td>
<td>50</td>
<td>77</td>
</tr>
<tr>
<td>Service</td>
<td>27</td>
<td>19</td>
<td>73</td>
</tr>
<tr>
<td>Protective service</td>
<td>47</td>
<td>37</td>
<td>80</td>
</tr>
<tr>
<td>Sales and office</td>
<td>40</td>
<td>31</td>
<td>77</td>
</tr>
<tr>
<td>Sales and related</td>
<td>28</td>
<td>20</td>
<td>72</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>48</td>
<td>38</td>
<td>79</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>41</td>
<td>34</td>
<td>83</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>34</td>
<td>31</td>
<td>89</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>47</td>
<td>38</td>
<td>80</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>45</td>
<td>36</td>
<td>80</td>
</tr>
<tr>
<td>Production</td>
<td>49</td>
<td>38</td>
<td>78</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>42</td>
<td>35</td>
<td>82</td>
</tr>
<tr>
<td>Full time</td>
<td>55</td>
<td>44</td>
<td>80</td>
</tr>
<tr>
<td>Part time</td>
<td>12</td>
<td>8</td>
<td>68</td>
</tr>
<tr>
<td>Union</td>
<td>74</td>
<td>64</td>
<td>86</td>
</tr>
<tr>
<td>Nonunion</td>
<td>39</td>
<td>30</td>
<td>77</td>
</tr>
<tr>
<td>Average wage within the following categories:(^4)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>17</td>
<td>12</td>
<td>67</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>10</td>
<td>6</td>
<td>60</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>43</td>
<td>34</td>
<td>78</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>56</td>
<td>45</td>
<td>81</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>68</td>
<td>56</td>
<td>82</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>72</td>
<td>59</td>
<td>82</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>52</td>
<td>44</td>
<td>83</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>43</td>
<td>34</td>
<td>79</td>
</tr>
<tr>
<td>Education and health services</td>
<td>53</td>
<td>42</td>
<td>79</td>
</tr>
<tr>
<td>Educational services</td>
<td>55</td>
<td>45</td>
<td>81</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>55</td>
<td>45</td>
<td>81</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>58</td>
<td>47</td>
<td>82</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>51</td>
<td>40</td>
<td>78</td>
</tr>
<tr>
<td>Hospitals</td>
<td>71</td>
<td>55</td>
<td>78</td>
</tr>
<tr>
<td>Public administration</td>
<td>63</td>
<td>54</td>
<td>86</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 9. Healthcare benefits: Access, participation, and take-up rates,\(^1\) civilian workers,\(^2\) March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Healthcare(^3)</th>
<th>Medical care</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
</tr>
<tr>
<td>1 to 99 workers ..................</td>
<td>56</td>
<td>43</td>
</tr>
<tr>
<td>1 to 49 workers ..................</td>
<td>52</td>
<td>39</td>
</tr>
<tr>
<td>50 to 99 workers ..................</td>
<td>68</td>
<td>54</td>
</tr>
<tr>
<td>100 workers or more .................</td>
<td>85</td>
<td>72</td>
</tr>
<tr>
<td>100 to 499 workers .................</td>
<td>80</td>
<td>66</td>
</tr>
<tr>
<td>500 workers or more .................</td>
<td>89</td>
<td>78</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Healthcare(^3)</th>
<th>Medical care</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>71</td>
<td>58</td>
</tr>
<tr>
<td>New England</td>
<td>69</td>
<td>55</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>72</td>
<td>60</td>
</tr>
<tr>
<td>South</td>
<td>72</td>
<td>57</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>71</td>
<td>57</td>
</tr>
<tr>
<td>East South Central</td>
<td>76</td>
<td>60</td>
</tr>
<tr>
<td>West South Central</td>
<td>71</td>
<td>56</td>
</tr>
<tr>
<td>Midwest</td>
<td>71</td>
<td>57</td>
</tr>
<tr>
<td>East North Central</td>
<td>71</td>
<td>57</td>
</tr>
<tr>
<td>West North Central</td>
<td>72</td>
<td>59</td>
</tr>
<tr>
<td>West</td>
<td>69</td>
<td>58</td>
</tr>
<tr>
<td>Mountain</td>
<td>68</td>
<td>56</td>
</tr>
<tr>
<td>Pacific</td>
<td>69</td>
<td>60</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Dental care</th>
<th></th>
<th>Vision care</th>
<th></th>
<th>Outpatient prescription drug coverage</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>30</td>
<td>22</td>
<td>75</td>
<td>17</td>
<td>13</td>
<td>74</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>25</td>
<td>19</td>
<td>76</td>
<td>15</td>
<td>11</td>
<td>74</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>42</td>
<td>31</td>
<td>73</td>
<td>23</td>
<td>17</td>
<td>75</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>58</td>
<td>47</td>
<td>82</td>
<td>34</td>
<td>28</td>
<td>82</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>51</td>
<td>41</td>
<td>81</td>
<td>29</td>
<td>24</td>
<td>82</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>66</td>
<td>55</td>
<td>82</td>
<td>39</td>
<td>32</td>
<td>82</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th></th>
<th>Dental care</th>
<th></th>
<th>Vision care</th>
<th></th>
<th>Outpatient prescription drug coverage</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>Northeast</td>
<td>47</td>
<td>38</td>
<td>81</td>
<td>26</td>
<td>21</td>
<td>80</td>
</tr>
<tr>
<td>New England</td>
<td>44</td>
<td>34</td>
<td>79</td>
<td>13</td>
<td>10</td>
<td>76</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>49</td>
<td>39</td>
<td>81</td>
<td>30</td>
<td>24</td>
<td>80</td>
</tr>
<tr>
<td>South</td>
<td>38</td>
<td>29</td>
<td>76</td>
<td>20</td>
<td>15</td>
<td>75</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>42</td>
<td>32</td>
<td>78</td>
<td>23</td>
<td>17</td>
<td>75</td>
</tr>
<tr>
<td>East South Central</td>
<td>32</td>
<td>24</td>
<td>75</td>
<td>16</td>
<td>12</td>
<td>73</td>
</tr>
<tr>
<td>West South Central</td>
<td>35</td>
<td>26</td>
<td>74</td>
<td>19</td>
<td>14</td>
<td>76</td>
</tr>
<tr>
<td>Midwest</td>
<td>46</td>
<td>36</td>
<td>78</td>
<td>24</td>
<td>19</td>
<td>79</td>
</tr>
<tr>
<td>East North Central</td>
<td>45</td>
<td>35</td>
<td>78</td>
<td>26</td>
<td>21</td>
<td>79</td>
</tr>
<tr>
<td>West North Central</td>
<td>47</td>
<td>37</td>
<td>79</td>
<td>20</td>
<td>16</td>
<td>78</td>
</tr>
<tr>
<td>West</td>
<td>50</td>
<td>41</td>
<td>83</td>
<td>35</td>
<td>29</td>
<td>83</td>
</tr>
<tr>
<td>Mountain</td>
<td>44</td>
<td>38</td>
<td>85</td>
<td>27</td>
<td>22</td>
<td>83</td>
</tr>
<tr>
<td>Pacific</td>
<td>52</td>
<td>43</td>
<td>82</td>
<td>39</td>
<td>32</td>
<td>84</td>
</tr>
</tbody>
</table>

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
³ Healthcare is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in healthcare.
⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,\(^1\) civilian workers,\(^2\) March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Healthcare(^3)</th>
<th>Medical care</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
</tr>
<tr>
<td>All workers</td>
<td>0.8</td>
<td>0.6</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.8</td>
<td>0.9</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.0</td>
<td>1.2</td>
</tr>
<tr>
<td>Teachers</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>1.5</td>
<td>2.1</td>
</tr>
<tr>
<td>Service</td>
<td>1.7</td>
<td>1.2</td>
</tr>
<tr>
<td>Protective service</td>
<td>3.0</td>
<td>3.8</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.2</td>
<td>1.0</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.8</td>
<td>1.4</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.5</td>
<td>1.3</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.5</td>
<td>1.4</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>2.7</td>
<td>2.2</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.8</td>
<td>1.7</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Production</td>
<td>2.2</td>
<td>2.1</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Full time</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Part time</td>
<td>1.1</td>
<td>0.8</td>
</tr>
<tr>
<td>Union</td>
<td>0.7</td>
<td>0.8</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.9</td>
<td>0.7</td>
</tr>
<tr>
<td>Average wage within the following categories:(^4)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.3</td>
<td>0.9</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1.3</td>
<td>0.8</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.1</td>
<td>0.9</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.7</td>
<td>0.8</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.1</td>
<td>1.0</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>0.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.9</td>
<td>0.7</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.6</td>
<td>1.4</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.8</td>
<td>0.9</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.0</td>
<td>1.1</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.3</td>
<td>1.5</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.5</td>
<td>2.1</td>
</tr>
<tr>
<td>Hospitals</td>
<td>0.7</td>
<td>1.1</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.5</td>
<td>1.5</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Dental care</th>
<th>Vision care</th>
<th>Outpatient prescription drug coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>All workers</td>
<td>0.7</td>
<td>0.6</td>
<td>0.5</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.2</td>
<td>1.1</td>
<td>0.6</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.5</td>
<td>1.3</td>
<td>0.8</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.4</td>
<td>1.2</td>
<td>0.7</td>
</tr>
<tr>
<td>Teachers</td>
<td>2.2</td>
<td>1.9</td>
<td>1.0</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>2.6</td>
<td>2.4</td>
<td>1.2</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>2.9</td>
<td>2.9</td>
<td>2.1</td>
</tr>
<tr>
<td>Service</td>
<td>1.3</td>
<td>1.0</td>
<td>1.7</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.8</td>
<td>3.1</td>
<td>4.7</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.0</td>
<td>0.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.4</td>
<td>1.3</td>
<td>2.7</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.2</td>
<td>1.0</td>
<td>0.6</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.8</td>
<td>1.6</td>
<td>1.4</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>2.4</td>
<td>2.2</td>
<td>1.7</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.4</td>
<td>1.9</td>
<td>1.5</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.6</td>
<td>1.4</td>
<td>1.3</td>
</tr>
<tr>
<td>Production</td>
<td>1.9</td>
<td>1.8</td>
<td>1.9</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>2.4</td>
<td>2.1</td>
<td>1.6</td>
</tr>
<tr>
<td>Full time</td>
<td>0.7</td>
<td>0.7</td>
<td>0.5</td>
</tr>
<tr>
<td>Part time</td>
<td>0.9</td>
<td>0.6</td>
<td>1.8</td>
</tr>
<tr>
<td>Union</td>
<td>1.2</td>
<td>1.1</td>
<td>0.6</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.7</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Average wage within the following categories:⁴</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>0.8</td>
<td>0.6</td>
<td>1.7</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1.2</td>
<td>0.8</td>
<td>3.7</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.1</td>
<td>0.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.2</td>
<td>1.1</td>
<td>0.7</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.1</td>
<td>1.0</td>
<td>0.6</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.6</td>
<td>1.6</td>
<td>1.1</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.4</td>
<td>1.4</td>
<td>1.3</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.8</td>
<td>0.7</td>
<td>0.6</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.0</td>
<td>1.8</td>
<td>0.9</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.5</td>
<td>1.4</td>
<td>0.9</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.8</td>
<td>1.6</td>
<td>1.2</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.8</td>
<td>2.7</td>
<td>1.4</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>3.1</td>
<td>2.7</td>
<td>1.2</td>
</tr>
<tr>
<td>Hospitals</td>
<td>1.9</td>
<td>1.7</td>
<td>1.5</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.5</td>
<td>2.2</td>
<td>0.9</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,\(^1\) civilian workers,\(^2\) March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Healthcare(^3)</th>
<th></th>
<th></th>
<th>Medical care</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.2</td>
<td>0.8</td>
<td>0.7</td>
<td>1.2</td>
<td>0.7</td>
<td>0.8</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.2</td>
<td>0.9</td>
<td>1.1</td>
<td>1.2</td>
<td>0.8</td>
<td>1.1</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.6</td>
<td>2.4</td>
<td>1.5</td>
<td>2.7</td>
<td>2.2</td>
<td>1.7</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.6</td>
<td>0.7</td>
<td>0.4</td>
<td>0.6</td>
<td>0.6</td>
<td>0.5</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.0</td>
<td>1.0</td>
<td>0.6</td>
<td>1.0</td>
<td>0.9</td>
<td>0.8</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.9</td>
<td>0.9</td>
<td>0.4</td>
<td>0.9</td>
<td>0.9</td>
<td>0.5</td>
</tr>
</tbody>
</table>

Geographic areas:

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Healthcare(^3)</th>
<th></th>
<th></th>
<th>Medical care</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>0.9</td>
<td>1.1</td>
<td>0.9</td>
<td>0.9</td>
<td>1.3</td>
<td>1.1</td>
</tr>
<tr>
<td>New England</td>
<td>1.9</td>
<td>2.2</td>
<td>1.7</td>
<td>1.9</td>
<td>2.3</td>
<td>1.8</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.9</td>
<td>1.1</td>
<td>1.0</td>
<td>0.9</td>
<td>1.3</td>
<td>1.2</td>
</tr>
<tr>
<td>South</td>
<td>1.5</td>
<td>1.3</td>
<td>0.6</td>
<td>1.5</td>
<td>1.0</td>
<td>0.7</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.7</td>
<td>1.5</td>
<td>0.8</td>
<td>1.6</td>
<td>1.2</td>
<td>0.9</td>
</tr>
<tr>
<td>East South Central</td>
<td>3.7</td>
<td>3.9</td>
<td>2.0</td>
<td>3.8</td>
<td>3.3</td>
<td>2.3</td>
</tr>
<tr>
<td>West South Central</td>
<td>3.5</td>
<td>2.7</td>
<td>0.9</td>
<td>3.6</td>
<td>2.0</td>
<td>1.4</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.7</td>
<td>1.1</td>
<td>0.6</td>
<td>1.7</td>
<td>1.1</td>
<td>0.8</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.8</td>
<td>1.3</td>
<td>0.7</td>
<td>1.7</td>
<td>1.0</td>
<td>0.7</td>
</tr>
<tr>
<td>West North Central</td>
<td>3.7</td>
<td>2.2</td>
<td>1.5</td>
<td>3.7</td>
<td>2.6</td>
<td>2.0</td>
</tr>
<tr>
<td>West</td>
<td>1.3</td>
<td>1.2</td>
<td>1.0</td>
<td>1.4</td>
<td>1.3</td>
<td>1.2</td>
</tr>
<tr>
<td>Mountain</td>
<td>2.5</td>
<td>1.6</td>
<td>2.5</td>
<td>2.6</td>
<td>2.1</td>
<td>2.8</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.6</td>
<td>1.7</td>
<td>1.0</td>
<td>1.6</td>
<td>1.6</td>
<td>1.1</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates, civilian workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Dental care</th>
<th>Vision care</th>
<th>Outpatient prescription drug coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.9</td>
<td>0.8</td>
<td>0.9</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.0</td>
<td>0.8</td>
<td>1.3</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.6</td>
<td>2.3</td>
<td>2.3</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.9</td>
<td>0.8</td>
<td>0.6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.4</td>
<td>1.3</td>
<td>0.9</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.3</td>
<td>1.1</td>
<td>0.7</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Dental care</th>
<th>Vision care</th>
<th>Outpatient prescription drug coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>Northeast</td>
<td>1.3</td>
<td>1.3</td>
<td>1.0</td>
</tr>
<tr>
<td>New England</td>
<td>2.9</td>
<td>2.7</td>
<td>2.3</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.0</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>South</td>
<td>1.3</td>
<td>1.1</td>
<td>1.0</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.5</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>East South Central</td>
<td>3.3</td>
<td>2.5</td>
<td>2.6</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.6</td>
<td>2.5</td>
<td>1.9</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.8</td>
<td>1.5</td>
<td>1.0</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.7</td>
<td>1.5</td>
<td>1.2</td>
</tr>
<tr>
<td>West North Central</td>
<td>4.2</td>
<td>3.6</td>
<td>1.7</td>
</tr>
<tr>
<td>West</td>
<td>1.1</td>
<td>1.0</td>
<td>1.1</td>
</tr>
<tr>
<td>Mountain</td>
<td>2.2</td>
<td>2.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.1</td>
<td>1.1</td>
<td>1.5</td>
</tr>
</tbody>
</table>

1 The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
2 Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
3 Healthcare is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in healthcare.
4 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers, March 2016

(In percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage</th>
<th>Family coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employer share</td>
<td>Employee share</td>
</tr>
<tr>
<td>All workers</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>Professional and related</td>
<td>83</td>
<td>17</td>
</tr>
<tr>
<td>Teachers</td>
<td>86</td>
<td>14</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>85</td>
<td>15</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>Service</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>Protective service</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>Sales and office</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>Sales and related</td>
<td>75</td>
<td>25</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>Production</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>Full time</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>Part time</td>
<td>78</td>
<td>22</td>
</tr>
<tr>
<td>Union</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>Nonunion</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>77</td>
<td>23</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>75</td>
<td>25</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>Education and health services</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>Educational services</td>
<td>85</td>
<td>15</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>86</td>
<td>14</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>85</td>
<td>15</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>Hospitals</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>Public administration</td>
<td>87</td>
<td>13</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ March 2016—continued  
(In percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage</th>
<th>Family coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employer share</td>
<td>Employee share</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>78</td>
<td>22</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>83</td>
<td>17</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Area</th>
<th>Employer share</th>
<th>Employee share</th>
<th>Employer share</th>
<th>Employee share</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>82</td>
<td>18</td>
<td>75</td>
<td>25</td>
</tr>
<tr>
<td>New England</td>
<td>79</td>
<td>21</td>
<td>73</td>
<td>27</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>83</td>
<td>17</td>
<td>76</td>
<td>24</td>
</tr>
<tr>
<td>South</td>
<td>80</td>
<td>20</td>
<td>63</td>
<td>37</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>79</td>
<td>21</td>
<td>66</td>
<td>34</td>
</tr>
<tr>
<td>East South Central</td>
<td>80</td>
<td>20</td>
<td>61</td>
<td>39</td>
</tr>
<tr>
<td>West South Central</td>
<td>79</td>
<td>21</td>
<td>59</td>
<td>41</td>
</tr>
<tr>
<td>Midwest</td>
<td>80</td>
<td>20</td>
<td>70</td>
<td>30</td>
</tr>
<tr>
<td>East North Central</td>
<td>79</td>
<td>21</td>
<td>71</td>
<td>29</td>
</tr>
<tr>
<td>West North Central</td>
<td>81</td>
<td>19</td>
<td>68</td>
<td>32</td>
</tr>
<tr>
<td>West</td>
<td>83</td>
<td>17</td>
<td>70</td>
<td>30</td>
</tr>
<tr>
<td>Mountain</td>
<td>81</td>
<td>19</td>
<td>68</td>
<td>32</td>
</tr>
<tr>
<td>Pacific</td>
<td>83</td>
<td>17</td>
<td>71</td>
<td>29</td>
</tr>
</tbody>
</table>

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage</th>
<th></th>
<th>Family coverage</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employer share</td>
<td>Employee share</td>
<td>Employer share</td>
<td>Employee share</td>
</tr>
<tr>
<td>All workers</td>
<td>0.3</td>
<td>0.3</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.3</td>
<td>0.3</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>0.4</td>
<td>0.4</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.4</td>
<td>0.4</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Teachers</td>
<td>0.6</td>
<td>0.6</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Primary, secondary, and special education school</td>
<td>0.7</td>
<td>0.7</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>1.1</td>
<td>1.1</td>
<td>2.1</td>
<td>2.1</td>
</tr>
<tr>
<td>Service</td>
<td>0.8</td>
<td>0.8</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Protective service</td>
<td>0.7</td>
<td>0.7</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.4</td>
<td>0.4</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Sales and related</td>
<td>0.7</td>
<td>0.7</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.4</td>
<td>0.4</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>0.8</td>
<td>0.8</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and</td>
<td>1.4</td>
<td>1.4</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>forestry</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>0.6</td>
<td>0.6</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>0.6</td>
<td>0.6</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Production</td>
<td>1.0</td>
<td>1.0</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>0.7</td>
<td>0.7</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Full time</td>
<td>0.3</td>
<td>0.3</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Part time</td>
<td>0.9</td>
<td>0.9</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Union</td>
<td>0.4</td>
<td>0.4</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.3</td>
<td>0.3</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Average wage within the following categories:²</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>0.9</td>
<td>0.9</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1.7</td>
<td>1.7</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.4</td>
<td>0.4</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.3</td>
<td>0.3</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.3</td>
<td>0.3</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>0.5</td>
<td>0.5</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>0.8</td>
<td>0.8</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.3</td>
<td>0.3</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.5</td>
<td>0.5</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.6</td>
<td>0.6</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>0.6</td>
<td>0.6</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>0.9</td>
<td>0.9</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>0.7</td>
<td>0.7</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Hospitals</td>
<td>0.8</td>
<td>0.8</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Public administration</td>
<td>0.5</td>
<td>0.5</td>
<td>0.9</td>
<td>0.9</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,\(^1\) March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage</th>
<th>Family coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employer share</td>
<td>Employee share</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.3</td>
<td>0.3</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Single coverage</th>
<th>Family coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employer share</td>
<td>Employee share</td>
</tr>
<tr>
<td>Northeast</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>New England</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>South</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>East South Central</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>West South Central</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Midwest</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>West</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Mountain</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.6</td>
<td>0.6</td>
</tr>
</tbody>
</table>

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

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>All workers</td>
<td>100</td>
<td>$436.83 18 $546.95 82 $413.48 123.60</td>
<td></td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>100</td>
<td>453.22 18 543.30 82 412.99 120.99</td>
<td></td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>100</td>
<td>436.25 15 546.34 85 417.42 117.49</td>
<td></td>
</tr>
<tr>
<td>Professional and related</td>
<td>100</td>
<td>461.09 20 542.25 80 441.39 122.71</td>
<td></td>
</tr>
<tr>
<td>Teachers</td>
<td>100</td>
<td>507.77 23 558.39 77 492.50 120.49</td>
<td></td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>100</td>
<td>509.00 24 562.08 76 491.79 125.10</td>
<td></td>
</tr>
<tr>
<td>Registered nurses</td>
<td>100</td>
<td>445.47 17 586.74 83 415.77 123.36</td>
<td></td>
</tr>
<tr>
<td>Service</td>
<td>100</td>
<td>450.49 21 551.07 79 423.92 121.28</td>
<td></td>
</tr>
<tr>
<td>Protective service</td>
<td>100</td>
<td>510.20 25 536.50 75 501.65 107.32</td>
<td></td>
</tr>
<tr>
<td>Sales and office</td>
<td>100</td>
<td>411.63 13 543.44 87 392.09 124.66</td>
<td></td>
</tr>
<tr>
<td>Sales and related</td>
<td>100</td>
<td>380.51 8 560.26 92 364.97 131.53</td>
<td></td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>100</td>
<td>423.92 15 539.89 85 403.68 121.77</td>
<td></td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>100</td>
<td>443.22 24 586.94 76 397.20 134.66</td>
<td></td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>100</td>
<td>461.75 31 605.68 69 395.31 139.50</td>
<td></td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>100</td>
<td>427.89 18 560.01 82 396.50 131.31</td>
<td></td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>100</td>
<td>418.28 17 523.20 83 397.42 124.32</td>
<td></td>
</tr>
<tr>
<td>Production</td>
<td>100</td>
<td>402.74 15 506.23 85 386.23 124.66</td>
<td></td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>100</td>
<td>435.32 20 537.18 80 410.56 123.92</td>
<td></td>
</tr>
<tr>
<td>Full time</td>
<td>100</td>
<td>438.31 18 546.60 82 415.34 122.96</td>
<td></td>
</tr>
<tr>
<td>Part time</td>
<td>100</td>
<td>412.42 18 552.81 82 382.78 134.09</td>
<td></td>
</tr>
<tr>
<td>Union</td>
<td>100</td>
<td>527.80 33 586.70 67 499.40 125.42</td>
<td></td>
</tr>
<tr>
<td>Nonunion</td>
<td>100</td>
<td>411.71 13 520.19 87 395.01 123.20</td>
<td></td>
</tr>
<tr>
<td>Average wage within the following categories:2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>100</td>
<td>390.67 14 524.82 86 368.43 130.16</td>
<td></td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>100</td>
<td>396.10 11 594.78 89 372.21 142.31</td>
<td></td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>100</td>
<td>419.87 17 530.63 83 396.13 126.45</td>
<td></td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>100</td>
<td>444.09 19 550.57 81 437.26 120.14</td>
<td></td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>100</td>
<td>459.94 18 586.60 82 437.41 121.94</td>
<td></td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>100</td>
<td>465.92 17 531.96 83 440.14 124.11</td>
<td></td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>100</td>
<td>420.66 19 540.24 81 393.53 122.80</td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>100</td>
<td>440.48 17 548.57 83 417.91 123.77</td>
<td></td>
</tr>
<tr>
<td>Education and health services</td>
<td>100</td>
<td>461.80 17 557.29 83 441.70 120.52</td>
<td></td>
</tr>
<tr>
<td>Educational services</td>
<td>100</td>
<td>496.00 22 545.68 78 481.60 119.05</td>
<td></td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>100</td>
<td>504.11 25 549.25 75 488.81 124.97</td>
<td></td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>100</td>
<td>485.75 16 531.96 84 476.76 105.45</td>
<td></td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>100</td>
<td>431.94 13 574.88 87 410.68 121.66</td>
<td></td>
</tr>
<tr>
<td>Hospitals</td>
<td>100</td>
<td>449.45 12 560.50 88 434.57 115.87</td>
<td></td>
</tr>
<tr>
<td>Public administration</td>
<td>100</td>
<td>534.35 21 561.66 79 527.12 101.55</td>
<td></td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers, \(^1\) March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>100</td>
<td>$427.67</td>
<td>22</td>
<td>$545.76</td>
<td>78</td>
<td>$395.18</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>100</td>
<td>432.60</td>
<td>23</td>
<td>550.22</td>
<td>77</td>
<td>397.86</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>100</td>
<td>416.74</td>
<td>19</td>
<td>533.84</td>
<td>81</td>
<td>389.51</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>100</td>
<td>442.14</td>
<td>15</td>
<td>547.93</td>
<td>85</td>
<td>423.29</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>100</td>
<td>422.95</td>
<td>14</td>
<td>560.52</td>
<td>86</td>
<td>400.63</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>100</td>
<td>459.80</td>
<td>16</td>
<td>537.95</td>
<td>84</td>
<td>444.70</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>100</td>
<td>468.40</td>
<td>20</td>
<td>552.95</td>
<td>80</td>
<td>446.83</td>
</tr>
<tr>
<td>New England</td>
<td>100</td>
<td>463.71</td>
<td>15</td>
<td>575.80</td>
<td>85</td>
<td>444.59</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>100</td>
<td>469.91</td>
<td>22</td>
<td>548.11</td>
<td>78</td>
<td>447.62</td>
</tr>
<tr>
<td>South</td>
<td>100</td>
<td>414.03</td>
<td>16</td>
<td>519.69</td>
<td>84</td>
<td>394.65</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>100</td>
<td>423.36</td>
<td>15</td>
<td>532.42</td>
<td>85</td>
<td>404.89</td>
</tr>
<tr>
<td>East South Central</td>
<td>100</td>
<td>398.54</td>
<td>16</td>
<td>494.99</td>
<td>84</td>
<td>380.55</td>
</tr>
<tr>
<td>West South Central</td>
<td>100</td>
<td>406.97</td>
<td>17</td>
<td>514.17</td>
<td>83</td>
<td>384.89</td>
</tr>
<tr>
<td>Midwest</td>
<td>100</td>
<td>427.69</td>
<td>14</td>
<td>577.68</td>
<td>86</td>
<td>402.61</td>
</tr>
<tr>
<td>East North Central</td>
<td>100</td>
<td>429.74</td>
<td>12</td>
<td>591.03</td>
<td>88</td>
<td>406.61</td>
</tr>
<tr>
<td>West North Central</td>
<td>100</td>
<td>423.43</td>
<td>18</td>
<td>558.46</td>
<td>82</td>
<td>393.78</td>
</tr>
<tr>
<td>West</td>
<td>100</td>
<td>455.65</td>
<td>22</td>
<td>552.04</td>
<td>78</td>
<td>429.25</td>
</tr>
<tr>
<td>Mountain</td>
<td>100</td>
<td>433.50</td>
<td>17</td>
<td>532.21</td>
<td>83</td>
<td>412.92</td>
</tr>
<tr>
<td>Pacific</td>
<td>100</td>
<td>465.24</td>
<td>23</td>
<td>558.39</td>
<td>77</td>
<td>436.88</td>
</tr>
</tbody>
</table>

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

\(^2\) Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Percent of participating employees</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>All workers</td>
<td>$2.28</td>
<td>0.6</td>
<td>$5.69</td>
</tr>
</tbody>
</table>

### Worker characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Percent of participating employees</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>Management, professional, and related ................</td>
<td>3.87</td>
<td>1.2</td>
<td>8.39</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>5.45</td>
<td>1.2</td>
<td>13.26</td>
</tr>
<tr>
<td>Professional and related</td>
<td>4.52</td>
<td>1.5</td>
<td>8.97</td>
</tr>
<tr>
<td>Teachers</td>
<td>7.37</td>
<td>2.0</td>
<td>11.42</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>8.85</td>
<td>1.9</td>
<td>12.46</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>9.90</td>
<td>3.5</td>
<td>27.45</td>
</tr>
<tr>
<td>Service</td>
<td>4.87</td>
<td>2.1</td>
<td>14.41</td>
</tr>
<tr>
<td>Protective service</td>
<td>9.69</td>
<td>3.0</td>
<td>26.01</td>
</tr>
<tr>
<td>Sales and office</td>
<td>3.70</td>
<td>0.8</td>
<td>8.29</td>
</tr>
<tr>
<td>Sales and related</td>
<td>7.32</td>
<td>1.0</td>
<td>20.49</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>3.67</td>
<td>0.9</td>
<td>8.78</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>6.96</td>
<td>2.0</td>
<td>10.99</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>12.92</td>
<td>3.6</td>
<td>15.21</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>5.61</td>
<td>2.1</td>
<td>15.97</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>5.48</td>
<td>1.2</td>
<td>13.75</td>
</tr>
<tr>
<td>Production</td>
<td>7.48</td>
<td>1.4</td>
<td>14.94</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>6.81</td>
<td>2.1</td>
<td>18.81</td>
</tr>
<tr>
<td>Full time</td>
<td>2.44</td>
<td>0.6</td>
<td>6.04</td>
</tr>
<tr>
<td>Part time</td>
<td>6.74</td>
<td>1.9</td>
<td>14.00</td>
</tr>
<tr>
<td>Union</td>
<td>5.31</td>
<td>1.4</td>
<td>10.40</td>
</tr>
<tr>
<td>Nonunion</td>
<td>2.53</td>
<td>0.6</td>
<td>7.80</td>
</tr>
</tbody>
</table>

### Average wage within the following categories:

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Percent of participating employees</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>6.78</td>
<td>1.6</td>
<td>13.35</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>11.58</td>
<td>1.8</td>
<td>31.09</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>3.32</td>
<td>0.7</td>
<td>10.92</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>3.87</td>
<td>0.8</td>
<td>9.00</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>3.89</td>
<td>1.1</td>
<td>7.93</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>5.26</td>
<td>1.8</td>
<td>12.74</td>
</tr>
</tbody>
</table>

### Establishment characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Percent of participating employees</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>6.85</td>
<td>1.5</td>
<td>12.08</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>2.36</td>
<td>0.7</td>
<td>6.36</td>
</tr>
<tr>
<td>Education and health services</td>
<td>3.62</td>
<td>1.4</td>
<td>11.25</td>
</tr>
<tr>
<td>Educational services</td>
<td>4.72</td>
<td>1.8</td>
<td>10.54</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>5.84</td>
<td>1.9</td>
<td>13.68</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>8.62</td>
<td>3.3</td>
<td>8.98</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>6.27</td>
<td>2.0</td>
<td>20.94</td>
</tr>
<tr>
<td>Hospitals</td>
<td>7.66</td>
<td>2.0</td>
<td>18.16</td>
</tr>
<tr>
<td>Public administration</td>
<td>9.49</td>
<td>1.7</td>
<td>9.44</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>$4.02 1.0</td>
<td>$10.20 1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>5.71 1.3</td>
<td>11.51 1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>7.81 1.7</td>
<td>13.41 1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>2.72 0.7</td>
<td>7.87 0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>4.22 0.9</td>
<td>12.71 0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>3.28 1.0</td>
<td>9.99 1.0</td>
<td>1.0</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>4.97 0.8</td>
<td>8.94 0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>New England</td>
<td>8.27 2.0</td>
<td>20.28 2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>6.69 0.9</td>
<td>9.85 0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>South</td>
<td>2.88 0.9</td>
<td>7.35 0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>4.26 1.2</td>
<td>10.53 1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>East South Central</td>
<td>6.40 1.9</td>
<td>14.66 1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>West South Central</td>
<td>4.49 1.7</td>
<td>11.44 1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Midwest</td>
<td>6.12 1.5</td>
<td>11.05 1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>East North Central</td>
<td>7.48 1.7</td>
<td>12.58 1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>West North Central</td>
<td>10.72 2.8</td>
<td>19.41 2.8</td>
<td>2.8</td>
</tr>
<tr>
<td>West</td>
<td>5.11 1.7</td>
<td>15.01 1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Mountain</td>
<td>5.92 1.5</td>
<td>37.05 1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Pacific</td>
<td>6.82 2.3</td>
<td>15.39 2.3</td>
<td>2.3</td>
</tr>
</tbody>
</table>

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,\(^1\) March 2016

(All workers with contributory coverage = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage</th>
<th>Flat dollar amount</th>
<th>Varieties(^2)</th>
<th>Exists, but amount unknown</th>
<th>Other(^3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>69</td>
<td>15</td>
<td>13</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>73</td>
<td>13</td>
<td>12</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Professional and related</td>
<td>67</td>
<td>17</td>
<td>14</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>Teachers</td>
<td>71</td>
<td>19</td>
<td>7</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>71</td>
<td>16</td>
<td>8</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Registered nurses</td>
<td>61</td>
<td>16</td>
<td>21</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Service</td>
<td>71</td>
<td>17</td>
<td>9</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Protective service</td>
<td>67</td>
<td>17</td>
<td>10</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>Sales and office</td>
<td>67</td>
<td>21</td>
<td>11</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Sales and related</td>
<td>60</td>
<td>28</td>
<td>11</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>70</td>
<td>17</td>
<td>11</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>72</td>
<td>11</td>
<td>15</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>70</td>
<td>–</td>
<td>15</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>73</td>
<td>11</td>
<td>15</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>74</td>
<td>10</td>
<td>14</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Production</td>
<td>77</td>
<td>11</td>
<td>12</td>
<td>(4)</td>
<td></td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>71</td>
<td>10</td>
<td>18</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Full time</td>
<td>70</td>
<td>15</td>
<td>13</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Part time</td>
<td>60</td>
<td>24</td>
<td>14</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Union</td>
<td>72</td>
<td>10</td>
<td>12</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>Nonunion</td>
<td>69</td>
<td>17</td>
<td>13</td>
<td>1</td>
<td></td>
</tr>
</tbody>
</table>

Average wage within the following categories:\(^5\)

<table>
<thead>
<tr>
<th></th>
<th>Flat dollar amount</th>
<th>Varieties</th>
<th>Exists, but amount unknown</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
<td>71</td>
<td>21</td>
<td>8</td>
<td>1</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>78</td>
<td>15</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>69</td>
<td>18</td>
<td>12</td>
<td>1</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>71</td>
<td>14</td>
<td>13</td>
<td>2</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>69</td>
<td>14</td>
<td>14</td>
<td>3</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>70</td>
<td>13</td>
<td>14</td>
<td>3</td>
</tr>
</tbody>
</table>

Establishment characteristics

<table>
<thead>
<tr>
<th></th>
<th>Flat dollar amount</th>
<th>Varieties</th>
<th>Exists, but amount unknown</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>74</td>
<td>11</td>
<td>14</td>
<td>1</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>69</td>
<td>17</td>
<td>12</td>
<td>2</td>
</tr>
<tr>
<td>Education and health services</td>
<td>69</td>
<td>18</td>
<td>11</td>
<td>2</td>
</tr>
<tr>
<td>Educational services</td>
<td>69</td>
<td>21</td>
<td>7</td>
<td>3</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>70</td>
<td>18</td>
<td>8</td>
<td>4</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>68</td>
<td>27</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>68</td>
<td>16</td>
<td>14</td>
<td>1</td>
</tr>
<tr>
<td>Hospitals</td>
<td>60</td>
<td>21</td>
<td>17</td>
<td>2</td>
</tr>
<tr>
<td>Public administration</td>
<td>67</td>
<td>17</td>
<td>6</td>
<td>9</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
## Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers, March 2016—continued

(All workers with contributory coverage = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount</th>
<th>Varies²</th>
<th>Exists, but amount unknown</th>
<th>Other³</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>74</td>
<td>12</td>
<td>13</td>
<td>1</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>73</td>
<td>12</td>
<td>14</td>
<td>1</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>77</td>
<td>11</td>
<td>11</td>
<td>1</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>67</td>
<td>18</td>
<td>12</td>
<td>2</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>70</td>
<td>16</td>
<td>13</td>
<td>1</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>65</td>
<td>20</td>
<td>12</td>
<td>3</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Flat dollar amount</th>
<th>Varies²</th>
<th>Exists, but amount unknown</th>
<th>Other³</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>71</td>
<td>14</td>
<td>11</td>
<td>3</td>
</tr>
<tr>
<td>New England</td>
<td>79</td>
<td>10</td>
<td>10</td>
<td>2</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>69</td>
<td>16</td>
<td>12</td>
<td>4</td>
</tr>
<tr>
<td>South</td>
<td>71</td>
<td>18</td>
<td>11</td>
<td>1</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>69</td>
<td>20</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>76</td>
<td>18</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>71</td>
<td>–</td>
<td>15</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>70</td>
<td>14</td>
<td>15</td>
<td>1</td>
</tr>
<tr>
<td>East North Central</td>
<td>70</td>
<td>15</td>
<td>14</td>
<td>1</td>
</tr>
<tr>
<td>West North Central</td>
<td>71</td>
<td>–</td>
<td>16</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>66</td>
<td>16</td>
<td>14</td>
<td>4</td>
</tr>
<tr>
<td>Mountain</td>
<td>63</td>
<td>20</td>
<td>15</td>
<td>2</td>
</tr>
<tr>
<td>Pacific</td>
<td>68</td>
<td>14</td>
<td>14</td>
<td>5</td>
</tr>
</tbody>
</table>

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

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

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

⁴ Less than 0.5.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Flat dollar amount</td>
</tr>
<tr>
<td>All workers</td>
<td>0.9</td>
</tr>
</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.2</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.4</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.5</td>
</tr>
<tr>
<td>Teachers</td>
<td>2.4</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>2.7</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>3.3</td>
</tr>
<tr>
<td>Service</td>
<td>2.0</td>
</tr>
<tr>
<td>Protective service</td>
<td>3.1</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.1</td>
</tr>
<tr>
<td>Sales and related</td>
<td>2.2</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.4</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.9</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>2.9</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.5</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>2.1</td>
</tr>
<tr>
<td>Production</td>
<td>2.7</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>2.8</td>
</tr>
<tr>
<td>Full time</td>
<td>0.9</td>
</tr>
<tr>
<td>Part time</td>
<td>3.0</td>
</tr>
<tr>
<td>Union</td>
<td>1.4</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.0</td>
</tr>
<tr>
<td>Average wage within the following categories:(^4)</td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>2.7</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>3.5</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.3</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.2</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.1</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.9</td>
</tr>
</tbody>
</table>

**Establishment characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>1.9</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.0</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.8</td>
</tr>
<tr>
<td>Educational services</td>
<td>2.2</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>2.4</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>3.7</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.6</td>
</tr>
<tr>
<td>Hospitals</td>
<td>3.5</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.8</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,1 March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Flat dollar amount</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.4</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.8</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.8</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.1</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.3</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.5</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Single coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Flat dollar amount</td>
</tr>
<tr>
<td>Northeast</td>
<td>1.4</td>
</tr>
<tr>
<td>New England</td>
<td>2.3</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.8</td>
</tr>
<tr>
<td>South</td>
<td>1.5</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.6</td>
</tr>
<tr>
<td>East South Central</td>
<td>6.1</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.1</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.1</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.5</td>
</tr>
<tr>
<td>West North Central</td>
<td>3.7</td>
</tr>
<tr>
<td>West</td>
<td>2.1</td>
</tr>
<tr>
<td>Mountain</td>
<td>5.0</td>
</tr>
<tr>
<td>Pacific</td>
<td>2.0</td>
</tr>
</tbody>
</table>

1 Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
2 Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.
3 Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.
4 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers, March 2016
(All workers with family coverage medical care benefits = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>All workers</td>
<td>100</td>
<td>$1,030.76</td>
<td>8</td>
</tr>
</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Segment</th>
<th>Total</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>100</td>
<td>1,058.37</td>
<td>6</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>100</td>
<td>1,074.96</td>
<td>5</td>
</tr>
<tr>
<td>Professional and related</td>
<td>100</td>
<td>1,050.66</td>
<td>7</td>
</tr>
<tr>
<td>Teachers</td>
<td>100</td>
<td>1,037.91</td>
<td>6</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>100</td>
<td>1,025.01</td>
<td>7</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>100</td>
<td>1,066.97</td>
<td>8</td>
</tr>
<tr>
<td>Service</td>
<td>100</td>
<td>1,018.32</td>
<td>10</td>
</tr>
<tr>
<td>Protective service</td>
<td>100</td>
<td>1,171.55</td>
<td>11</td>
</tr>
<tr>
<td>Sales and office</td>
<td>100</td>
<td>964.14</td>
<td>4</td>
</tr>
<tr>
<td>Sales and related</td>
<td>100</td>
<td>892.12</td>
<td>4</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>100</td>
<td>994.44</td>
<td>5</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>100</td>
<td>1,052.26</td>
<td>15</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>100</td>
<td>1,074.62</td>
<td>22</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>100</td>
<td>1,034.12</td>
<td>10</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>100</td>
<td>1,056.34</td>
<td>10</td>
</tr>
<tr>
<td>Production</td>
<td>100</td>
<td>1,046.52</td>
<td>8</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>100</td>
<td>1,067.07</td>
<td>13</td>
</tr>
<tr>
<td>Full time</td>
<td>100</td>
<td>1,036.44</td>
<td>7</td>
</tr>
<tr>
<td>Part time</td>
<td>100</td>
<td>937.68</td>
<td>11</td>
</tr>
<tr>
<td>Union</td>
<td>100</td>
<td>1,286.26</td>
<td>23</td>
</tr>
<tr>
<td>Nonunion</td>
<td>100</td>
<td>960.36</td>
<td>3</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>100</td>
<td>870.16</td>
<td>6</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>100</td>
<td>917.12</td>
<td>4</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>100</td>
<td>968.49</td>
<td>6</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>100</td>
<td>1,057.63</td>
<td>8</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>100</td>
<td>1,118.80</td>
<td>9</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>100</td>
<td>1,133.68</td>
<td>9</td>
</tr>
</tbody>
</table>

**Establishment characteristics**

<table>
<thead>
<tr>
<th>Segment</th>
<th>Total</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>100</td>
<td>1,081.79</td>
<td>12</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>100</td>
<td>1,019.29</td>
<td>7</td>
</tr>
<tr>
<td>Education and health services</td>
<td>100</td>
<td>1,001.67</td>
<td>6</td>
</tr>
<tr>
<td>Educational services</td>
<td>100</td>
<td>1,017.78</td>
<td>6</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>100</td>
<td>989.04</td>
<td>7</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>100</td>
<td>1,083.56</td>
<td>4</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>100</td>
<td>987.43</td>
<td>5</td>
</tr>
<tr>
<td>Hospitals</td>
<td>100</td>
<td>1,113.00</td>
<td>5</td>
</tr>
<tr>
<td>Public administration</td>
<td>100</td>
<td>1,200.00</td>
<td>8</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
## Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,\(^1\) March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>100</td>
<td>$963.30</td>
<td>8 $1,399.62</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>100</td>
<td>953.06</td>
<td>8 1,349.68</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>100</td>
<td>985.79</td>
<td>8 1,506.69</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>100</td>
<td>1,069.40</td>
<td>7 1,442.37</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>100</td>
<td>1,017.96</td>
<td>6 1,504.52</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>100</td>
<td>1,116.60</td>
<td>9 1,402.40</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>100</td>
<td>1,169.52</td>
<td>14 1,425.42</td>
</tr>
<tr>
<td>New England</td>
<td>100</td>
<td>1,180.89</td>
<td>10 1,518.04</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>100</td>
<td>1,165.79</td>
<td>15 1,406.45</td>
</tr>
<tr>
<td>South</td>
<td>100</td>
<td>926.43</td>
<td>4 1,456.58</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>100</td>
<td>987.27</td>
<td>5 1,488.16</td>
</tr>
<tr>
<td>East South Central</td>
<td>100</td>
<td>853.12</td>
<td>4 1,275.01</td>
</tr>
<tr>
<td>West South Central</td>
<td>100</td>
<td>865.62</td>
<td>2 1,491.74</td>
</tr>
<tr>
<td>Midwest</td>
<td>100</td>
<td>1,054.32</td>
<td>7 1,395.83</td>
</tr>
<tr>
<td>East North Central</td>
<td>100</td>
<td>1,077.00</td>
<td>7 1,403.59</td>
</tr>
<tr>
<td>West North Central</td>
<td>100</td>
<td>1,007.73</td>
<td>8 1,381.69</td>
</tr>
<tr>
<td>West</td>
<td>100</td>
<td>1,055.56</td>
<td>9 1,429.54</td>
</tr>
<tr>
<td>Mountain</td>
<td>100</td>
<td>968.81</td>
<td>6 1,277.27</td>
</tr>
<tr>
<td>Pacific</td>
<td>100</td>
<td>1,093.43</td>
<td>10 1,472.75</td>
</tr>
</tbody>
</table>

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

\(^2\) Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>All workers</td>
<td>$6.74</td>
<td>0.4</td>
<td>$16.80</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>10.00</td>
<td>0.6</td>
<td>28.65</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>14.49</td>
<td>0.7</td>
<td>42.55</td>
</tr>
<tr>
<td>Professional and related</td>
<td>12.26</td>
<td>0.8</td>
<td>35.26</td>
</tr>
<tr>
<td>Teachers</td>
<td>18.88</td>
<td>0.7</td>
<td>36.85</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>21.20</td>
<td>0.9</td>
<td>42.03</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>31.61</td>
<td>2.6</td>
<td>53.44</td>
</tr>
<tr>
<td>Service</td>
<td>19.67</td>
<td>1.9</td>
<td>49.47</td>
</tr>
<tr>
<td>Protective service</td>
<td>23.21</td>
<td>2.7</td>
<td>69.98</td>
</tr>
<tr>
<td>Sales and office</td>
<td>11.87</td>
<td>0.5</td>
<td>38.76</td>
</tr>
<tr>
<td>Sales and related</td>
<td>18.46</td>
<td>0.6</td>
<td>83.34</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>12.10</td>
<td>0.5</td>
<td>39.99</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>16.45</td>
<td>1.7</td>
<td>33.05</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>29.02</td>
<td>3.5</td>
<td>38.82</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>17.30</td>
<td>1.4</td>
<td>70.04</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>17.01</td>
<td>1.1</td>
<td>25.08</td>
</tr>
<tr>
<td>Production</td>
<td>24.11</td>
<td>1.1</td>
<td>46.13</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>22.25</td>
<td>1.9</td>
<td>30.15</td>
</tr>
<tr>
<td>Full time</td>
<td>7.22</td>
<td>0.5</td>
<td>18.24</td>
</tr>
<tr>
<td>Part time</td>
<td>24.14</td>
<td>1.8</td>
<td>38.34</td>
</tr>
<tr>
<td>Union</td>
<td>11.25</td>
<td>1.4</td>
<td>15.46</td>
</tr>
<tr>
<td>Nonunion</td>
<td>8.22</td>
<td>0.3</td>
<td>35.19</td>
</tr>
<tr>
<td>Average wage within the following categories:²</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>23.51</td>
<td>1.2</td>
<td>45.17</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>34.55</td>
<td>0.8</td>
<td>125.02</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>10.68</td>
<td>0.5</td>
<td>44.49</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>9.87</td>
<td>0.6</td>
<td>18.90</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>9.30</td>
<td>0.7</td>
<td>20.67</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>14.40</td>
<td>1.2</td>
<td>39.40</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>16.63</td>
<td>1.5</td>
<td>34.10</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>7.21</td>
<td>0.4</td>
<td>18.86</td>
</tr>
<tr>
<td>Education and health services</td>
<td>13.21</td>
<td>0.6</td>
<td>27.82</td>
</tr>
<tr>
<td>Educational services</td>
<td>16.91</td>
<td>0.5</td>
<td>29.28</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>19.46</td>
<td>0.7</td>
<td>37.38</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>32.45</td>
<td>0.6</td>
<td>28.86</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>20.66</td>
<td>1.2</td>
<td>57.29</td>
</tr>
<tr>
<td>Hospitals</td>
<td>22.72</td>
<td>1.2</td>
<td>86.51</td>
</tr>
<tr>
<td>Public administration</td>
<td>17.24</td>
<td>0.9</td>
<td>37.40</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>$11.01</td>
<td>0.7</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>14.34</td>
<td>1.0</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>23.36</td>
<td>0.9</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>7.52</td>
<td>0.5</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>11.87</td>
<td>0.7</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>8.69</td>
<td>0.7</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Average flat monthly employer premium</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Average flat monthly employee contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>14.46</td>
<td>0.8</td>
<td>27.61</td>
<td>0.8</td>
<td>17.99</td>
<td>7.30</td>
</tr>
<tr>
<td>New England</td>
<td>26.02</td>
<td>1.8</td>
<td>53.88</td>
<td>1.8</td>
<td>27.23</td>
<td>16.50</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>17.11</td>
<td>1.1</td>
<td>30.85</td>
<td>1.1</td>
<td>23.26</td>
<td>9.14</td>
</tr>
<tr>
<td>South</td>
<td>12.66</td>
<td>0.7</td>
<td>38.32</td>
<td>0.7</td>
<td>11.89</td>
<td>8.66</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>17.45</td>
<td>1.2</td>
<td>53.15</td>
<td>1.2</td>
<td>15.56</td>
<td>10.85</td>
</tr>
<tr>
<td>East South Central</td>
<td>30.83</td>
<td>0.8</td>
<td>136.14</td>
<td>0.8</td>
<td>32.59</td>
<td>21.38</td>
</tr>
<tr>
<td>West South Central</td>
<td>17.52</td>
<td>0.7</td>
<td>63.79</td>
<td>0.7</td>
<td>18.44</td>
<td>16.88</td>
</tr>
<tr>
<td>Midwest</td>
<td>13.72</td>
<td>1.0</td>
<td>41.87</td>
<td>1.0</td>
<td>12.56</td>
<td>13.25</td>
</tr>
<tr>
<td>East North Central</td>
<td>17.14</td>
<td>1.5</td>
<td>53.67</td>
<td>1.5</td>
<td>15.72</td>
<td>12.36</td>
</tr>
<tr>
<td>West North Central</td>
<td>23.58</td>
<td>0.8</td>
<td>68.42</td>
<td>0.8</td>
<td>21.63</td>
<td>31.56</td>
</tr>
<tr>
<td>West</td>
<td>11.47</td>
<td>1.0</td>
<td>31.70</td>
<td>1.0</td>
<td>10.22</td>
<td>10.52</td>
</tr>
<tr>
<td>Mountain</td>
<td>11.70</td>
<td>0.9</td>
<td>33.66</td>
<td>0.9</td>
<td>11.88</td>
<td>22.75</td>
</tr>
<tr>
<td>Pacific</td>
<td>15.26</td>
<td>1.3</td>
<td>41.44</td>
<td>1.3</td>
<td>13.65</td>
<td>11.13</td>
</tr>
</tbody>
</table>

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

### Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers, March 2016

(All workers with contributory coverage = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount</th>
<th>Varies(^2)</th>
<th>Exists, but amount unknown</th>
<th>Other(^3)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>All workers</strong></td>
<td>71</td>
<td>15</td>
<td>13</td>
<td>2</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>71</td>
<td>14</td>
<td>13</td>
<td>2</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>74</td>
<td>12</td>
<td>12</td>
<td>2</td>
</tr>
<tr>
<td>Professional and related</td>
<td>69</td>
<td>15</td>
<td>13</td>
<td>2</td>
</tr>
<tr>
<td>Teachers</td>
<td>73</td>
<td>17</td>
<td>7</td>
<td>3</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>75</td>
<td>14</td>
<td>8</td>
<td>4</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>64</td>
<td>15</td>
<td>20</td>
<td>2</td>
</tr>
<tr>
<td>Service</td>
<td>71</td>
<td>16</td>
<td>11</td>
<td>2</td>
</tr>
<tr>
<td>Protective service</td>
<td>70</td>
<td>15</td>
<td>9</td>
<td>6</td>
</tr>
<tr>
<td>Sales and office</td>
<td>67</td>
<td>19</td>
<td>11</td>
<td>2</td>
</tr>
<tr>
<td>Sales and related</td>
<td>60</td>
<td>28</td>
<td>11</td>
<td>1</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>70</td>
<td>16</td>
<td>12</td>
<td>2</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>72</td>
<td>11</td>
<td>16</td>
<td>2</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>69</td>
<td>–</td>
<td>17</td>
<td>–</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>74</td>
<td>11</td>
<td>14</td>
<td>1</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>74</td>
<td>10</td>
<td>15</td>
<td>1</td>
</tr>
<tr>
<td>Production</td>
<td>77</td>
<td>10</td>
<td>12</td>
<td>((^4))</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>71</td>
<td>10</td>
<td>18</td>
<td>1</td>
</tr>
<tr>
<td><strong>Full time</strong></td>
<td>71</td>
<td>14</td>
<td>13</td>
<td>2</td>
</tr>
<tr>
<td><strong>Part time</strong></td>
<td>63</td>
<td>23</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td><strong>Union</strong></td>
<td>73</td>
<td>10</td>
<td>12</td>
<td>5</td>
</tr>
<tr>
<td><strong>Nonunion</strong></td>
<td>70</td>
<td>16</td>
<td>13</td>
<td>1</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong>(^5)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>70</td>
<td>19</td>
<td>10</td>
<td>((^4))</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>79</td>
<td>14</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>70</td>
<td>17</td>
<td>12</td>
<td>1</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>72</td>
<td>13</td>
<td>13</td>
<td>2</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>70</td>
<td>13</td>
<td>14</td>
<td>3</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>71</td>
<td>13</td>
<td>13</td>
<td>3</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>74</td>
<td>11</td>
<td>14</td>
<td>1</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>70</td>
<td>15</td>
<td>13</td>
<td>2</td>
</tr>
<tr>
<td>Education and health services</td>
<td>70</td>
<td>16</td>
<td>11</td>
<td>2</td>
</tr>
<tr>
<td>Educational services</td>
<td>72</td>
<td>18</td>
<td>7</td>
<td>3</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>74</td>
<td>15</td>
<td>8</td>
<td>3</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>69</td>
<td>26</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>69</td>
<td>14</td>
<td>15</td>
<td>1</td>
</tr>
<tr>
<td>Hospitals</td>
<td>61</td>
<td>19</td>
<td>17</td>
<td>3</td>
</tr>
<tr>
<td>Public administration</td>
<td>69</td>
<td>16</td>
<td>6</td>
<td>9</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount</th>
<th>Varies²</th>
<th>Exists, but amount unknown</th>
<th>Other³</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>75</td>
<td>11</td>
<td>13</td>
<td>1</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>74</td>
<td>11</td>
<td>15</td>
<td>1</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>78</td>
<td>10</td>
<td>11</td>
<td>1</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>68</td>
<td>17</td>
<td>12</td>
<td>2</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>71</td>
<td>15</td>
<td>14</td>
<td>1</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>66</td>
<td>19</td>
<td>11</td>
<td>3</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>72</td>
<td>13</td>
<td>11</td>
<td>3</td>
</tr>
<tr>
<td>New England</td>
<td>80</td>
<td>10</td>
<td>9</td>
<td>1</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>69</td>
<td>15</td>
<td>12</td>
<td>4</td>
</tr>
<tr>
<td>South</td>
<td>72</td>
<td>16</td>
<td>11</td>
<td>1</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>71</td>
<td>18</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>77</td>
<td>17</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>70</td>
<td>11</td>
<td>17</td>
<td>1</td>
</tr>
<tr>
<td>Midwest</td>
<td>71</td>
<td>13</td>
<td>15</td>
<td>1</td>
</tr>
<tr>
<td>East North Central</td>
<td>71</td>
<td>14</td>
<td>14</td>
<td>1</td>
</tr>
<tr>
<td>West North Central</td>
<td>71</td>
<td>–</td>
<td>17</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>67</td>
<td>15</td>
<td>15</td>
<td>3</td>
</tr>
<tr>
<td>Mountain</td>
<td>66</td>
<td>18</td>
<td>14</td>
<td>1</td>
</tr>
<tr>
<td>Pacific</td>
<td>68</td>
<td>13</td>
<td>15</td>
<td>4</td>
</tr>
</tbody>
</table>

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

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

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

⁴ Less than 0.5.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 14. Standard errors for medical care benefits, family coverage:
Employee participation by type of contribution, civilian workers,1 March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount</th>
<th>Varies(^2)</th>
<th>Exists, but amount unknown</th>
<th>Other(^3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers ..................................................................................</td>
<td>0.9</td>
<td>0.6</td>
<td>0.6</td>
<td>0.2</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ...................................</td>
<td>1.2</td>
<td>0.8</td>
<td>1.0</td>
<td>0.3</td>
</tr>
<tr>
<td>Management, business, and financial ........................................</td>
<td>1.4</td>
<td>0.9</td>
<td>1.1</td>
<td>0.4</td>
</tr>
<tr>
<td>Professional and related .......................................................</td>
<td>1.5</td>
<td>1.0</td>
<td>1.3</td>
<td>0.3</td>
</tr>
<tr>
<td>Teachers ...................................................................................</td>
<td>2.2</td>
<td>1.9</td>
<td>1.0</td>
<td>0.7</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers ..........</td>
<td>2.3</td>
<td>1.8</td>
<td>1.3</td>
<td>1.0</td>
</tr>
<tr>
<td>Registered nurses .................................................................</td>
<td>3.3</td>
<td>2.2</td>
<td>2.8</td>
<td>0.7</td>
</tr>
<tr>
<td>Service .....................................................................................</td>
<td>1.7</td>
<td>1.3</td>
<td>1.5</td>
<td>0.2</td>
</tr>
<tr>
<td>Protective service ...................................................................</td>
<td>2.9</td>
<td>2.5</td>
<td>1.7</td>
<td>1.0</td>
</tr>
<tr>
<td>Sales and office .......................................................................</td>
<td>1.1</td>
<td>0.8</td>
<td>0.9</td>
<td>0.3</td>
</tr>
<tr>
<td>Sales and related ....................................................................</td>
<td>2.3</td>
<td>1.6</td>
<td>1.3</td>
<td>0.6</td>
</tr>
<tr>
<td>Office and administrative support ...........................................</td>
<td>1.3</td>
<td>0.9</td>
<td>1.0</td>
<td>0.4</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance ......................</td>
<td>2.0</td>
<td>1.0</td>
<td>1.9</td>
<td>0.7</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry .............</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Installation, maintenance, and repair ......................................</td>
<td>3.2</td>
<td></td>
<td>3.2</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving .......................</td>
<td>2.6</td>
<td>1.0</td>
<td>2.2</td>
<td>0.3</td>
</tr>
<tr>
<td>Production ..............................................................................</td>
<td>2.0</td>
<td>1.3</td>
<td>1.4</td>
<td>0.3</td>
</tr>
<tr>
<td>Transportation and material moving .........................................</td>
<td>2.5</td>
<td>1.5</td>
<td>1.9</td>
<td>0.5</td>
</tr>
<tr>
<td>Full time ...............................................................................</td>
<td>0.9</td>
<td>0.6</td>
<td>0.6</td>
<td>0.2</td>
</tr>
<tr>
<td>Part time ..............................................................................</td>
<td>2.9</td>
<td>2.2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Union ....................................................................................</td>
<td>1.4</td>
<td>0.8</td>
<td>1.2</td>
<td>0.6</td>
</tr>
<tr>
<td>Nonunion ...............................................................................</td>
<td>1.0</td>
<td>0.7</td>
<td>0.7</td>
<td>0.2</td>
</tr>
<tr>
<td>Average wage within the following categories:(^4) ..................</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent ..................................................................</td>
<td>2.5</td>
<td>2.1</td>
<td>1.5</td>
<td>0.2</td>
</tr>
<tr>
<td>Lowest 10 percent ..................................................................</td>
<td>3.1</td>
<td>2.9</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent ..................................................................</td>
<td>1.2</td>
<td>0.9</td>
<td>1.0</td>
<td>0.3</td>
</tr>
<tr>
<td>Third 25 percent ...................................................................</td>
<td>1.2</td>
<td>0.8</td>
<td>0.8</td>
<td>0.3</td>
</tr>
<tr>
<td>Highest 25 percent ..................................................................</td>
<td>1.1</td>
<td>0.7</td>
<td>1.0</td>
<td>0.3</td>
</tr>
<tr>
<td>Highest 10 percent ..................................................................</td>
<td>1.8</td>
<td>0.9</td>
<td>1.6</td>
<td>0.4</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong> ............................................</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries ......................................................</td>
<td>1.9</td>
<td>1.7</td>
<td>1.4</td>
<td>0.3</td>
</tr>
<tr>
<td>Service-providing industries ..................................................</td>
<td>0.9</td>
<td>0.7</td>
<td>0.7</td>
<td>0.2</td>
</tr>
<tr>
<td>Education and health services ................................................</td>
<td>1.7</td>
<td>1.3</td>
<td>1.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Educational services ................................................................</td>
<td>2.1</td>
<td>1.9</td>
<td>0.8</td>
<td>0.5</td>
</tr>
<tr>
<td>Elementary and secondary schools .........................................</td>
<td>2.0</td>
<td>1.7</td>
<td>1.1</td>
<td>0.5</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ............................</td>
<td>4.6</td>
<td>4.3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance ..........................................</td>
<td>2.6</td>
<td>1.9</td>
<td>2.5</td>
<td>0.6</td>
</tr>
<tr>
<td>Hospitals ...............................................................................</td>
<td>3.4</td>
<td>2.7</td>
<td>2.4</td>
<td>1.2</td>
</tr>
<tr>
<td>Public administration ................................................................</td>
<td>2.5</td>
<td>1.9</td>
<td>1.1</td>
<td>1.2</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,1 March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Family coverage</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Flat dollar</td>
<td>Varies2</td>
<td>Exists, but amount unknown</td>
<td>Other3</td>
</tr>
<tr>
<td></td>
<td>amount</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.3</td>
<td>0.9</td>
<td>1.1</td>
<td>0.3</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.7</td>
<td>1.3</td>
<td>1.2</td>
<td>0.3</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.5</td>
<td>1.4</td>
<td>2.0</td>
<td>0.5</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.0</td>
<td>0.7</td>
<td>0.7</td>
<td>0.3</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.2</td>
<td>0.8</td>
<td>1.1</td>
<td>0.2</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.5</td>
<td>1.1</td>
<td>0.9</td>
<td>0.4</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Flat dollar amount</th>
<th>Varies2</th>
<th>Exists, but amount unknown</th>
<th>Other3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.6</td>
<td>0.9</td>
<td>1.4</td>
<td>0.7</td>
</tr>
<tr>
<td>New England</td>
<td>2.1</td>
<td>1.6</td>
<td>2.0</td>
<td>0.5</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>2.0</td>
<td>1.1</td>
<td>1.7</td>
<td>0.9</td>
</tr>
<tr>
<td>South</td>
<td>1.4</td>
<td>1.0</td>
<td>0.6</td>
<td>0.3</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.4</td>
<td>1.2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>5.5</td>
<td>4.2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.0</td>
<td>1.2</td>
<td>1.0</td>
<td>0.6</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.3</td>
<td>1.2</td>
<td>1.8</td>
<td>0.3</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.6</td>
<td>1.5</td>
<td>2.3</td>
<td>0.4</td>
</tr>
<tr>
<td>West North Central</td>
<td>4.3</td>
<td>–</td>
<td>2.5</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>1.5</td>
<td>1.6</td>
<td>1.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Mountain</td>
<td>3.5</td>
<td>3.4</td>
<td>3.4</td>
<td>0.5</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.4</td>
<td>1.8</td>
<td>1.4</td>
<td>0.5</td>
</tr>
</tbody>
</table>

1 Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
2 Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.
3 Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.
4 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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

### Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers, 1 March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage*</th>
<th>Family coverage*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td>All workers</td>
<td>$37.65</td>
<td>$68.87</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>34.00</td>
<td>63.98</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>44.61</td>
<td>93.10</td>
</tr>
<tr>
<td>Professional and related</td>
<td>30.00</td>
<td>60.82</td>
</tr>
<tr>
<td>Teachers</td>
<td>21.00</td>
<td>51.00</td>
</tr>
<tr>
<td>Primary, secondary, and special education school</td>
<td>22.76</td>
<td>57.08</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>47.84</td>
<td>90.00</td>
</tr>
<tr>
<td>Service</td>
<td>30.00</td>
<td>65.43</td>
</tr>
<tr>
<td>Protective service</td>
<td>35.51</td>
<td>53.80</td>
</tr>
<tr>
<td>Sales and office</td>
<td>43.33</td>
<td>73.76</td>
</tr>
<tr>
<td>Sales and related</td>
<td>55.63</td>
<td>81.27</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>35.50</td>
<td>68.65</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>38.78</td>
<td>79.00</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>38.50</td>
<td>80.51</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>39.41</td>
<td>78.98</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>45.37</td>
<td>75.26</td>
</tr>
<tr>
<td>Production</td>
<td>40.75</td>
<td>75.01</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>50.70</td>
<td>77.99</td>
</tr>
<tr>
<td>Full time</td>
<td>37.74</td>
<td>68.87</td>
</tr>
<tr>
<td>Part time</td>
<td>32.65</td>
<td>70.00</td>
</tr>
<tr>
<td>Union</td>
<td>30.65</td>
<td>66.00</td>
</tr>
<tr>
<td>Nonunion</td>
<td>39.37</td>
<td>69.44</td>
</tr>
<tr>
<td>Average wage within the following categories*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>38.00</td>
<td>74.16</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>53.21</td>
<td>74.87</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>35.93</td>
<td>69.62</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>37.65</td>
<td>75.15</td>
</tr>
<tr>
<td>Highest 55 percent</td>
<td>42.26</td>
<td>70.00</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>40.00</td>
<td>70.80</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>36.30</td>
<td>68.35</td>
</tr>
<tr>
<td>Education and health services</td>
<td>30.00</td>
<td>60.43</td>
</tr>
<tr>
<td>Elementary services</td>
<td>20.00</td>
<td>47.58</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>20.22</td>
<td>50.00</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>20.00</td>
<td>40.00</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>30.00</td>
<td>69.07</td>
</tr>
<tr>
<td>Hospitals</td>
<td>42.90</td>
<td>78.03</td>
</tr>
<tr>
<td>Public administration</td>
<td>28.20</td>
<td>50.00</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,\(^1\) March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage(^2)</th>
<th></th>
<th>Family coverage(^2)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
<td>75th percentile</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>$40.00</td>
<td>$72.42</td>
<td>$113.16</td>
<td>$157.55</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>$35.00</td>
<td>$73.48</td>
<td>$112.51</td>
<td>$151.66</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>$44.50</td>
<td>$71.00</td>
<td>$116.00</td>
<td>$176.27</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>$37.00</td>
<td>$67.15</td>
<td>$104.72</td>
<td>$150.00</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>$41.16</td>
<td>$71.46</td>
<td>$109.95</td>
<td>$159.70</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>$32.48</td>
<td>$62.28</td>
<td>$96.58</td>
<td>$116.00</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Characteristics</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>$46.19</td>
<td>$78.76</td>
<td>$112.51</td>
</tr>
<tr>
<td>New England</td>
<td>$51.48</td>
<td>$89.38</td>
<td>$124.49</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>$45.43</td>
<td>$70.54</td>
<td>$104.99</td>
</tr>
<tr>
<td>South</td>
<td>$34.76</td>
<td>$68.35</td>
<td>$108.97</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>$39.00</td>
<td>$67.68</td>
<td>$108.28</td>
</tr>
<tr>
<td>East South Central</td>
<td>$35.00</td>
<td>$74.00</td>
<td>$115.66</td>
</tr>
<tr>
<td>West South Central</td>
<td>$38.00</td>
<td>$105.03</td>
<td>$151.00</td>
</tr>
<tr>
<td>Midwest</td>
<td>$43.33</td>
<td>$73.32</td>
<td>$108.23</td>
</tr>
<tr>
<td>East North Central</td>
<td>$45.00</td>
<td>$77.97</td>
<td>$109.95</td>
</tr>
<tr>
<td>West North Central</td>
<td>$35.40</td>
<td>$67.16</td>
<td>$100.75</td>
</tr>
<tr>
<td>Mountain</td>
<td>$36.30</td>
<td>$63.98</td>
<td>$96.12</td>
</tr>
<tr>
<td>Pacific</td>
<td>$30.00</td>
<td>$60.47</td>
<td>$98.91</td>
</tr>
</tbody>
</table>

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

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

\(^3\) Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,\(^1\) March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage(^2)</th>
<th></th>
<th></th>
<th></th>
<th>Family coverage(^2)</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
<td>75th percentile</td>
<td>90th percentile</td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
<td>75th percentile</td>
</tr>
<tr>
<td>All workers</td>
<td>$2.06</td>
<td>$1.61</td>
<td>$1.63</td>
<td>$1.72</td>
<td>$7.78</td>
<td>$2.99</td>
<td>$3.67</td>
<td>$4.95</td>
<td>$13.54</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.89</td>
<td>2.46</td>
<td>2.66</td>
<td>3.07</td>
<td>10.54</td>
<td>7.28</td>
<td>7.43</td>
<td>8.52</td>
<td>16.67</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>3.25</td>
<td>2.40</td>
<td>4.28</td>
<td>4.70</td>
<td>6.53</td>
<td>11.17</td>
<td>12.31</td>
<td>10.19</td>
<td>23.41</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.84</td>
<td>2.10</td>
<td>2.53</td>
<td>4.70</td>
<td>7.01</td>
<td>10.02</td>
<td>9.21</td>
<td>14.62</td>
<td>17.09</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>4.29</td>
<td>9.19</td>
<td>5.81</td>
<td>11.13</td>
<td>13.51</td>
<td>24.64</td>
<td>24.36</td>
<td>26.80</td>
<td>49.20</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>6.80</td>
<td>4.14</td>
<td>7.60</td>
<td>8.71</td>
<td>18.32</td>
<td>26.06</td>
<td>34.92</td>
<td>21.97</td>
<td>93.20</td>
</tr>
<tr>
<td>Protective service</td>
<td>5.17</td>
<td>2.98</td>
<td>5.41</td>
<td>3.17</td>
<td>15.56</td>
<td>29.99</td>
<td>13.46</td>
<td>14.31</td>
<td>25.94</td>
</tr>
<tr>
<td>Sales and related</td>
<td>5.22</td>
<td>2.94</td>
<td>2.83</td>
<td>3.18</td>
<td>9.08</td>
<td>6.25</td>
<td>7.57</td>
<td>5.87</td>
<td>13.96</td>
</tr>
<tr>
<td>Sales and office</td>
<td>5.47</td>
<td>2.94</td>
<td>2.83</td>
<td>3.18</td>
<td>9.08</td>
<td>6.25</td>
<td>7.57</td>
<td>5.87</td>
<td>13.96</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>5.83</td>
<td>2.94</td>
<td>2.27</td>
<td>4.12</td>
<td>12.66</td>
<td>7.64</td>
<td>10.27</td>
<td>10.47</td>
<td>15.70</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>4.96</td>
<td>6.75</td>
<td>5.25</td>
<td>5.92</td>
<td>16.39</td>
<td>16.29</td>
<td>10.23</td>
<td>15.68</td>
<td>40.46</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>7.13</td>
<td>9.09</td>
<td>5.21</td>
<td>11.08</td>
<td>21.58</td>
<td>23.97</td>
<td>12.56</td>
<td>24.59</td>
<td>58.85</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>6.93</td>
<td>10.21</td>
<td>4.27</td>
<td>9.80</td>
<td>21.27</td>
<td>35.10</td>
<td>18.41</td>
<td>14.31</td>
<td>25.94</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>4.46</td>
<td>2.83</td>
<td>3.03</td>
<td>5.20</td>
<td>16.18</td>
<td>10.26</td>
<td>9.02</td>
<td>11.26</td>
<td>18.75</td>
</tr>
<tr>
<td>Production</td>
<td>3.63</td>
<td>3.41</td>
<td>4.13</td>
<td>6.03</td>
<td>20.08</td>
<td>17.87</td>
<td>14.79</td>
<td>21.38</td>
<td>33.05</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>4.21</td>
<td>4.41</td>
<td>4.39</td>
<td>4.62</td>
<td>16.83</td>
<td>13.17</td>
<td>10.04</td>
<td>20.61</td>
<td>53.55</td>
</tr>
<tr>
<td>Full time</td>
<td>1.75</td>
<td>1.69</td>
<td>1.63</td>
<td>1.29</td>
<td>4.93</td>
<td>3.31</td>
<td>3.97</td>
<td>5.39</td>
<td>15.08</td>
</tr>
<tr>
<td>Part time</td>
<td>8.77</td>
<td>6.25</td>
<td>8.41</td>
<td>15.56</td>
<td>5.80</td>
<td>20.85</td>
<td>31.57</td>
<td>38.68</td>
<td>3.99</td>
</tr>
<tr>
<td>Union</td>
<td>2.98</td>
<td>2.42</td>
<td>2.98</td>
<td>5.07</td>
<td>0.00</td>
<td>21.96</td>
<td>7.44</td>
<td>13.11</td>
<td>31.96</td>
</tr>
<tr>
<td>Nonunion</td>
<td>2.18</td>
<td>1.66</td>
<td>1.41</td>
<td>1.30</td>
<td>5.49</td>
<td>7.43</td>
<td>5.26</td>
<td>5.16</td>
<td>7.80</td>
</tr>
<tr>
<td>Average wage within the following categories:(^3)</td>
<td>5.31</td>
<td>4.34</td>
<td>5.89</td>
<td>6.89</td>
<td>0.00</td>
<td>12.29</td>
<td>17.39</td>
<td>17.98</td>
<td>27.42</td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>12.35</td>
<td>10.27</td>
<td>15.59</td>
<td>5.82</td>
<td>9.60</td>
<td>16.91</td>
<td>26.95</td>
<td>64.87</td>
<td>23.54</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>4.69</td>
<td>2.72</td>
<td>2.36</td>
<td>4.74</td>
<td>11.35</td>
<td>7.63</td>
<td>8.72</td>
<td>10.74</td>
<td>46.21</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>3.01</td>
<td>2.17</td>
<td>2.10</td>
<td>1.42</td>
<td>4.53</td>
<td>6.56</td>
<td>4.40</td>
<td>7.44</td>
<td>22.18</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>2.19</td>
<td>2.05</td>
<td>2.94</td>
<td>2.91</td>
<td>10.48</td>
<td>6.72</td>
<td>4.16</td>
<td>8.55</td>
<td>18.80</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>4.00</td>
<td>3.00</td>
<td>4.51</td>
<td>4.55</td>
<td>22.07</td>
<td>14.08</td>
<td>2.92</td>
<td>8.70</td>
<td>20.16</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td>3.21</td>
<td>3.59</td>
<td>2.41</td>
<td>4.88</td>
<td>7.66</td>
<td>17.87</td>
<td>8.23</td>
<td>14.13</td>
<td>10.88</td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>2.42</td>
<td>1.75</td>
<td>2.03</td>
<td>1.79</td>
<td>8.25</td>
<td>3.81</td>
<td>5.88</td>
<td>5.85</td>
<td>11.38</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.08</td>
<td>4.91</td>
<td>4.57</td>
<td>5.34</td>
<td>5.51</td>
<td>9.44</td>
<td>10.72</td>
<td>23.78</td>
<td>46.96</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.44</td>
<td>6.43</td>
<td>4.07</td>
<td>7.77</td>
<td>11.90</td>
<td>16.69</td>
<td>10.10</td>
<td>20.67</td>
<td>41.66</td>
</tr>
<tr>
<td>Educational services</td>
<td>3.67</td>
<td>4.96</td>
<td>3.79</td>
<td>7.54</td>
<td>10.24</td>
<td>18.95</td>
<td>17.13</td>
<td>30.09</td>
<td>38.56</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>2.34</td>
<td>8.13</td>
<td>6.12</td>
<td>6.19</td>
<td>9.34</td>
<td>19.61</td>
<td>16.50</td>
<td>33.80</td>
<td>47.60</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>6.03</td>
<td>5.21</td>
<td>4.39</td>
<td>7.23</td>
<td>7.37</td>
<td>17.69</td>
<td>10.02</td>
<td>32.72</td>
<td>55.26</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>5.39</td>
<td>3.34</td>
<td>5.06</td>
<td>5.27</td>
<td>8.40</td>
<td>25.25</td>
<td>14.75</td>
<td>12.53</td>
<td>21.81</td>
</tr>
<tr>
<td>Hospitals</td>
<td>2.37</td>
<td>0.86</td>
<td>4.55</td>
<td>6.37</td>
<td>5.97</td>
<td>–</td>
<td>19.76</td>
<td>16.87</td>
<td>41.93</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage&lt;sup&gt;2&lt;/sup&gt;</th>
<th>Family coverage&lt;sup&gt;2&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td>1 to 99 workers ........................................</td>
<td>$5.86</td>
<td>$3.09</td>
</tr>
<tr>
<td>1 to 49 workers ........................................</td>
<td>7.31</td>
<td>3.71</td>
</tr>
<tr>
<td>50 to 99 workers ........................................</td>
<td>8.20</td>
<td>5.12</td>
</tr>
<tr>
<td>100 workers or more ...................................</td>
<td>2.00</td>
<td>2.10</td>
</tr>
<tr>
<td>100 to 499 workers ....................................</td>
<td>3.26</td>
<td>2.99</td>
</tr>
<tr>
<td>500 workers or more ...................................</td>
<td>3.68</td>
<td>3.64</td>
</tr>
</tbody>
</table>

### Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Single coverage&lt;sup&gt;2&lt;/sup&gt;</th>
<th>Family coverage&lt;sup&gt;2&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td>Northeast</td>
<td>1.42</td>
<td>2.86</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.24</td>
<td>2.43</td>
</tr>
<tr>
<td>South</td>
<td>3.20</td>
<td>3.82</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>3.00</td>
<td>3.99</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>8.22</td>
<td>5.00</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.74</td>
<td>3.07</td>
</tr>
<tr>
<td>East North Central</td>
<td>3.01</td>
<td>2.95</td>
</tr>
<tr>
<td>West North Central</td>
<td>8.63</td>
<td>7.71</td>
</tr>
<tr>
<td>West</td>
<td>1.19</td>
<td>5.00</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.72</td>
<td>9.19</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.00</td>
<td>5.99</td>
</tr>
</tbody>
</table>

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.<br><br><sup>2</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same logic.<br><br><sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Table 16. Insurance benefits: Access, participation, and take-up rates,1 civilian workers,2 March 2016

(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 .............................................................** | 59 | 57 | 98 | 38 | 37 | 97 | 34 | 33 | 97 |

**Worker characteristics**

| Characteristics | Life insurance | | | Short-term disability | | | Long-term disability | |
|-----------------|----------------|---|---|----------------------|---|---|----------------------|---|---|
| Access | Participation | Take-up rate | Access | Participation | Take-up rate | Access | Participation | Take-up rate |
| Management, professional, and related .......... | 77 | 76 | 99 | 45 | 45 | 99 | 52 | 51 | 97 |
| Management, business, and financial .......... | 83 | 83 | 99 | 61 | 60 | 98 | 62 | 60 | 96 |
| Professional and related ..................... | 74 | 73 | 98 | 39 | 38 | 99 | 48 | 47 | 97 |
| Teachers ........................................................ | 73 | 71 | 98 | 23 | 22 | 97 | 41 | 39 | 96 |
| Primary, secondary, and special education school teachers | 82 | 81 | 98 | 21 | 21 | 98 | 41 | 40 | 97 |
| Registered nurses ................................... | 77 | 77 | 99 | 42 | 42 | 99 | 52 | 51 | 97 |
| Service ................................................... | 34 | 32 | 95 | 23 | 21 | 94 | 13 | 13 | 96 |
| Protective service .................................. | 71 | 69 | 97 | 26 | 25 | 98 | 20 | 19 | 97 |
| Sales and office ........................................ | 56 | 55 | 98 | 39 | 37 | 96 | 33 | 32 | 97 |
| Sales and related .................................... | 42 | 40 | 96 | 31 | 29 | 93 | 20 | 19 | 94 |
| Office and administrative support ................ | 64 | 63 | 98 | 43 | 42 | 98 | 40 | 39 | 98 |
| Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry | 58 | 56 | 97 | 36 | 35 | 98 | 27 | 26 | 97 |
| Installation, maintenance, and repair .......... | 51 | 49 | 97 | 30 | 29 | 100 | 19 | 18 | 97 |
| Production, transportation, and material moving ... | 63 | 60 | 97 | 45 | 43 | 96 | 30 | 29 | 96 |
| Production ................................................. | 68 | 66 | 98 | 50 | 49 | 98 | 33 | 32 | 98 |
| Transportation and material moving ............... | 58 | 55 | 96 | 40 | 38 | 95 | 28 | 26 | 94 |
| Full time ......................................................... | 74 | 73 | 98 | 46 | 45 | 98 | 44 | 42 | 97 |
| Part time ......................................................... | 12 | 11 | 89 | 14 | 13 | 90 | 5 | 5 | 95 |
| Union .............................................................. | 85 | 83 | 97 | 50 | 48 | 96 | 37 | 36 | 97 |
| Nonunion .......................................................... | 54 | 53 | 98 | 36 | 35 | 97 | 33 | 32 | 97 |

**Average wage within the following categories:**

| Characteristics | Life insurance | | | Short-term disability | | | Long-term disability | |
|-----------------|----------------|---|---|----------------------|---|---|----------------------|---|---|
| Access | Participation | Take-up rate | Access | Participation | Take-up rate | Access | Participation | Take-up rate |
| Lowest 25 percent ........................................ | 24 | 22 | 92 | 18 | 17 | 91 | 8 | 8 | 94 |
| Lowest 10 percent ...................................... | 14 | 12 | 86 | 12 | 11 | 92 | 4 | 4 | 89 |
| Second 25 percent ....................................... | 61 | 60 | 98 | 39 | 37 | 96 | 32 | 31 | 97 |
| Third 25 percent ........................................... | 75 | 74 | 98 | 47 | 46 | 98 | 45 | 43 | 97 |
| Highest 25 percent ....................................... | 84 | 83 | 99 | 53 | 52 | 99 | 57 | 55 | 97 |
| Highest 10 percent ....................................... | 85 | 85 | 99 | 57 | 57 | 99 | 62 | 60 | 98 |

**Establishment characteristics**

| Characteristics | Life insurance | | | Short-term disability | | | Long-term disability | |
|-----------------|----------------|---|---|----------------------|---|---|----------------------|---|---|
| Access | Participation | Take-up rate | Access | Participation | Take-up rate | Access | Participation | Take-up rate |
| Goods-producing industries ....................... | 70 | 68 | 98 | 51 | 51 | 99 | 37 | 36 | 97 |
| Service-providing industries ..................... | 57 | 55 | 98 | 36 | 34 | 97 | 33 | 32 | 96 |
| Education and health services ..................... | 69 | 68 | 99 | 31 | 30 | 98 | 42 | 40 | 97 |
| Educational services .................................. | 77 | 75 | 98 | 26 | 25 | 97 | 43 | 41 | 96 |
| Elementary and secondary schools ................ | 76 | 74 | 98 | 23 | 22 | 98 | 37 | 36 | 97 |
| Junior colleges, colleges, and universities .... | 85 | 83 | 98 | 32 | 31 | 96 | 58 | 54 | 94 |
| Health care and social assistance ............... | 63 | 63 | 99 | 34 | 33 | 99 | 41 | 40 | 98 |
| Hospitals ................................................... | 90 | 89 | 99 | 48 | 47 | 99 | 60 | 59 | 98 |
| Public administration .................................. | 82 | 81 | 98 | 26 | 26 | 98 | 31 | 29 | 94 |

See footnotes at end of table.
Table 16. Insurance benefits: Access, participation, and take-up rates,\(^1\) civilian workers,\(^2\) March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Life insurance</th>
<th></th>
<th></th>
<th></th>
<th>Short-term disability</th>
<th></th>
<th></th>
<th></th>
<th>Long-term disability</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>41</td>
<td>39</td>
<td>97</td>
<td>29</td>
<td>28</td>
<td>97</td>
<td>23</td>
<td>23</td>
<td>97</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>36</td>
<td>35</td>
<td>98</td>
<td>27</td>
<td>26</td>
<td>96</td>
<td>21</td>
<td>20</td>
<td>97</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>55</td>
<td>52</td>
<td>95</td>
<td>34</td>
<td>33</td>
<td>97</td>
<td>30</td>
<td>29</td>
<td>97</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 workers or more</td>
<td>76</td>
<td>74</td>
<td>98</td>
<td>47</td>
<td>45</td>
<td>97</td>
<td>44</td>
<td>42</td>
<td>97</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>68</td>
<td>66</td>
<td>98</td>
<td>45</td>
<td>44</td>
<td>97</td>
<td>37</td>
<td>36</td>
<td>97</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>500 workers or more</td>
<td>85</td>
<td>83</td>
<td>98</td>
<td>48</td>
<td>47</td>
<td>98</td>
<td>51</td>
<td>49</td>
<td>96</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Life insurance</th>
<th></th>
<th></th>
<th></th>
<th>Short-term disability</th>
<th></th>
<th></th>
<th></th>
<th>Long-term disability</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>59</td>
<td>58</td>
<td>98</td>
<td>61</td>
<td>60</td>
<td>99</td>
<td>33</td>
<td>32</td>
<td>97</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>58</td>
<td>56</td>
<td>97</td>
<td>37</td>
<td>36</td>
<td>97</td>
<td>33</td>
<td>33</td>
<td>98</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>60</td>
<td>59</td>
<td>99</td>
<td>70</td>
<td>69</td>
<td>99</td>
<td>33</td>
<td>32</td>
<td>97</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>South</td>
<td>61</td>
<td>59</td>
<td>97</td>
<td>33</td>
<td>32</td>
<td>96</td>
<td>33</td>
<td>32</td>
<td>96</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>South Atlantic</td>
<td>60</td>
<td>59</td>
<td>98</td>
<td>37</td>
<td>35</td>
<td>96</td>
<td>35</td>
<td>34</td>
<td>96</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>East South Central</td>
<td>62</td>
<td>59</td>
<td>96</td>
<td>29</td>
<td>27</td>
<td>94</td>
<td>33</td>
<td>32</td>
<td>95</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>West South Central</td>
<td>62</td>
<td>60</td>
<td>96</td>
<td>30</td>
<td>29</td>
<td>97</td>
<td>30</td>
<td>29</td>
<td>97</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Midwest</td>
<td>62</td>
<td>60</td>
<td>98</td>
<td>38</td>
<td>37</td>
<td>96</td>
<td>38</td>
<td>37</td>
<td>97</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>East North Central</td>
<td>61</td>
<td>59</td>
<td>97</td>
<td>41</td>
<td>39</td>
<td>96</td>
<td>38</td>
<td>37</td>
<td>97</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>West North Central</td>
<td>64</td>
<td>63</td>
<td>98</td>
<td>32</td>
<td>31</td>
<td>97</td>
<td>39</td>
<td>38</td>
<td>97</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>West</td>
<td>51</td>
<td>50</td>
<td>98</td>
<td>26</td>
<td>25</td>
<td>97</td>
<td>30</td>
<td>29</td>
<td>97</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mountain</td>
<td>54</td>
<td>53</td>
<td>98</td>
<td>29</td>
<td>28</td>
<td>96</td>
<td>35</td>
<td>34</td>
<td>95</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pacific</td>
<td>50</td>
<td>49</td>
<td>98</td>
<td>24</td>
<td>24</td>
<td>97</td>
<td>28</td>
<td>27</td>
<td>96</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

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

Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

### Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates, civilian workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Life insurance</th>
<th>Short-term disability</th>
<th>Long-term disability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>All workers</td>
<td>0.7</td>
<td>0.7</td>
<td>0.2</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.1</td>
<td>1.1</td>
<td>0.2</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.6</td>
<td>1.6</td>
<td>0.1</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.3</td>
<td>1.3</td>
<td>0.2</td>
</tr>
<tr>
<td>Teachers</td>
<td>2.2</td>
<td>2.1</td>
<td>0.4</td>
</tr>
<tr>
<td>Primary, secondary, and special education</td>
<td>2.5</td>
<td>2.5</td>
<td>0.4</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>2.5</td>
<td>2.5</td>
<td>0.2</td>
</tr>
<tr>
<td><strong>Service</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service</td>
<td>1.2</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.7</td>
<td>2.7</td>
<td>0.6</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.1</td>
<td>1.1</td>
<td>0.3</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.6</td>
<td>1.6</td>
<td>0.8</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.4</td>
<td>1.4</td>
<td>0.2</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.6</td>
<td>1.5</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.1</td>
<td>1.1</td>
<td>0.4</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.8</td>
<td>0.8</td>
<td>0.2</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.7</td>
<td>1.7</td>
<td>0.2</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.3</td>
<td>1.3</td>
<td>0.3</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.8</td>
<td>1.8</td>
<td>0.3</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.5</td>
<td>1.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.6</td>
<td>2.6</td>
<td>0.2</td>
</tr>
<tr>
<td>Hospitals</td>
<td>0.7</td>
<td>0.8</td>
<td>0.3</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.1</td>
<td>2.0</td>
<td>0.3</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Life insurance</th>
<th>Short-term disability</th>
<th>Long-term disability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.1</td>
<td>1.1</td>
<td>0.4</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.2</td>
<td>1.2</td>
<td>0.3</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.8</td>
<td>2.7</td>
<td>1.1</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.7</td>
<td>0.7</td>
<td>0.2</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.2</td>
<td>1.2</td>
<td>0.3</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.0</td>
<td>0.9</td>
<td>0.2</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic area</th>
<th>Life insurance</th>
<th>Short-term disability</th>
<th>Long-term disability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>Northeast</td>
<td>1.1</td>
<td>1.1</td>
<td>0.4</td>
</tr>
<tr>
<td>New England</td>
<td>2.2</td>
<td>2.2</td>
<td>0.9</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.2</td>
<td>1.2</td>
<td>0.4</td>
</tr>
<tr>
<td>South</td>
<td>1.3</td>
<td>1.4</td>
<td>0.4</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.8</td>
<td>1.8</td>
<td>0.3</td>
</tr>
<tr>
<td>East South Central</td>
<td>1.7</td>
<td>2.3</td>
<td>1.5</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.8</td>
<td>3.1</td>
<td>0.9</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.7</td>
<td>1.6</td>
<td>0.4</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.6</td>
<td>1.5</td>
<td>0.5</td>
</tr>
<tr>
<td>West North Central</td>
<td>4.2</td>
<td>3.6</td>
<td>0.8</td>
</tr>
<tr>
<td>West</td>
<td>1.2</td>
<td>1.1</td>
<td>0.2</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.6</td>
<td>1.6</td>
<td>0.2</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.5</td>
<td>1.4</td>
<td>0.3</td>
</tr>
</tbody>
</table>

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 17. Life insurance plans: Employee contribution requirement, civilian workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Professional and related</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Teachers</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Service</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Sales and office</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Sales and related</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Full time</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Part time</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Union</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Nonunion</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Education and health services</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Educational services</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>3</td>
<td>97</td>
</tr>
<tr>
<td>Hospitals</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Public administration</td>
<td>10</td>
<td>90</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 17. Life insurance plans: Employee contribution requirement, civilian workers,¹ March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>5</td>
<td>95</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Area</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>New England</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>South</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>West South Central</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Midwest</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>East North Central</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>West North Central</td>
<td>3</td>
<td>97</td>
</tr>
<tr>
<td>West</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Mountain</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Pacific</td>
<td>3</td>
<td>97</td>
</tr>
</tbody>
</table>

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, civilian workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Service</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Full time</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Part time</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Union</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Average wage within the following categories:2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Educational services</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Hospitals</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.2</td>
<td>1.2</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 17. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,1 March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.9</td>
<td>0.9</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>New England</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>South</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Midwest</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>West North Central</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>West</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.5</td>
<td>0.5</td>
</tr>
</tbody>
</table>

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

2 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 18. Life insurance plans: Method of benefit payment, civilian workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Basic life insurance method of payment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed multiple of annual earnings</td>
</tr>
<tr>
<td>All workers</td>
<td>...........................................</td>
</tr>
</tbody>
</table>
| Worker characteristics
| Management, professional, and related | 63 | 1 | 33 | 2 | 1 |
| Management, business, and financial | 70 | 2 | 26 | 1 | 1 |
| Professional and related | 59 | 1 | 36 | 2 | 1 |
| Teachers | 40 | 1 | 53 | 4 | 3 |
| Primary, secondary, and special education school teachers | 33 | 1 | 59 | 4 | 3 |
| Registered nurses | 74 | – | 24 | 2 | – |
| Service | 50 | 1 | 44 | 3 | 1 |
| Protective service | 40 | 3 | 52 | 5 | 1 |
| Sales and office | 61 | 2 | 34 | 2 | 1 |
| Sales and related | 60 | – | 34 | 2 | – |
| Office and administrative support | 62 | 2 | 34 | 2 | 1 |
| Natural resources, construction, and maintenance | 40 | 1 | 55 | 3 | 1 |
| Construction, extraction, farming, fishing, and forestry | 25 | – | 70 | 4 | – |
| Installation, maintenance, and repair | 52 | 1 | 45 | 2 | 1 |
| Production, transportation, and material moving | 52 | 1 | 43 | 3 | 1 |
| Transportation and material moving | 53 | 2 | 41 | 3 | 1 |
| Full time | 58 | 2 | 37 | 2 | 1 |
| Part time | 51 | – | 42 | 5 | – |
| Union | 40 | 1 | 51 | 7 | 1 |
| Nonunion | 62 | 2 | 34 | 1 | 1 |
| Average wage within the following categories:2 |
| Lowest 25 percent | 50 | 1 | 47 | 2 | 1 |
| Lowest 10 percent | 42 | 1 | 54 | 3 | – |
| Second 25 percent | 54 | 2 | 41 | 2 | 1 |
| Third 25 percent | 57 | 1 | 37 | 3 | 1 |
| Highest 25 percent | 63 | 2 | 32 | 2 | 1 |
| Highest 10 percent | 67 | 2 | 28 | 2 | 1 |
| Establishment characteristics
| Service-providing industries | 59 | 2 | 36 | 2 | 1 |
| Education and health services | 55 | 1 | 39 | 3 | 1 |
| Educational services | 42 | 1 | 50 | 4 | 3 |
| Elementary and secondary schools | 33 | – | 59 | 4 | – |
| Junior colleges, colleges, and universities | 60 | 2 | 33 | 4 | 1 |
| Health care and social assistance | 66 | – | 31 | 2 | – |
| Hospitals | 76 | – | 21 | 2 | – |
| Public administration | 36 | 3 | 52 | 7 | 2 |

See footnotes at end of table.
### Table 18. Life insurance plans: Method of benefit payment, civilian workers, March 2016—continued

All workers with basic life insurance coverage = 100 percent

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>49</td>
<td>–</td>
<td>48</td>
<td>2</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>50</td>
<td>(3)</td>
<td>47</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>47</td>
<td>–</td>
<td>49</td>
<td>2</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>62</td>
<td>2</td>
<td>33</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>60</td>
<td>3</td>
<td>34</td>
<td>2</td>
<td>(3)</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>63</td>
<td>1</td>
<td>31</td>
<td>3</td>
<td>1</td>
</tr>
</tbody>
</table>

#### Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>62</td>
<td>–</td>
<td>31</td>
<td>4</td>
<td>–</td>
</tr>
<tr>
<td>New England</td>
<td>62</td>
<td>–</td>
<td>33</td>
<td>2</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>63</td>
<td>–</td>
<td>31</td>
<td>5</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>60</td>
<td>2</td>
<td>35</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>65</td>
<td>2</td>
<td>30</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>East South Central</td>
<td>54</td>
<td>–</td>
<td>37</td>
<td>3</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>54</td>
<td>–</td>
<td>43</td>
<td>1</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>56</td>
<td>1</td>
<td>40</td>
<td>3</td>
<td>(3)</td>
</tr>
<tr>
<td>East North Central</td>
<td>55</td>
<td>1</td>
<td>41</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>West North Central</td>
<td>57</td>
<td>–</td>
<td>37</td>
<td>4</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>51</td>
<td>2</td>
<td>45</td>
<td>2</td>
<td>(3)</td>
</tr>
<tr>
<td>Mountain</td>
<td>55</td>
<td>1</td>
<td>43</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>49</td>
<td>–</td>
<td>47</td>
<td>3</td>
<td>–</td>
</tr>
</tbody>
</table>

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

2 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm.

Table 18. Standard errors for life insurance plans: Method of benefit payment, civilian workers,\(^1\) March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Basic life insurance method of payment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed multiple of annual earnings</td>
</tr>
<tr>
<td>All workers</td>
<td>1.0</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.5</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.7</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.8</td>
</tr>
<tr>
<td>Teachers</td>
<td>2.6</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>3.0</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>3.6</td>
</tr>
<tr>
<td>Service</td>
<td>2.4</td>
</tr>
<tr>
<td>Protective service</td>
<td>3.6</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.2</td>
</tr>
<tr>
<td>Sales and related</td>
<td>2.1</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.5</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.6</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>2.5</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.0</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.9</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>2.3</td>
</tr>
<tr>
<td>Full time</td>
<td>0.9</td>
</tr>
<tr>
<td>Part time</td>
<td>3.4</td>
</tr>
<tr>
<td>Union</td>
<td>1.6</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.1</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong>(^2)</td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>2.1</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>4.4</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.3</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.3</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.9</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.1</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.4</td>
</tr>
<tr>
<td>Educational services</td>
<td>2.4</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>2.4</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>4.2</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>3.6</td>
</tr>
<tr>
<td>Hospitals</td>
<td>2.1</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.5</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 18. Standard errors for life insurance plans: Method of benefit payment, civilian workers,’ March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>1.9 – 1.9</td>
<td>0.2 – 0.2</td>
<td></td>
<td></td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>2.0</td>
<td>0.1</td>
<td>1.9</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>3.3</td>
<td>3.4</td>
<td>0.6</td>
<td></td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.1</td>
<td>0.2</td>
<td>1.0</td>
<td>0.3</td>
<td>0.2</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.6</td>
<td>0.4</td>
<td>1.6</td>
<td>0.4</td>
<td>0.2</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.3</td>
<td>0.3</td>
<td>1.1</td>
<td>0.3</td>
<td>0.3</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.8</td>
<td>–</td>
<td>1.6</td>
<td>0.6</td>
<td>–</td>
</tr>
<tr>
<td>New England</td>
<td>2.9</td>
<td>–</td>
<td>3.1</td>
<td>0.9</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>2.2</td>
<td>–</td>
<td>1.9</td>
<td>0.6</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>1.5</td>
<td>0.5</td>
<td>1.4</td>
<td>0.2</td>
<td>0.4</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>2.2</td>
<td>0.3</td>
<td>1.8</td>
<td>0.2</td>
<td>0.6</td>
</tr>
<tr>
<td>East South Central</td>
<td>3.2</td>
<td>–</td>
<td>3.9</td>
<td>1.0</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.6</td>
<td>–</td>
<td>2.6</td>
<td>0.3</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.1</td>
<td>0.2</td>
<td>2.1</td>
<td>0.5</td>
<td>0.2</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.8</td>
<td>0.2</td>
<td>2.9</td>
<td>0.3</td>
<td>0.2</td>
</tr>
<tr>
<td>West North Central</td>
<td>3.1</td>
<td>–</td>
<td>2.8</td>
<td>1.3</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>2.4</td>
<td>0.4</td>
<td>2.4</td>
<td>0.5</td>
<td>0.1</td>
</tr>
<tr>
<td>Mountain</td>
<td>3.3</td>
<td>0.4</td>
<td>3.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>3.2</td>
<td>–</td>
<td>3.1</td>
<td>0.6</td>
<td>–</td>
</tr>
</tbody>
</table>

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

2 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Mean multiple of annual earnings</th>
<th>Median multiple of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 1.0 times earnings</td>
<td>1.0 times earnings</td>
</tr>
<tr>
<td></td>
<td>2.0 times earnings</td>
<td>Greater than 2.0 times earnings</td>
</tr>
<tr>
<td></td>
<td>Mean multiple of annual earnings</td>
<td>Median multiple of annual earnings</td>
</tr>
<tr>
<td>All workers</td>
<td>(3)</td>
<td>61</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>(3)</td>
<td>58</td>
</tr>
<tr>
<td>Professional and related</td>
<td>(3)</td>
<td>55</td>
</tr>
<tr>
<td>Teachers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Registered nurses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Protective service</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sales and office</td>
<td>(3)</td>
<td>62</td>
</tr>
<tr>
<td>Sales and related</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>(3)</td>
<td>60</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full time</td>
<td>(3)</td>
<td>60</td>
</tr>
<tr>
<td>Part time</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Union</td>
<td>(3)</td>
<td>65</td>
</tr>
<tr>
<td>Nonunion</td>
<td>(3)</td>
<td>60</td>
</tr>
<tr>
<td>Average wage within the following categories.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>(3)</td>
<td>66</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>(3)</td>
<td>57</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>(3)</td>
<td>58</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>(3)</td>
<td>56</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>(3)</td>
<td>63</td>
</tr>
<tr>
<td>Education and health services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Educational services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hospitals</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public administration</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,\(^1\) March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Mean multiple of annual earnings</th>
<th>Median multiple of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 1.0 times earnings</td>
<td>1.0 times earnings</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Mean multiple of annual earnings</td>
</tr>
<tr>
<td></td>
<td>Less than 1.0 times earnings</td>
<td>1.0 times earnings</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Mean multiple of annual earnings</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1</td>
<td>60</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>60</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>60</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>(3)</td>
<td>61</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
<td>61</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1</td>
<td>61</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Mean multiple of annual earnings</th>
<th>Median multiple of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>New England</td>
<td></td>
<td>62</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1</td>
<td>55</td>
</tr>
<tr>
<td>South</td>
<td>(3)</td>
<td>61</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1</td>
<td>62</td>
</tr>
<tr>
<td>East South Central</td>
<td></td>
<td>56</td>
</tr>
<tr>
<td>West South Central</td>
<td></td>
<td>62</td>
</tr>
<tr>
<td>Midwest</td>
<td></td>
<td>61</td>
</tr>
<tr>
<td>East North Central</td>
<td></td>
<td>63</td>
</tr>
<tr>
<td>West North Central</td>
<td></td>
<td>56</td>
</tr>
<tr>
<td>West</td>
<td></td>
<td>65</td>
</tr>
<tr>
<td>Mountain</td>
<td></td>
<td>70</td>
</tr>
<tr>
<td>Pacific</td>
<td></td>
<td>63</td>
</tr>
</tbody>
</table>

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

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

\(^3\) Less than 0.5.

\(^4\) Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Multiple of annual earnings amounts&lt;sup&gt;2&lt;/sup&gt;</th>
<th>Mean multiple of annual earnings</th>
<th>Median multiple of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 1.0 times earnings</td>
<td>1.0 times earnings</td>
<td>Over 1.0 and under 2.0 times earnings</td>
</tr>
<tr>
<td>All workers</td>
<td>0.1</td>
<td>1.1</td>
<td>0.6</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>(3)</td>
<td>1.6</td>
<td>0.8</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>0.1</td>
<td>2.1</td>
<td>1.2</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.1</td>
<td>2.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Teachers</td>
<td>–</td>
<td>4.7</td>
<td>2.6</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>–</td>
<td>6.0</td>
<td>3.6</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>–</td>
<td>3.4</td>
<td>1.5</td>
</tr>
<tr>
<td>Service</td>
<td>–</td>
<td>3.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>5.5</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.1</td>
<td>1.4</td>
<td>1.0</td>
</tr>
<tr>
<td>Sales and related</td>
<td>–</td>
<td>3.6</td>
<td>1.9</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.1</td>
<td>1.5</td>
<td>1.0</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>0.4</td>
<td>2.7</td>
<td>1.5</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>–</td>
<td>6.1</td>
<td>4.4</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>0.6</td>
<td>3.0</td>
<td>1.2</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>–</td>
<td>1.7</td>
<td>1.5</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>–</td>
<td>2.7</td>
<td>1.9</td>
</tr>
<tr>
<td>Full time</td>
<td>0.1</td>
<td>1.1</td>
<td>0.7</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>4.6</td>
<td>1.4</td>
</tr>
<tr>
<td>Union</td>
<td>0.2</td>
<td>2.7</td>
<td>1.6</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.1</td>
<td>1.2</td>
<td>0.7</td>
</tr>
<tr>
<td>Average wage within the following categories:&lt;sup&gt;4&lt;/sup&gt;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>–</td>
<td>3.7</td>
<td>1.2</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>–</td>
<td>9.7</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.1</td>
<td>1.4</td>
<td>1.1</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.2</td>
<td>1.6</td>
<td>1.1</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.1</td>
<td>1.5</td>
<td>0.8</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>0.1</td>
<td>2.1</td>
<td>1.2</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.1</td>
<td>1.3</td>
<td>0.7</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.1</td>
<td>2.7</td>
<td>1.3</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.1</td>
<td>3.9</td>
<td>2.4</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>–</td>
<td>4.1</td>
<td>3.0</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>0.3</td>
<td>6.1</td>
<td>2.5</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>–</td>
<td>3.1</td>
<td>1.3</td>
</tr>
<tr>
<td>Hospitals</td>
<td>–</td>
<td>3.5</td>
<td>1.8</td>
</tr>
<tr>
<td>Public administration</td>
<td>–</td>
<td>4.2</td>
<td>2.3</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,\(^1\) March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Mean multiple (\times) annual earnings</th>
<th>Median multiple (\times) annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 1.0 \times) earnings</td>
<td>1.0 \times) earnings</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.1</td>
<td>2.0</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>2.7</td>
<td>1.8</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>4.1</td>
<td>2.1</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.1</td>
<td>1.3</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.8</td>
<td>0.8</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.1</td>
<td>2.0</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Mean multiple (\times) annual earnings</th>
<th>Median multiple (\times) annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>0.1</td>
<td>2.6</td>
</tr>
<tr>
<td>New England</td>
<td>5.7</td>
<td>4.2</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.2</td>
<td>3.4</td>
</tr>
<tr>
<td>South</td>
<td>0.1</td>
<td>1.6</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>0.1</td>
<td>1.9</td>
</tr>
<tr>
<td>East South Central</td>
<td>7.3</td>
<td>3.0</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.9</td>
<td>2.1</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.2</td>
<td>1.3</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.3</td>
<td>1.2</td>
</tr>
<tr>
<td>West North Central</td>
<td>4.3</td>
<td>3.1</td>
</tr>
<tr>
<td>West</td>
<td>2.8</td>
<td>2.0</td>
</tr>
<tr>
<td>Mountain</td>
<td>5.4</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>3.1</td>
<td>–</td>
</tr>
</tbody>
</table>

---

1 Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
2 Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.
3 Less than 0.05.
4 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 20. Life insurance plans: Maximum benefit amounts, civilian workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers</td>
<td>76 50,000 70,000 200,000 500,000 1,000,000</td>
<td>24</td>
<td></td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>77 50,000 100,000 300,000 750,000</td>
<td>-</td>
<td>23</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>80 50,000 100,000 300,000 750,000</td>
<td>-</td>
<td>20</td>
</tr>
<tr>
<td>Professional and related</td>
<td>75 50,000 100,000 300,000 750,000</td>
<td>-</td>
<td>25</td>
</tr>
<tr>
<td>Teachers</td>
<td>65 50,000 50,000 -</td>
<td>-</td>
<td>500,000</td>
</tr>
<tr>
<td>Primary, secondary, and special school teachers</td>
<td>57 50,000 50,000 100,000</td>
<td>-</td>
<td>500,000</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>81 50,000 - 300,000 750,000 1,000,000</td>
<td>19</td>
<td></td>
</tr>
<tr>
<td>Service</td>
<td>75 50,000 - 200,000 500,000 1,000,000</td>
<td>25</td>
<td></td>
</tr>
<tr>
<td>Protective service</td>
<td>60 - 50,000 -</td>
<td>-</td>
<td>750,000</td>
</tr>
<tr>
<td>Sales and office</td>
<td>81 50,000 50,000 200,000 500,000 1,000,000</td>
<td>19</td>
<td></td>
</tr>
<tr>
<td>Sales and related</td>
<td>84 50,000 50,000 100,000 500,000 1,000,000</td>
<td>16</td>
<td></td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>79 50,000 - 200,000 500,000 1,000,000</td>
<td>21</td>
<td></td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>70 50,000 50,000 200,000 500,000</td>
<td>-</td>
<td>30</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>71 50,000 100,000 200,000</td>
<td>-</td>
<td>1,000,000</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>70 50,000 50,000 - 500,000 2,000,000</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>69 50,000 70,000 - 500,000 1,000,000</td>
<td>31</td>
<td></td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>71 50,000 - 100,000 300,000</td>
<td>-</td>
<td>29</td>
</tr>
<tr>
<td>Full time</td>
<td>76 50,000 70,000 200,000 500,000 1,000,000</td>
<td>24</td>
<td></td>
</tr>
<tr>
<td>Part time</td>
<td>67 50,000 50,000 -</td>
<td>-</td>
<td>750,000</td>
</tr>
<tr>
<td>Union</td>
<td>61 50,000 - 150,000 400,000 1,000,000</td>
<td>39</td>
<td></td>
</tr>
<tr>
<td>Nonunion</td>
<td>79 50,000 75,000 250,000 500,000 1,000,000</td>
<td>21</td>
<td></td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>77 50,000 50,000 - 500,000 1,000,000</td>
<td>23</td>
<td></td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>80 50,000 -</td>
<td>-</td>
<td>500,000 1,000,000</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>77 50,000 50,000 150,000 500,000 1,000,000</td>
<td>23</td>
<td></td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>76 50,000 - 200,000 500,000 1,000,000</td>
<td>24</td>
<td></td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>75 50,000 100,000 300,000 -</td>
<td>-</td>
<td>25</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>76 50,000 100,000 300,000 1,000,000 2,000,000</td>
<td>24</td>
<td></td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>78 50,000 - 200,000 500,000 1,000,000</td>
<td>22</td>
<td></td>
</tr>
<tr>
<td>Education and health services</td>
<td>75 50,000 - 200,000 500,000 1,000,000</td>
<td>25</td>
<td></td>
</tr>
<tr>
<td>Educational services</td>
<td>66 50,000 50,000 -</td>
<td>-</td>
<td>300,000</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>53 50,000 50,000 100,000 250,000 300,000</td>
<td>47</td>
<td></td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>80 50,000 50,000 - 400,000 500,000</td>
<td>20</td>
<td></td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>79 50,000 100,000 - 500,000 1,000,000</td>
<td>21</td>
<td></td>
</tr>
<tr>
<td>Hospitals</td>
<td>80 50,000 - 500,000 - 1,000,000</td>
<td>20</td>
<td></td>
</tr>
<tr>
<td>Public administration</td>
<td>50 50,000 50,000 - 250,000 -</td>
<td>50</td>
<td></td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 20. Life insurance plans: Maximum benefit amounts, civilian workers, \(^1\) March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount (^2)</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>79</td>
<td>$50,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>82</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>74</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>75</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>76</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>74</td>
<td>50,000</td>
<td>100,000</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>74</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>New England</td>
<td>77</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>73</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>77</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>75</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>82</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>78</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>75</td>
<td>50,000</td>
<td>70,000</td>
</tr>
<tr>
<td>East North Central</td>
<td>77</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>West North Central</td>
<td>71</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>West</td>
<td>77</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>81</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>75</td>
<td>50,000</td>
<td>–</td>
</tr>
</tbody>
</table>

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

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

\(^3\) Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers</td>
<td>0.9</td>
<td>$0.00</td>
<td>$16,040.96</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.2</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.5</td>
<td>0.00</td>
<td>5,050.50</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.4</td>
<td>0.00</td>
<td>7,358.50</td>
</tr>
<tr>
<td>Teachers</td>
<td>3.7</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>5.6</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>2.1</td>
<td>0.00</td>
<td>55,163.39</td>
</tr>
<tr>
<td>Service</td>
<td>2.6</td>
<td>0.00</td>
<td>47,772.90</td>
</tr>
<tr>
<td>Protective service</td>
<td>5.3</td>
<td>–</td>
<td>0.00</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.9</td>
<td>0.00</td>
<td>30,420.88</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.4</td>
<td>0.00</td>
<td>27,581.70</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.2</td>
<td>0.00</td>
<td>16,661.67</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>2.7</td>
<td>0.00</td>
<td>30,065.76</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>5.6</td>
<td>0.00</td>
<td>29,774.11</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.6</td>
<td>0.00</td>
<td>101,009.90</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>4.0</td>
<td>0.00</td>
<td>53,972.71</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>3.9</td>
<td>0.00</td>
<td>87,097.76</td>
</tr>
<tr>
<td>Full time</td>
<td>0.9</td>
<td>14,671.32</td>
<td>50,003.44</td>
</tr>
<tr>
<td>Part time</td>
<td>3.6</td>
<td>3,784.18</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
<td>2.5</td>
<td>0.00</td>
<td>25,262.48</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.9</td>
<td>22,317.43</td>
<td>47,459.76</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.6</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>3.4</td>
<td>0.00</td>
<td>47,302.22</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.6</td>
<td>0.00</td>
<td>12,762.84</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.3</td>
<td>0.00</td>
<td>34,572.71</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.2</td>
<td>0.00</td>
<td>9,460.44</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.9</td>
<td>0.00</td>
<td>17,520.99</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.9</td>
<td>0.00</td>
<td>17,883.99</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.9</td>
<td>0.00</td>
<td>19,855.67</td>
</tr>
<tr>
<td>Educational services</td>
<td>3.2</td>
<td>0.00</td>
<td>50,906.51</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>4.5</td>
<td>0.00</td>
<td>21,260.55</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.7</td>
<td>0.00</td>
<td>54,756.28</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.1</td>
<td>17,068.17</td>
<td>18,320.07</td>
</tr>
<tr>
<td>Hospitals</td>
<td>2.7</td>
<td>0.00</td>
<td>53,982.59</td>
</tr>
<tr>
<td>Public administration</td>
<td>4.0</td>
<td>7,079.55</td>
<td>41,323.84</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 20. Standard errors for life insurance plans: Maximum benefit amounts, civilian workers,¹ March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount²</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.7</td>
<td>$0.00</td>
<td>$12,639.52</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.7</td>
<td>0.00</td>
<td>9,554.58</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>3.4</td>
<td>0.00</td>
<td>53,995.02</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.1</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.7</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.5</td>
<td>0.00</td>
<td>14,095.74</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount²</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>Northeast</td>
<td>1.5</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>New England</td>
<td>2.5</td>
<td>0.00</td>
<td>9,460.44</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.8</td>
<td>0.00</td>
<td>24,360.23</td>
</tr>
<tr>
<td>South</td>
<td>1.3</td>
<td>0.00</td>
<td>34,598.59</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.7</td>
<td>0.00</td>
<td>51,077.64</td>
</tr>
<tr>
<td>East South Central</td>
<td>3.4</td>
<td>0.00</td>
<td>28,961.94</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.7</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.1</td>
<td>0.00</td>
<td>16,013.04</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.6</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>West North Central</td>
<td>3.7</td>
<td>0.00</td>
<td>10,889.79</td>
</tr>
<tr>
<td>West</td>
<td>2.4</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>3.2</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>3.2</td>
<td>0.00</td>
<td>–</td>
</tr>
</tbody>
</table>

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts³</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
</tr>
<tr>
<td>All workers</td>
<td>$10,000</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>10,000</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>10,000 15,000</td>
</tr>
<tr>
<td>Professional and related</td>
<td>– 10,000</td>
</tr>
<tr>
<td>Teachers</td>
<td>– 10,000</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>10,000 10,000</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>5,000 10,000</td>
</tr>
<tr>
<td>Service</td>
<td>– 10,000</td>
</tr>
<tr>
<td>Protective service</td>
<td>5,000 10,000</td>
</tr>
<tr>
<td>Sales and office</td>
<td>– 10,000</td>
</tr>
<tr>
<td>Sales and related</td>
<td>– 10,000</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>– 10,000</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>10,000 10,000</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>– 10,000</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>10,000 12,500</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>10,000 15,000</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>10,000 –</td>
</tr>
<tr>
<td>Full time</td>
<td>10,000 10,000</td>
</tr>
<tr>
<td>Part time</td>
<td>5,000 –</td>
</tr>
<tr>
<td>Union</td>
<td>5,000 10,000</td>
</tr>
<tr>
<td>Nonunion</td>
<td>10,000 –</td>
</tr>
<tr>
<td>Average wage within the following categories:⁴</td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>5,000 10,000</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>5,000 10,000</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>10,000 10,000</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>10,000 10,000</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>– 12,500</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>– 15,000</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>10,000 10,000</td>
</tr>
<tr>
<td>Education and health services</td>
<td>– 10,000</td>
</tr>
<tr>
<td>Educational services</td>
<td>– 10,000</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>10,000 10,000</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>5,000 10,000</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>– 10,000</td>
</tr>
<tr>
<td>Hospitals</td>
<td>5,000 10,000</td>
</tr>
<tr>
<td>Public administration</td>
<td>5,000 10,000</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts³</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td></td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>$10,000</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td></td>
</tr>
<tr>
<td>100 workers or more</td>
<td></td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td></td>
</tr>
<tr>
<td>500 workers or more</td>
<td></td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>5,000</td>
</tr>
<tr>
<td>New England</td>
<td></td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td></td>
</tr>
<tr>
<td>South</td>
<td>10,000</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>10,000</td>
</tr>
<tr>
<td>East South Central</td>
<td>10,000</td>
</tr>
<tr>
<td>West South Central</td>
<td>10,000</td>
</tr>
<tr>
<td>Midwest</td>
<td>10,000</td>
</tr>
<tr>
<td>East North Central</td>
<td>10,000</td>
</tr>
<tr>
<td>West North Central</td>
<td>10,000</td>
</tr>
<tr>
<td>West</td>
<td></td>
</tr>
<tr>
<td>Mountain</td>
<td>10,000</td>
</tr>
<tr>
<td>Pacific</td>
<td>5,000</td>
</tr>
</tbody>
</table>

¹ Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee’s earnings or length of service.
² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
³ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.
⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,\(^1\)
civilian workers,\(^2\) March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>All workers</strong></td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$6,497.79</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>453.11</td>
<td>–</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>0.00</td>
<td>668.95</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Professional and related</td>
<td>–</td>
<td>2,766.27</td>
<td>668.95</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Teachers</td>
<td>–</td>
<td>267.58</td>
<td>0.00</td>
<td>983.16</td>
<td>0.00</td>
</tr>
<tr>
<td>Primary, secondary, and special education</td>
<td>791.29</td>
<td>2,655.67</td>
<td>0.00</td>
<td>1,383.94</td>
<td>0.00</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>580.33</td>
<td>598.33</td>
<td>–</td>
<td>14,513.98</td>
<td>0.00</td>
</tr>
<tr>
<td>Service</td>
<td>–</td>
<td>0.00</td>
<td>0.00</td>
<td>3,080.10</td>
<td>0.00</td>
</tr>
<tr>
<td>Protective service</td>
<td>0.00</td>
<td>1,744.42</td>
<td>–</td>
<td>3,475.99</td>
<td>0.00</td>
</tr>
<tr>
<td>Sales and office</td>
<td>–</td>
<td>675.61</td>
<td>0.00</td>
<td>9,398.58</td>
<td>0.00</td>
</tr>
<tr>
<td>Sales and related</td>
<td>–</td>
<td>0.00</td>
<td>5,516.34</td>
<td>5,181.70</td>
<td>0.00</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>–</td>
<td>1,976.53</td>
<td>2,590.85</td>
<td>3,065.53</td>
<td>0.00</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>0.00</td>
<td>428.33</td>
<td>0.00</td>
<td>5,439.14</td>
<td>0.00</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>–</td>
<td>0.00</td>
<td>3,609.88</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>0.00</td>
<td>3,508.03</td>
<td>1,158.66</td>
<td>8,975.71</td>
<td>0.00</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>0.00</td>
<td>3,218.64</td>
<td>0.00</td>
<td>856.68</td>
<td>7,136.02</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>–</td>
<td>668.95</td>
<td>–</td>
<td>5,545.47</td>
<td>7,862.90</td>
</tr>
<tr>
<td>Full time</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>–</td>
<td>0.00</td>
</tr>
<tr>
<td>Part time</td>
<td>0.00</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>0.00</td>
</tr>
<tr>
<td>Union</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>3,921.74</td>
<td>0.00</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.00</td>
<td>–</td>
<td>0.00</td>
<td>4,640.44</td>
<td>0.00</td>
</tr>
<tr>
<td>Average wage within the following categories:(^4)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>652.02</td>
<td>0.00</td>
<td>0.00</td>
<td>668.95</td>
<td>5,870.05</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>0.00</td>
<td>0.00</td>
<td>4,230.84</td>
<td>5,006.00</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.00</td>
<td>2,525.47</td>
<td>0.00</td>
<td>4,707.46</td>
<td>0.00</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.00</td>
<td>1,650.84</td>
<td>0.00</td>
<td>6,155.11</td>
<td>0.00</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>–</td>
<td>3,554.91</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>–</td>
<td>1,495.83</td>
<td>–</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1,575.44</td>
<td>0.00</td>
<td>0.00</td>
<td>2,299.77</td>
<td>0.00</td>
</tr>
<tr>
<td>Education and health services</td>
<td>–</td>
<td>0.00</td>
<td>5,690.44</td>
<td>6,334.20</td>
<td>0.00</td>
</tr>
<tr>
<td>Educational services</td>
<td>–</td>
<td>0.00</td>
<td>6,337.79</td>
<td>7,637.05</td>
<td>0.00</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>2,839.21</td>
<td>0.00</td>
<td>5,363.33</td>
<td>2,419.08</td>
<td>0.00</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>133.79</td>
<td>0.00</td>
<td>3,465.67</td>
<td>–</td>
<td>0.00</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>–</td>
<td>0.00</td>
<td>5,006.00</td>
<td>10,668.31</td>
<td>0.00</td>
</tr>
<tr>
<td>Hospitals</td>
<td>0.00</td>
<td>1,196.66</td>
<td>4,386.65</td>
<td>6,520.16</td>
<td>0.00</td>
</tr>
<tr>
<td>Public administration</td>
<td>0.00</td>
<td>0.00</td>
<td>1,158.66</td>
<td>5,870.05</td>
<td>0.00</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>7,267.94</td>
<td>0.00</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.00</td>
<td>2,165.59</td>
<td>668.95</td>
<td>8,825.13</td>
<td>0.00</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>0.00</td>
<td>0.00</td>
<td>1,638.60</td>
<td>-</td>
<td>0.00</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>972.91</td>
<td>0.00</td>
<td>0.00</td>
<td>5,831.91</td>
<td>0.00</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>4,643.49</td>
<td>0.00</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>149.31</td>
<td>0.00</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile</th>
<th>75th percentile</th>
<th>90th percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>0.00</td>
<td>0.00</td>
<td>4,505.40</td>
<td>0.00</td>
<td>7,829.91</td>
</tr>
<tr>
<td>New England</td>
<td>0.00</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>10,577.10</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>93.65</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>12,568.51</td>
</tr>
<tr>
<td>South</td>
<td>1,502.87</td>
<td>0.00</td>
<td>5,882.24</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>East South Central</td>
<td>0.00</td>
<td>3,435.20</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>West South Central</td>
<td>–</td>
<td>0.00</td>
<td>2,675.82</td>
<td>0.00</td>
<td>9,967.20</td>
</tr>
<tr>
<td>Midwest</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>6,263.93</td>
<td>0.00</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>4,347.69</td>
<td>0.00</td>
</tr>
<tr>
<td>West North Central</td>
<td>0.00</td>
<td>884.94</td>
<td>4,192.59</td>
<td>9,888.77</td>
<td>0.00</td>
</tr>
<tr>
<td>West</td>
<td>1,687.04</td>
<td>–</td>
<td>946.04</td>
<td>10,858.68</td>
<td>0.00</td>
</tr>
<tr>
<td>Mountain</td>
<td>0.00</td>
<td>–</td>
<td>0.00</td>
<td>–</td>
<td>0.00</td>
</tr>
<tr>
<td>Pacific</td>
<td>1,383.94</td>
<td>668.95</td>
<td>2,590.85</td>
<td>11,788.51</td>
<td>0.00</td>
</tr>
</tbody>
</table>

1 Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee’s earnings or length of service.
2 Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
3 The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.
4 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 22. Short-term disability plans: Method of funding, civilian workers, \(^1\) March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured(^2)</th>
<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>44</td>
<td>41</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

**Worker characteristics**

| Management, professional, and related | 47 | 40 | 12 | 1 |
| Management, business, and financial | 51 | 39 | –  | – |
| Professional and related             | 45 | 42 | –  | – |
| Teachers                             | 43 | 40 | 14 | 2 |
| Primary, secondary, and special education school teachers | 40 | 44 | –  | – |
| Registered nurses                    | 44 | 43 | –  | – |
| Service                              | 28 | 42 | 28 | 1 |
| Protective service                   | 45 | 34 | –  | – |
| Sales and office                     | 47 | 37 | 15 | ( ) |
| Sales and related                    | 51 | 33 | –  | – |
| Office and administrative support    | 46 | 39 | 15 | 1 |
| Natural resources, construction, and maintenance | 38 | –  | 15 | – |
| Installation, maintenance, and repair | 43 | 44 | –  | – |
| Production, transportation, and material moving | 44 | 45 | –  | – |
| Production                           | 48 | 45 | –  | – |
| Transportation and material moving   | 39 | 45 | –  | – |
| Full time                            | 45 | 42 | –  | – |
| Part time                            | 26 | 30 | 43 | 1 |
| Union                                | 36 | 44 | –  | – |
| Nonunion                             | 45 | 40 | –  | – |

**Average wage within the following categories:**\(^4\)

| Lowest 25 percent | 34 | 34 | 32 | 1 |
| Lowest 10 percent | –  | 29 | 47 | – |
| Second 25 percent | 41 | 45 | 13 | 1 |
| Third 25 percent  | 45 | 43 | –  | – |
| Highest 25 percent| 48 | 39 | –  | – |
| Highest 10 percent| 49 | 39 | 12 | 1 |

**Establishment characteristics**

| Goods-producing industries | 44 | 46 | –  | – |
| Service-providing industries | 43 | 40 | –  | – |
| Education and health services | 35 | 49 | –  | – |
| Educational services         | 43 | 41 | 13 | 3 |
| Elementary and secondary schools | 37 | 47 | 12 | 5 |
| Junior colleges, colleges, and universities | 58 | 29 | –  | – |
| Health care and social assistance | 30 | 54 | –  | – |
| Public administration        | 49 | 41 | –  | – |

See footnotes at end of table.
Table 22. Short-term disability plans: Method of funding, civilian workers,¹ March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured²</th>
<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>32</td>
<td>43</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>33</td>
<td>40</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>30</td>
<td>51</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>50</td>
<td>39</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>47</td>
<td>43</td>
<td>10</td>
<td>1</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>54</td>
<td>35</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Non-commercially insured²</th>
<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>–</td>
<td>30</td>
<td>44</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>21</td>
<td>26</td>
<td>53</td>
<td>1</td>
</tr>
<tr>
<td>South</td>
<td>53</td>
<td>47</td>
<td>–</td>
<td>(³)</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>51</td>
<td>49</td>
<td>–</td>
<td>1</td>
</tr>
<tr>
<td>East South Central</td>
<td>54</td>
<td>46</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>56</td>
<td>44</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>57</td>
<td>41</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>57</td>
<td>41</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>41</td>
<td>50</td>
<td>8</td>
<td>1</td>
</tr>
<tr>
<td>Mountain</td>
<td>37</td>
<td>62</td>
<td>–</td>
<td>1</td>
</tr>
<tr>
<td>Pacific</td>
<td>44</td>
<td>43</td>
<td>13</td>
<td>1</td>
</tr>
</tbody>
</table>

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
² Employer assumes all risks and expenses of providing the benefit.
³ Less than 0.5.
⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured</th>
<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>1.0</td>
<td>1.2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.6</td>
<td>1.8</td>
<td>0.9</td>
<td>0.2</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>2.6</td>
<td>2.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related</td>
<td>2.1</td>
<td>2.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Teachers</td>
<td>3.4</td>
<td>4.2</td>
<td>2.7</td>
<td>0.5</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>4.2</td>
<td>4.9</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>4.5</td>
<td>5.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>3.0</td>
<td>4.0</td>
<td>2.6</td>
<td>0.4</td>
</tr>
<tr>
<td>Protective service</td>
<td>6.4</td>
<td>6.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.6</td>
<td>1.7</td>
<td>0.9</td>
<td>0.2</td>
</tr>
<tr>
<td>Sales and related</td>
<td>2.1</td>
<td>2.2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.9</td>
<td>2.1</td>
<td>1.6</td>
<td>0.3</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>2.5</td>
<td>–</td>
<td>2.1</td>
<td>–</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>3.3</td>
<td>2.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>2.5</td>
<td>2.4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Production</td>
<td>3.0</td>
<td>2.8</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>3.9</td>
<td>3.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>1.1</td>
<td>1.2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Part time</td>
<td>2.3</td>
<td>2.8</td>
<td>2.2</td>
<td>0.4</td>
</tr>
<tr>
<td>Union</td>
<td>2.1</td>
<td>2.4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.1</td>
<td>1.2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>2.9</td>
<td>3.1</td>
<td>2.7</td>
<td>0.4</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>–</td>
<td>3.9</td>
<td>5.7</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.8</td>
<td>1.9</td>
<td>1.5</td>
<td>0.2</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.7</td>
<td>1.9</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.6</td>
<td>1.9</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.1</td>
<td>2.2</td>
<td>1.2</td>
<td>0.2</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>2.0</td>
<td>2.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.2</td>
<td>1.4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.7</td>
<td>3.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td>3.2</td>
<td>3.2</td>
<td>1.9</td>
<td>0.6</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>4.4</td>
<td>4.5</td>
<td>2.7</td>
<td>1.0</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.7</td>
<td>2.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>4.0</td>
<td>5.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>4.3</td>
<td>4.1</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 22. Standard errors for short-term disability plans: Method of funding, civilian workers,¹ March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured²</th>
<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>1.6</td>
<td>2.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.9</td>
<td>2.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.6</td>
<td>3.8</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.5</td>
<td>1.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.9</td>
<td>2.0</td>
<td>1.0</td>
<td>0.2</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2.0</td>
<td>2.1</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th></th>
<th>Non-commercially insured²</th>
<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>–</td>
<td>2.2</td>
<td>1.8</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.2</td>
<td>2.4</td>
<td>2.1</td>
<td>0.5</td>
</tr>
<tr>
<td>South</td>
<td>2.6</td>
<td>2.7</td>
<td>–</td>
<td>0.1</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>3.9</td>
<td>4.0</td>
<td>–</td>
<td>0.1</td>
</tr>
<tr>
<td>East South Central</td>
<td>7.9</td>
<td>7.9</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.8</td>
<td>2.8</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.6</td>
<td>1.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.9</td>
<td>2.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>2.3</td>
<td>2.3</td>
<td>0.8</td>
<td>0.2</td>
</tr>
<tr>
<td>Mountain</td>
<td>3.9</td>
<td>4.0</td>
<td>–</td>
<td>0.4</td>
</tr>
<tr>
<td>Pacific</td>
<td>2.9</td>
<td>2.6</td>
<td>1.2</td>
<td>0.3</td>
</tr>
</tbody>
</table>

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,\(^1\) March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers ........................................................................................................</td>
<td>16</td>
<td>84</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ..........................................................</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Management, business, and financial .............................................................</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Professional and related ..................................................................................</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Teachers .............................................................................................................</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers ................................</td>
<td>14</td>
<td>86</td>
</tr>
<tr>
<td>Registered nurses .............................................................................................</td>
<td>13</td>
<td>87</td>
</tr>
<tr>
<td>Service .............................................................................................................</td>
<td>32</td>
<td>68</td>
</tr>
<tr>
<td>Protective service .............................................................................................</td>
<td>22</td>
<td>78</td>
</tr>
<tr>
<td>Sales and office ...............................................................................................</td>
<td>16</td>
<td>84</td>
</tr>
<tr>
<td>Sales and related ..............................................................................................</td>
<td>20</td>
<td>80</td>
</tr>
<tr>
<td>Office and administrative support ....................................................................</td>
<td>15</td>
<td>85</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance ...........................................</td>
<td>16</td>
<td>84</td>
</tr>
<tr>
<td>Installation, maintenance, and repair ............................................................</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Production, transportation, and material moving .............................................</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Production ........................................................................................................</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Transportation and material moving ...............................................................</td>
<td>17</td>
<td>83</td>
</tr>
<tr>
<td>Full time .........................................................................................................</td>
<td>13</td>
<td>87</td>
</tr>
<tr>
<td>Part time .........................................................................................................</td>
<td>41</td>
<td>59</td>
</tr>
<tr>
<td>Union ..................................................................................................................</td>
<td>17</td>
<td>83</td>
</tr>
<tr>
<td>Nonunion ..........................................................................................................</td>
<td>15</td>
<td>85</td>
</tr>
<tr>
<td>Average wage within the following categories:(^2) .....................................</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent .........................................................................................</td>
<td>34</td>
<td>66</td>
</tr>
<tr>
<td>Lowest 10 percent ...........................................................................................</td>
<td>46</td>
<td>54</td>
</tr>
<tr>
<td>Second 25 percent .........................................................................................</td>
<td>15</td>
<td>85</td>
</tr>
<tr>
<td>Third 25 percent .............................................................................................</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Highest 25 percent .........................................................................................</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Highest 10 percent .........................................................................................</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries ..............................................................................</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Service-providing industries ............................................................................</td>
<td>17</td>
<td>83</td>
</tr>
<tr>
<td>Education and health services ..........................................................................</td>
<td>14</td>
<td>86</td>
</tr>
<tr>
<td>Educational services .......................................................................................</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Elementary and secondary schools ....................................................................</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ...................................................</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Health care and social assistance ....................................................................</td>
<td>16</td>
<td>84</td>
</tr>
<tr>
<td>Public administration ........................................................................................</td>
<td>15</td>
<td>85</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,\(^1\) March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>22</td>
<td>78</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>24</td>
<td>76</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>19</td>
<td>81</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>13</td>
<td>87</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>10</td>
<td>90</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>37</td>
<td>63</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>43</td>
<td>57</td>
</tr>
<tr>
<td>South</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>East South Central</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>West South Central</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Midwest</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>East North Central</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>West</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Mountain</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Pacific</td>
<td>11</td>
<td>89</td>
</tr>
</tbody>
</table>

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

\(^2\) Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>2.8</td>
<td>2.8</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>3.5</td>
<td>3.5</td>
</tr>
<tr>
<td>Service</td>
<td>2.3</td>
<td>2.3</td>
</tr>
<tr>
<td>Protective service</td>
<td>4.1</td>
<td>4.1</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Sales and related</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.4</td>
<td>2.4</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Full time</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Part time</td>
<td>2.8</td>
<td>2.8</td>
</tr>
<tr>
<td>Union</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>2.3</td>
<td>2.3</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>4.2</td>
<td>4.2</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.8</td>
<td>2.8</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.6</td>
<td>2.6</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 23. Standard errors for short-term disability plans: Employee contribution requirement, civilian workers,¹ March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.7</td>
<td>2.7</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>South</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>East South Central</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Midwest</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>West</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Mountain</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.1</td>
<td>1.1</td>
</tr>
</tbody>
</table>

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

Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 24. Short-term disability plans: Method of benefit payment, civilian workers,\(^1\) March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>5</td>
<td>2</td>
<td>71</td>
<td>21</td>
<td>1</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>2</td>
<td>1</td>
<td>72</td>
<td>25</td>
<td>1</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>2</td>
<td>1</td>
<td>63</td>
<td>34</td>
<td>(2)</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1</td>
<td>1</td>
<td>78</td>
<td>19</td>
<td>1</td>
</tr>
<tr>
<td>Teachers</td>
<td>–</td>
<td>–</td>
<td>89</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>Primary, secondary, and special education</td>
<td>–</td>
<td>–</td>
<td>88</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>–</td>
<td>–</td>
<td>91</td>
<td>7</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>6</td>
<td>–</td>
<td>86</td>
<td>6</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>–</td>
<td>79</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>2</td>
<td>1</td>
<td>72</td>
<td>25</td>
<td>1</td>
</tr>
<tr>
<td>Sales and related</td>
<td>3</td>
<td>–</td>
<td>70</td>
<td>24</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>2</td>
<td>1</td>
<td>72</td>
<td>25</td>
<td>(2)</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>15</td>
<td>–</td>
<td>61</td>
<td>19</td>
<td>–</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>6</td>
<td>–</td>
<td>61</td>
<td>30</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>14</td>
<td>–</td>
<td>65</td>
<td>17</td>
<td>–</td>
</tr>
<tr>
<td>Production</td>
<td>18</td>
<td>–</td>
<td>55</td>
<td>22</td>
<td>–</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>9</td>
<td>–</td>
<td>76</td>
<td>12</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>6</td>
<td>2</td>
<td>70</td>
<td>22</td>
<td>1</td>
</tr>
<tr>
<td>Part time</td>
<td>2</td>
<td>–</td>
<td>89</td>
<td>7</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
<td>15</td>
<td>7</td>
<td>66</td>
<td>12</td>
<td>1</td>
</tr>
<tr>
<td>Nonunion</td>
<td>3</td>
<td>1</td>
<td>73</td>
<td>23</td>
<td>1</td>
</tr>
<tr>
<td>Average wage within the following categories: (^3)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>5</td>
<td>–</td>
<td>82</td>
<td>10</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>5</td>
<td>–</td>
<td>87</td>
<td>6</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>8</td>
<td>1</td>
<td>74</td>
<td>17</td>
<td>(2)</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>6</td>
<td>3</td>
<td>71</td>
<td>20</td>
<td>1</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>3</td>
<td>2</td>
<td>66</td>
<td>28</td>
<td>1</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2</td>
<td>1</td>
<td>66</td>
<td>30</td>
<td>1</td>
</tr>
</tbody>
</table>

**Establishment characteristics**

| Characteristics | | | | | |
|-----------------|-----------------|-----------------|-----------------|-----------------|
| Goods-producing industries | 15 | – | 57 | 23 | – |
| Service-providing industries | 3 | 1 | 75 | 20 | 1 |
| Education and health services | 3 | – | 90 | 6 | – |
| Educational services | 2 | – | 88 | 7 | – |
| Elementary and secondary schools | – | – | 90 | 3 | 2 |
| Junior colleges, colleges, and universities | 1 | – | 82 | 16 | – |
| Health care and social assistance | 3 | – | 91 | 6 | – |
| Public administration | 2 | – | 85 | 11 | – |

See footnotes at end of table.
### Table 24. Short-term disability plans: Method of benefit payment, civilian workers,\(^1\) March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>5 2</td>
<td>77 16</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>4 2</td>
<td>77 16</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>7 –</td>
<td>76 14</td>
<td>–</td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 workers or more</td>
<td>6 2</td>
<td>68 24</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>6 –</td>
<td>69 23</td>
<td>–</td>
<td></td>
<td></td>
</tr>
<tr>
<td>500 workers or more</td>
<td>5 2</td>
<td>68 24</td>
<td>1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>3 1</td>
<td>83 13</td>
<td>(2)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>2 –</td>
<td>86 11</td>
<td>–</td>
<td></td>
<td></td>
</tr>
<tr>
<td>South</td>
<td>6 3</td>
<td>64 27</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>South Atlantic</td>
<td>6 3</td>
<td>67 24</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>East South Central</td>
<td>7 –</td>
<td>64 25</td>
<td>–</td>
<td></td>
<td></td>
</tr>
<tr>
<td>West South Central</td>
<td>5 –</td>
<td>60 33</td>
<td>–</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Midwest</td>
<td>10 2</td>
<td>65 23</td>
<td>(2)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>East North Central</td>
<td>10 –</td>
<td>66 22</td>
<td>–</td>
<td></td>
<td></td>
</tr>
<tr>
<td>West</td>
<td>4 2</td>
<td>73 20</td>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mountain</td>
<td>3 –</td>
<td>76 19</td>
<td>–</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pacific</td>
<td>4 2</td>
<td>71 20</td>
<td>3</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1. Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
2. Less than 0.5.
3. Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers .............................................................</td>
<td>0.3</td>
<td>0.2</td>
<td>0.8</td>
<td>0.9</td>
<td>0.1</td>
</tr>
</tbody>
</table>

**Worker characteristics**

Management, professional, and related .......... | 0.4 | 0.2 | 1.3 | 1.3 | 0.2 |
Management, business, and financial .......... | 0.6 | 0.4 | 2.1 | 2.0 | 0.1 |
Professional and related ..................... | 0.5 | 0.3 | 1.3 | 1.3 | 0.4 |
Teachers ................................................ | – | – | 2.9 | 1.0 | 0.8 |
Primary, secondary, and special education school teachers | – | – | 4.4 | 1.2 | 1.1 |
Registered nurses ............................. | – | – | 2.2 | 1.9 | – |
Service ........................................ | 1.3 | – | 2.5 | 1.1 | – |
Protective service ............................. | – | – | 6.0 | – | – |
Sales and office .................................... | 0.3 | 0.2 | 1.3 | 1.3 | 0.3 |
Sales and related ................................ | 0.7 | – | 2.1 | 2.1 | – |
Office and administrative support ......... | 0.3 | 0.2 | 1.5 | 1.5 | 0.2 |
Natural resources, construction, and maintenance installation, maintenance, and repair .......... | 1.3 | – | 2.7 | 2.4 | – |
Production, transportation, and material moving .... | 0.9 | – | 3.7 | 3.6 | – |
Production ..................................... | 1.1 | – | 2.0 | 2.1 | – |
Transportation and material moving .......... | 1.5 | – | 2.9 | 2.9 | – |
Full time ........................................... | 0.4 | 0.3 | 0.8 | 0.9 | 0.1 |
Part time ............................................ | 0.8 | – | 1.2 | 0.9 | – |
Union ............................................. | 1.3 | 1.0 | 1.7 | 1.1 | 0.3 |
Nonunion .......................................... | 0.3 | 0.3 | 1.0 | 1.0 | 0.1 |
Average wage within the following categories: | | | | | |
Lowest 25 percent .................................. | 1.3 | – | 2.6 | 1.0 | – |
Lowest 10 percent .................................. | 2.5 | – | 2.6 | 1.2 | – |
Second 25 percent .................................. | 0.7 | 0.1 | 1.8 | 1.6 | 0.2 |
Third 25 percent .................................. | 0.6 | 0.5 | 1.4 | 1.2 | 0.2 |
Highest 25 percent ................................ | 0.5 | 0.3 | 1.3 | 1.4 | 0.2 |
Highest 10 percent ................................ | 0.6 | 0.4 | 1.8 | 1.9 | 0.2 |

**Establishment characteristics**

Goods-producing industries .......................... | 0.8 | – | 1.6 | 1.9 | – |
Service-providing industries ...................... | 0.4 | 0.3 | 1.0 | 1.0 | 0.1 |
Education and health services .................... | 0.9 | – | 1.5 | 1.2 | – |
Educational services ................................ | 1.2 | – | 1.5 | 0.7 | – |
Elementary and secondary schools ................ | – | – | 2.3 | 1.0 | 0.9 |
Junior colleges, colleges, and universities | 0.5 | – | 1.6 | 1.5 | – |
Health care and social assistance ................ | 1.1 | – | 2.2 | 1.7 | – |
Public administration ............................ | 0.8 | – | 2.7 | 2.4 | – |

See footnotes at end of table.
Table 24. Standard errors for short-term disability plans: Method of benefit payment, civilian workers,† March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>0.7</td>
<td>0.6</td>
<td>1.4</td>
<td>1.1</td>
<td>0.2</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.8</td>
<td>0.8</td>
<td>1.8</td>
<td>1.4</td>
<td>0.2</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.3</td>
<td>–</td>
<td>2.7</td>
<td>2.1</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.5</td>
<td>0.2</td>
<td>1.1</td>
<td>1.1</td>
<td>0.2</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.6</td>
<td>–</td>
<td>1.8</td>
<td>1.7</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.7</td>
<td>0.5</td>
<td>1.6</td>
<td>1.6</td>
<td>0.2</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>0.4</td>
<td>0.3</td>
<td>1.8</td>
<td>1.7</td>
<td>0.1</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.4</td>
<td>–</td>
<td>2.0</td>
<td>2.0</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>0.7</td>
<td>0.5</td>
<td>1.6</td>
<td>1.7</td>
<td>0.2</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>0.9</td>
<td>0.9</td>
<td>2.2</td>
<td>2.6</td>
<td>0.1</td>
</tr>
<tr>
<td>East South Central</td>
<td>3.0</td>
<td>–</td>
<td>5.1</td>
<td>2.6</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.1</td>
<td>–</td>
<td>2.7</td>
<td>2.1</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>0.8</td>
<td>0.6</td>
<td>1.2</td>
<td>1.8</td>
<td>0.1</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.0</td>
<td>–</td>
<td>1.4</td>
<td>2.3</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>1.0</td>
<td>0.3</td>
<td>1.9</td>
<td>1.5</td>
<td>0.6</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.3</td>
<td>–</td>
<td>2.7</td>
<td>1.8</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.3</td>
<td>0.5</td>
<td>2.6</td>
<td>2.2</td>
<td>0.9</td>
</tr>
</tbody>
</table>

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

‡ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

### Table 25. Short-term disability plans: Duration of benefits, civilian workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed duration</th>
<th>Number of weeks</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td>All workers</td>
<td>93</td>
<td>12</td>
<td>21</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>92</td>
<td>12</td>
<td>20</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>95</td>
<td>12</td>
<td>20</td>
</tr>
<tr>
<td>Professional and related</td>
<td>91</td>
<td>12</td>
<td>21</td>
</tr>
<tr>
<td>Teachers</td>
<td>84</td>
<td>12</td>
<td>20</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>80</td>
<td>12</td>
<td>20</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>95</td>
<td>12</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>95</td>
<td>12</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>93</td>
<td>12</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>92</td>
<td>12</td>
<td>21</td>
</tr>
<tr>
<td>Sales and related</td>
<td>90</td>
<td>11</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>93</td>
<td>12</td>
<td>21</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>92</td>
<td>13</td>
<td>26</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>89</td>
<td>13</td>
<td>25</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>92</td>
<td>13</td>
<td>24</td>
</tr>
<tr>
<td>Production</td>
<td>90</td>
<td>13</td>
<td>21</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>94</td>
<td>13</td>
<td>25</td>
</tr>
<tr>
<td>Full time</td>
<td>92</td>
<td>12</td>
<td>21</td>
</tr>
<tr>
<td>Part time</td>
<td>95</td>
<td>13</td>
<td>26</td>
</tr>
<tr>
<td>Union</td>
<td>88</td>
<td>13</td>
<td>26</td>
</tr>
<tr>
<td>Nonunion</td>
<td>94</td>
<td>12</td>
<td>21</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>93</td>
<td>12</td>
<td>21</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>94</td>
<td>13</td>
<td>26</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>94</td>
<td>12</td>
<td>21</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>92</td>
<td>12</td>
<td>20</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>91</td>
<td>12</td>
<td>24</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>91</td>
<td>12</td>
<td>24</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>92</td>
<td>12</td>
<td>22</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>93</td>
<td>12</td>
<td>21</td>
</tr>
<tr>
<td>Education and health services</td>
<td>92</td>
<td>12</td>
<td>20</td>
</tr>
<tr>
<td>Educational services</td>
<td>83</td>
<td>13</td>
<td>22</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>80</td>
<td>13</td>
<td>21</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>88</td>
<td>13</td>
<td>26</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>97</td>
<td>12</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>88</td>
<td>–</td>
<td>24</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 25. Short-term disability plans: Duration of benefits, civilian workers,¹ March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed duration</th>
<th>Number of weeks²</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile</td>
</tr>
<tr>
<td></td>
<td>75th percentile</td>
<td>90th percentile</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(median)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>95</td>
<td>12</td>
<td>18</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>94</td>
<td>12</td>
<td>18</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>97</td>
<td>12</td>
<td>20</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>91</td>
<td>12</td>
<td>22</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>93</td>
<td>12</td>
<td>18</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>90</td>
<td>13</td>
<td>25</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>94</td>
<td>–</td>
<td>26</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>94</td>
<td>25</td>
<td>26</td>
</tr>
<tr>
<td>South</td>
<td>92</td>
<td>12</td>
<td>18</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>93</td>
<td>12</td>
<td>18</td>
</tr>
<tr>
<td>East South Central</td>
<td>90</td>
<td>12</td>
<td>21</td>
</tr>
<tr>
<td>West South Central</td>
<td>92</td>
<td>12</td>
<td>13</td>
</tr>
<tr>
<td>Midwest</td>
<td>90</td>
<td>12</td>
<td>13</td>
</tr>
<tr>
<td>East North Central</td>
<td>90</td>
<td>12</td>
<td>15</td>
</tr>
<tr>
<td>West</td>
<td>94</td>
<td>11</td>
<td>13</td>
</tr>
<tr>
<td>Mountain</td>
<td>93</td>
<td>11</td>
<td>13</td>
</tr>
<tr>
<td>Pacific</td>
<td>95</td>
<td>12</td>
<td>25</td>
</tr>
</tbody>
</table>

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed duration</th>
<th>Number of weeks $^2$</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td>All workers</td>
<td>0.5</td>
<td>0.0</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.8</td>
<td>0.0</td>
<td>1.4</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.0</td>
<td>0.0</td>
<td>2.4</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.9</td>
<td>0.0</td>
<td>2.7</td>
</tr>
<tr>
<td>Teachers</td>
<td>2.0</td>
<td>1.3</td>
<td>1.8</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>2.9</td>
<td>1.5</td>
<td>2.9</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>2.0</td>
<td>0.5</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>0.7</td>
<td>0.1</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>1.9</td>
<td>0.0</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.6</td>
<td>0.0</td>
<td>0.7</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.4</td>
<td>1.3</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.6</td>
<td>0.0</td>
<td>2.1</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.3</td>
<td>0.0</td>
<td>1.7</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>2.2</td>
<td>0.0</td>
<td>1.7</td>
</tr>
<tr>
<td>Production</td>
<td>1.1</td>
<td>0.0</td>
<td>2.7</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.3</td>
<td>0.0</td>
<td>2.1</td>
</tr>
<tr>
<td>Full time</td>
<td>0.5</td>
<td>0.0</td>
<td>1.2</td>
</tr>
<tr>
<td>Part time</td>
<td>0.8</td>
<td>1.7</td>
<td>0.0</td>
</tr>
<tr>
<td>Union</td>
<td>1.0</td>
<td>0.0</td>
<td>0.7</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.5</td>
<td>0.0</td>
<td>1.2</td>
</tr>
<tr>
<td>Average wage within the following categories $^3$</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.0</td>
<td>0.0</td>
<td>2.6</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1.2</td>
<td>1.1</td>
<td>2.2</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.7</td>
<td>0.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.7</td>
<td>0.0</td>
<td>0.9</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.8</td>
<td>0.0</td>
<td>3.1</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.1</td>
<td>0.0</td>
<td>2.3</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>0.9</td>
<td>0.5</td>
<td>4.0</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.5</td>
<td>0.0</td>
<td>0.4</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.9</td>
<td>0.0</td>
<td>3.3</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.9</td>
<td>0.0</td>
<td>1.4</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>3.1</td>
<td>0.4</td>
<td>3.1</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.6</td>
<td>0.5</td>
<td>0.3</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1.0</td>
<td>0.0</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.1</td>
<td>–</td>
<td>3.3</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 25. Standard errors for short-term disability plans: Duration of benefits, civilian workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed duration</th>
<th>Number of weeks</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.5</td>
<td>0.0</td>
<td>3.1</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.6</td>
<td>0.0</td>
<td>4.8</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>0.7</td>
<td>0.4</td>
<td>4.7</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.7</td>
<td>0.4</td>
<td>1.4</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.0</td>
<td>0.0</td>
<td>3.4</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.9</td>
<td>0.0</td>
<td>0.4</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Number of weeks</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>0.6</td>
<td>0.0</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.7</td>
<td>1.6</td>
</tr>
<tr>
<td>South</td>
<td>1.1</td>
<td>0.0</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.4</td>
<td>0.0</td>
</tr>
<tr>
<td>East South Central</td>
<td>2.2</td>
<td>0.0</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.5</td>
<td>0.0</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.0</td>
<td>0.0</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.3</td>
<td>0.0</td>
</tr>
<tr>
<td>West</td>
<td>0.9</td>
<td>0.6</td>
</tr>
<tr>
<td>Mountain</td>
<td>2.1</td>
<td>0.0</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.9</td>
<td>0.8</td>
</tr>
</tbody>
</table>

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

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

3 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,\(^1\) March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
<td>51 to 59 percent</td>
</tr>
<tr>
<td>All workers</td>
<td>1</td>
<td>24</td>
<td>1</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>((^2))</td>
<td>19</td>
<td>1</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1</td>
<td>15</td>
<td>1</td>
</tr>
<tr>
<td>Professional and related</td>
<td>((^2))</td>
<td>20</td>
<td>2</td>
</tr>
<tr>
<td>Teachers</td>
<td>–</td>
<td>30</td>
<td>4</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>–</td>
<td>31</td>
<td>3</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>–</td>
<td>30</td>
<td>1</td>
</tr>
<tr>
<td>Service</td>
<td>–</td>
<td>31</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>30</td>
<td>–</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1</td>
<td>29</td>
<td>1</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1</td>
<td>26</td>
<td>2</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>((^2))</td>
<td>30</td>
<td>1</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>–</td>
<td>19</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>3</td>
<td>18</td>
<td>((^2))</td>
</tr>
<tr>
<td>Production</td>
<td>–</td>
<td>13</td>
<td>–</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>–</td>
<td>21</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>1</td>
<td>22</td>
<td>1</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>35</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
<td>2</td>
<td>25</td>
<td>3</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1</td>
<td>23</td>
<td>1</td>
</tr>
<tr>
<td>Average wage within the following categories:(^3)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>–</td>
<td>35</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>–</td>
<td>35</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>2</td>
<td>25</td>
<td>1</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1</td>
<td>21</td>
<td>1</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>((^2))</td>
<td>19</td>
<td>1</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>–</td>
<td>19</td>
<td>–</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>–</td>
<td>16</td>
<td>–</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1</td>
<td>25</td>
<td>1</td>
</tr>
<tr>
<td>Education and health services</td>
<td>–</td>
<td>25</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td>–</td>
<td>34</td>
<td>5</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>–</td>
<td>37</td>
<td>3</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
<td>25</td>
<td>11</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>–</td>
<td>20</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>–</td>
<td>30</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers, 1 March 2016—continued
(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Less than 50 percent</th>
<th>50 percent</th>
<th>51 to 59 percent</th>
<th>60 percent</th>
<th>61 to 69 percent</th>
<th>Greater than 69 percent</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>23</td>
<td>–</td>
<td>38</td>
<td>27</td>
<td>12</td>
<td>62.4</td>
<td>60.0</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>25</td>
<td>–</td>
<td>35</td>
<td>27</td>
<td>11</td>
<td>62.0</td>
<td>60.0</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>17</td>
<td>–</td>
<td>44</td>
<td>25</td>
<td>13</td>
<td>63.2</td>
<td>60.0</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1</td>
<td>24</td>
<td>1</td>
<td>41</td>
<td>19</td>
<td>14</td>
<td>61.7</td>
<td>60.0</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>2</td>
<td>22</td>
<td>(2)</td>
<td>43</td>
<td>19</td>
<td>13</td>
<td>61.2</td>
<td>60.0</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>–</td>
<td>26</td>
<td>–</td>
<td>38</td>
<td>19</td>
<td>14</td>
<td>62.2</td>
<td>60.0</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Less than 50 percent</th>
<th>50 percent</th>
<th>51 to 59 percent</th>
<th>60 percent</th>
<th>61 to 69 percent</th>
<th>Greater than 69 percent</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>–</td>
<td>31</td>
<td>–</td>
<td>24</td>
<td>36</td>
<td>7</td>
<td>61.2</td>
<td>60.0</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>–</td>
<td>34</td>
<td>–</td>
<td>22</td>
<td>37</td>
<td>6</td>
<td>60.6</td>
<td>60.0</td>
</tr>
<tr>
<td>South</td>
<td>–</td>
<td>23</td>
<td>–</td>
<td>50</td>
<td>12</td>
<td>15</td>
<td>61.4</td>
<td>60.0</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>–</td>
<td>24</td>
<td>–</td>
<td>47</td>
<td>13</td>
<td>15</td>
<td>61.4</td>
<td>60.0</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>22</td>
<td>–</td>
<td>49</td>
<td>–</td>
<td>–</td>
<td>62.5</td>
<td>60.0</td>
</tr>
<tr>
<td>West South Central</td>
<td>–</td>
<td>19</td>
<td>–</td>
<td>57</td>
<td>10</td>
<td>13</td>
<td>61.6</td>
<td>60.0</td>
</tr>
<tr>
<td>Midwest</td>
<td>–</td>
<td>15</td>
<td>–</td>
<td>50</td>
<td>16</td>
<td>19</td>
<td>63.9</td>
<td>60.0</td>
</tr>
<tr>
<td>East North Central</td>
<td>–</td>
<td>16</td>
<td>–</td>
<td>50</td>
<td>16</td>
<td>18</td>
<td>63.6</td>
<td>60.0</td>
</tr>
<tr>
<td>West</td>
<td>–</td>
<td>19</td>
<td>–</td>
<td>41</td>
<td>17</td>
<td>15</td>
<td>61.9</td>
<td>60.0</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>16</td>
<td>–</td>
<td>52</td>
<td>–</td>
<td>–</td>
<td>63.0</td>
<td>60.0</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>21</td>
<td>–</td>
<td>34</td>
<td>19</td>
<td>14</td>
<td>61.2</td>
<td>60.0</td>
</tr>
</tbody>
</table>

1 Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
2 Less than 0.5.
3 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
<td>51 to 59 percent</td>
</tr>
<tr>
<td>All workers</td>
<td>0.2</td>
<td>0.9</td>
<td>0.1</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.1</td>
<td>1.1</td>
<td>0.2</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>0.3</td>
<td>1.8</td>
<td>0.2</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.1</td>
<td>1.3</td>
<td>0.2</td>
</tr>
<tr>
<td>Teachers</td>
<td>−</td>
<td>3.4</td>
<td>0.6</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>−</td>
<td>4.2</td>
<td>0.7</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>−</td>
<td>3.8</td>
<td>0.2</td>
</tr>
<tr>
<td>Service</td>
<td>−</td>
<td>2.7</td>
<td>−</td>
</tr>
<tr>
<td>Protective service</td>
<td>−</td>
<td>4.6</td>
<td>−</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.3</td>
<td>1.2</td>
<td>0.3</td>
</tr>
<tr>
<td>Sales and related</td>
<td>−</td>
<td>1.8</td>
<td>−</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.4</td>
<td>1.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>0.1</td>
<td>3.0</td>
<td>0.4</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>−</td>
<td>3.6</td>
<td>−</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.1</td>
<td>2.1</td>
<td>0.1</td>
</tr>
<tr>
<td>Production</td>
<td>−</td>
<td>3.6</td>
<td>−</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>−</td>
<td>2.3</td>
<td>−</td>
</tr>
<tr>
<td>Full time</td>
<td>0.2</td>
<td>0.9</td>
<td>0.1</td>
</tr>
<tr>
<td>Part time</td>
<td>−</td>
<td>2.5</td>
<td>−</td>
</tr>
<tr>
<td>Union</td>
<td>0.8</td>
<td>2.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.2</td>
<td>1.0</td>
<td>0.2</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>−</td>
<td>3.0</td>
<td>−</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>−</td>
<td>4.8</td>
<td>−</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.6</td>
<td>1.6</td>
<td>0.3</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.3</td>
<td>1.4</td>
<td>0.2</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.2</td>
<td>1.1</td>
<td>0.2</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>−</td>
<td>1.8</td>
<td>−</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>−</td>
<td>2.5</td>
<td>−</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.2</td>
<td>1.0</td>
<td>0.2</td>
</tr>
<tr>
<td>Education and health services</td>
<td>−</td>
<td>1.9</td>
<td>−</td>
</tr>
<tr>
<td>Educational services</td>
<td>−</td>
<td>2.9</td>
<td>0.7</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>−</td>
<td>3.6</td>
<td>0.7</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>− 3.3</td>
<td>1.1</td>
<td>2.8</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>−</td>
<td>2.5</td>
<td>−</td>
</tr>
<tr>
<td>Public administration</td>
<td>−</td>
<td>4.3</td>
<td>−</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, civilian workers,\(^1\) March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
<td>51 to 59 percent</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>1.9</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>2.3</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>2.2</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.4</td>
<td>1.3</td>
<td>0.2</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.7</td>
<td>1.9</td>
<td>0.2</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>–</td>
<td>1.8</td>
<td>–</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>–</td>
<td>1.4</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>–</td>
<td>1.5</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>–</td>
<td>1.5</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>–</td>
<td>1.9</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>4.7</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>–</td>
<td>2.7</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>–</td>
<td>2.1</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>–</td>
<td>2.8</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>–</td>
<td>2.4</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>4.2</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>2.9</td>
<td>–</td>
</tr>
</tbody>
</table>

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

\(^2\) Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>73</td>
<td>$170 $275 $604 $1,250 $2,500</td>
<td>27</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>69</td>
<td>170 500 750 1,500 2,500</td>
<td>31</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>67</td>
<td>170 559 1,000 1,500 2,500</td>
<td>33</td>
</tr>
<tr>
<td>Professional and related</td>
<td>70</td>
<td>170 500 700 1,500 2,500</td>
<td>30</td>
</tr>
<tr>
<td>Teachers</td>
<td>77</td>
<td>170 500 692 1,000 2,000</td>
<td>23</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>79</td>
<td>– 500 692 831 –</td>
<td>21</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>59</td>
<td>170 – 2,307 3,000</td>
<td>41</td>
</tr>
<tr>
<td>Service</td>
<td>74</td>
<td>170 170 535 700 1,500</td>
<td>26</td>
</tr>
<tr>
<td>Protective service</td>
<td>71</td>
<td>170 – 576 –</td>
<td>29</td>
</tr>
<tr>
<td>Sales and office</td>
<td>79</td>
<td>170 200 604 1,250 2,500</td>
<td>21</td>
</tr>
<tr>
<td>Sales and related</td>
<td>85</td>
<td>170 200 500 1,250 –</td>
<td>15</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>77</td>
<td>170 200 615 1,300 2,500</td>
<td>23</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>78</td>
<td>170 185 500 1,000 –</td>
<td>22</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>75</td>
<td>170 350 600 1,000 2,300</td>
<td>25</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>72</td>
<td>170 350 561 1,000 1,846</td>
<td>25</td>
</tr>
<tr>
<td>Production</td>
<td>69</td>
<td>170 350 604 1,500 2,500</td>
<td>31</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>75</td>
<td>170 350 500 800 1,500</td>
<td>25</td>
</tr>
<tr>
<td>Full time</td>
<td>72</td>
<td>170 346 615 1,500 2,500</td>
<td>28</td>
</tr>
<tr>
<td>Part time</td>
<td>84</td>
<td>170 170 500 604 –</td>
<td>16</td>
</tr>
<tr>
<td>Union</td>
<td>80</td>
<td>170 200 500 808 1,662</td>
<td>20</td>
</tr>
<tr>
<td>Nonunion</td>
<td>72</td>
<td>170 315 615 1,500 2,500</td>
<td>28</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>83</td>
<td>170 170 500 636 1,500</td>
<td>17</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>90</td>
<td>170 170 500 615 –</td>
<td>10</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>75</td>
<td>170 220 600 1,250 2,309</td>
<td>25</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>70</td>
<td>170 350 615 1,400 2,325</td>
<td>30</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>70</td>
<td>170 500 700 1,500 2,500</td>
<td>30</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>68</td>
<td>170 500 831 1,800 2,500</td>
<td>32</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>71</td>
<td>170 350 615 1,200 2,300</td>
<td>29</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>74</td>
<td>170 249 604 1,269 2,500</td>
<td>26</td>
</tr>
<tr>
<td>Education and health services</td>
<td>68</td>
<td>170 – 615 1,154 2,500</td>
<td>32</td>
</tr>
<tr>
<td>Educational services</td>
<td>72</td>
<td>170 – 692 831 2,000</td>
<td>28</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>78</td>
<td>170 – 692 831 –</td>
<td>22</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>57</td>
<td>170 185 604 1,039 2,000</td>
<td>43</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>66</td>
<td>170 – 615 1,500 2,500</td>
<td>34</td>
</tr>
<tr>
<td>Public administration</td>
<td>72</td>
<td>170 200 615 – 1,662</td>
<td>28</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,\(^1\) March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount(^2)</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>77</td>
<td>$170</td>
<td>$604</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>77</td>
<td>170</td>
<td>315</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>79</td>
<td>170</td>
<td>615</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>71</td>
<td>170</td>
<td>300</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>73</td>
<td>170</td>
<td>300</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>68</td>
<td>170</td>
<td>–</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount(^2)</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>87</td>
<td>170</td>
<td>170</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>90</td>
<td>170</td>
<td>170</td>
</tr>
<tr>
<td>South</td>
<td>67</td>
<td>215</td>
<td>500</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>70</td>
<td>–</td>
<td>500</td>
</tr>
<tr>
<td>East South Central</td>
<td>62</td>
<td>200</td>
<td>500</td>
</tr>
<tr>
<td>West South Central</td>
<td>65</td>
<td>250</td>
<td>500</td>
</tr>
<tr>
<td>Midwest</td>
<td>59</td>
<td>250</td>
<td>500</td>
</tr>
<tr>
<td>East North Central</td>
<td>59</td>
<td>270</td>
<td>500</td>
</tr>
<tr>
<td>West</td>
<td>73</td>
<td>185</td>
<td>500</td>
</tr>
<tr>
<td>Mountain</td>
<td>70</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>75</td>
<td>170</td>
<td>–</td>
</tr>
</tbody>
</table>

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

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

\(^3\) Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, civilian workers,\(^1\) March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount(^2)</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers</td>
<td>1.1</td>
<td>$0.00</td>
<td>$45.83</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.9</td>
<td>0.00</td>
<td>50.31</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>3.0</td>
<td>0.00</td>
<td>19.93</td>
</tr>
<tr>
<td>Professional and related</td>
<td>2.3</td>
<td>0.00</td>
<td>14.65</td>
</tr>
<tr>
<td>Teachers</td>
<td>2.7</td>
<td>5.31</td>
<td>149.10</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>3.2</td>
<td>--</td>
<td>36.86</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>7.2</td>
<td>43.25</td>
<td>--</td>
</tr>
<tr>
<td>Service</td>
<td>2.9</td>
<td>0.00</td>
<td>31.86</td>
</tr>
<tr>
<td>Protective service</td>
<td>5.9</td>
<td>15.66</td>
<td>--</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.5</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.7</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.7</td>
<td>0.00</td>
<td>33.36</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>3.2</td>
<td>0.00</td>
<td>31.79</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>4.0</td>
<td>12.04</td>
<td>67.37</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>2.4</td>
<td>0.00</td>
<td>41.00</td>
</tr>
<tr>
<td>Production and maintenance</td>
<td>2.8</td>
<td>27.59</td>
<td>47.11</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>3.5</td>
<td>0.00</td>
<td>60.68</td>
</tr>
<tr>
<td>Full time</td>
<td>1.2</td>
<td>0.00</td>
<td>58.30</td>
</tr>
<tr>
<td>Part time</td>
<td>1.8</td>
<td>0.00</td>
<td>16.42</td>
</tr>
<tr>
<td>Union</td>
<td>2.1</td>
<td>0.00</td>
<td>30.31</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.3</td>
<td>0.00</td>
<td>26.19</td>
</tr>
<tr>
<td>Average wage within the following categories:(^3)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>2.4</td>
<td>0.00</td>
<td>7.24</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>2.2</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.9</td>
<td>0.00</td>
<td>50.22</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.5</td>
<td>0.00</td>
<td>75.81</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.9</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.7</td>
<td>0.00</td>
<td>34.94</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.9</td>
<td>0.00</td>
<td>46.08</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.3</td>
<td>0.00</td>
<td>58.31</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.5</td>
<td>0.00</td>
<td>--</td>
</tr>
<tr>
<td>Educational services</td>
<td>2.7</td>
<td>0.00</td>
<td>--</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>3.2</td>
<td>14.75</td>
<td>--</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>4.1</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>3.6</td>
<td>0.00</td>
<td>--</td>
</tr>
<tr>
<td>Public administration</td>
<td>4.0</td>
<td>38.71</td>
<td>22.79</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, civilian workers,\(^1\)
March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount(^2)</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>2.1</td>
<td>$0.00</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>2.6</td>
<td>0.00</td>
<td>$32.83</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>3.3</td>
<td>0.00</td>
<td>85.21</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.4</td>
<td>0.00</td>
<td>22.59</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.9</td>
<td>0.00</td>
<td>50.81</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2.0</td>
<td>0.00</td>
<td>–</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic area</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.2</td>
<td>0.00</td>
<td>–</td>
<td>33.52</td>
<td>0.00</td>
<td>400.37</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.3</td>
<td>0.00</td>
<td>0.00</td>
<td>78.10</td>
<td>9.96</td>
<td>180.28</td>
</tr>
<tr>
<td>South</td>
<td>2.9</td>
<td>47.39</td>
<td>0.00</td>
<td>89.68</td>
<td>193.53</td>
<td>0.00</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>3.7</td>
<td>–</td>
<td>0.00</td>
<td>208.05</td>
<td>116.60</td>
<td>3.7</td>
</tr>
<tr>
<td>East South Central</td>
<td>8.1</td>
<td>0.00</td>
<td>0.00</td>
<td>48.24</td>
<td>51.95</td>
<td>8.1</td>
</tr>
<tr>
<td>West South Central</td>
<td>5.8</td>
<td>67.49</td>
<td>0.00</td>
<td>–</td>
<td>–</td>
<td>5.8</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.3</td>
<td>30.21</td>
<td>20.89</td>
<td>247.74</td>
<td>0.00</td>
<td>2.3</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.8</td>
<td>30.13</td>
<td>84.82</td>
<td>–</td>
<td>108.77</td>
<td>2.8</td>
</tr>
<tr>
<td>West</td>
<td>3.4</td>
<td>8.25</td>
<td>7.23</td>
<td>227.00</td>
<td>119.65</td>
<td>3.4</td>
</tr>
<tr>
<td>Mountain</td>
<td>5.3</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>124.81</td>
<td>5.3</td>
</tr>
<tr>
<td>Pacific</td>
<td>4.3</td>
<td>8.80</td>
<td>–</td>
<td>–</td>
<td>194.16</td>
<td>4.3</td>
</tr>
</tbody>
</table>

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

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

Note: Dash indicates no workers in this category or data not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/oes/glossary20152016.htm.

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Professional and related</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Teachers</td>
<td>18</td>
<td>82</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>21</td>
<td>79</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Service</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Protective service</td>
<td>13</td>
<td>87</td>
</tr>
<tr>
<td>Sales and office</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Sales and related</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Production</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Full time</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Part time</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Union</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Nonunion</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Education and health services</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Educational services</td>
<td>17</td>
<td>83</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>20</td>
<td>80</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Hospitals</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Public administration</td>
<td>14</td>
<td>86</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,\(^1\) March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>9</td>
<td>91</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Area</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>New England</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>South</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>West South Central</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Midwest</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>East North Central</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>West North Central</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>West</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Pacific</td>
<td>4</td>
<td>96</td>
</tr>
</tbody>
</table>

---

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

2. Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Teachers</td>
<td>2.6</td>
<td>2.6</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>3.6</td>
<td>3.6</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Service</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.8</td>
<td>2.8</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>2.9</td>
<td>2.9</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Production</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Full time</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Part time</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Union</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>2.3</td>
<td>2.3</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Educational services</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>4.1</td>
<td>4.1</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.1</td>
<td>2.1</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Hospitals</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.9</td>
<td>2.9</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 28. Standard errors for long-term disability plans: Employee contribution requirement, civilian workers,\(^1\) March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>3.0</td>
<td>3.0</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.0</td>
<td>1.0</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>New England</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>2.3</td>
<td>2.3</td>
</tr>
<tr>
<td>South</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Midwest</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>West</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.1</td>
<td>1.1</td>
</tr>
</tbody>
</table>

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

Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,1 March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>94</td>
<td>4</td>
<td>1</td>
<td>( 2 )</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>95</td>
<td>4</td>
<td>( 2 )</td>
<td>( 2 )</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>95</td>
<td>5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related</td>
<td>95</td>
<td>4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Teachers</td>
<td>97</td>
<td>2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Primary, secondary, and special education</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>school teachers</td>
<td>97</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>99</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>96</td>
<td>3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>93</td>
<td>6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>96</td>
<td>4</td>
<td>( 2 )</td>
<td>( 2 )</td>
</tr>
<tr>
<td>Sales and related</td>
<td>91</td>
<td>9</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>97</td>
<td>2</td>
<td>( 2 )</td>
<td>( 2 )</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>89</td>
<td>–</td>
<td>6</td>
<td>–</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>84</td>
<td>–</td>
<td>15</td>
<td>–</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>92</td>
<td>5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>91</td>
<td>4</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>Production</td>
<td>88</td>
<td>5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>95</td>
<td>2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>95</td>
<td>4</td>
<td>1</td>
<td>( 2 )</td>
</tr>
<tr>
<td>Part time</td>
<td>90</td>
<td>8</td>
<td>2</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
<td>90</td>
<td>2</td>
<td>7</td>
<td>1</td>
</tr>
<tr>
<td>Nonunion</td>
<td>95</td>
<td>4</td>
<td>( 2 )</td>
<td>( 2 )</td>
</tr>
<tr>
<td>Average wage within the following categories:3</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>93</td>
<td>6</td>
<td>1</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>84</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>96</td>
<td>3</td>
<td>( 2 )</td>
<td>1</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>94</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>94</td>
<td>5</td>
<td>1</td>
<td>( 2 )</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>93</td>
<td>6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>88</td>
<td>7</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>96</td>
<td>4</td>
<td>1</td>
<td>( 2 )</td>
</tr>
<tr>
<td>Education and health services</td>
<td>98</td>
<td>2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td>97</td>
<td>3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>97</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>95</td>
<td>4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>98</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Hospitals</td>
<td>98</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>93</td>
<td>6</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 29. Long-term disability plans: Method of benefit payment, civilian workers,\(^1\) March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>94</td>
<td>5</td>
<td>1</td>
<td>((^2))</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>93</td>
<td>6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>96</td>
<td>–</td>
<td>1</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>95</td>
<td>4</td>
<td>1</td>
<td>((^2))</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>95</td>
<td>3</td>
<td>1</td>
<td>((^2))</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>94</td>
<td>4</td>
<td>1</td>
<td>((^2))</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Area</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>95</td>
<td>4</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>New England</td>
<td>96</td>
<td>–</td>
<td>2</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>94</td>
<td>5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>95</td>
<td>5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>96</td>
<td>3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>90</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>95</td>
<td>4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>92</td>
<td>5</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>East North Central</td>
<td>91</td>
<td>5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West North Central</td>
<td>93</td>
<td>5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>97</td>
<td>3</td>
<td>((^2))</td>
<td>((^2))</td>
</tr>
<tr>
<td>Mountain</td>
<td>97</td>
<td>3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>97</td>
<td>2</td>
<td>((^2))</td>
<td>1</td>
</tr>
</tbody>
</table>

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

\(^2\) Less than 0.5.

Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 29. Standard errors for long-term disability plans: Method of benefit payment, civilian workers, 1 March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.5</td>
<td>0.5</td>
<td>0.2</td>
<td>0.1</td>
</tr>
</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>0.6</td>
<td>0.6</td>
<td>0.1</td>
<td>0.1</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.0</td>
<td>1.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.6</td>
<td>0.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Teachers</td>
<td>0.9</td>
<td>0.7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>1.2</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>0.8</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>1.0</td>
<td>1.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>1.9</td>
<td>1.7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.7</td>
<td>0.6</td>
<td>0.1</td>
<td>0.1</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.7</td>
<td>1.8</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.5</td>
<td>0.5</td>
<td>0.1</td>
<td>0.2</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.3</td>
<td>–</td>
<td>0.8</td>
<td>–</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>2.1</td>
<td>–</td>
<td>1.9</td>
<td>–</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.7</td>
<td>1.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.4</td>
<td>1.2</td>
<td>1.2</td>
<td>0.7</td>
</tr>
<tr>
<td>Production</td>
<td>2.3</td>
<td>1.8</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.6</td>
<td>0.7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>0.5</td>
<td>0.4</td>
<td>0.2</td>
<td>0.1</td>
</tr>
<tr>
<td>Part time</td>
<td>2.2</td>
<td>2.0</td>
<td>0.6</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
<td>1.2</td>
<td>0.5</td>
<td>1.2</td>
<td>0.7</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.5</td>
<td>0.5</td>
<td>0.1</td>
<td>0.1</td>
</tr>
<tr>
<td>Average wage within the following categories:²</td>
<td>1.4</td>
<td>1.4</td>
<td>0.3</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>5.2</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.6</td>
<td>0.6</td>
<td>0.1</td>
<td>0.2</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.7</td>
<td>0.6</td>
<td>0.5</td>
<td>0.2</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.7</td>
<td>0.7</td>
<td>0.1</td>
<td>0.1</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.3</td>
<td>1.3</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

**Establishment characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>1.3</td>
<td>1.1</td>
<td>1.0</td>
<td>0.6</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.5</td>
<td>0.5</td>
<td>0.1</td>
<td>0.1</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.6</td>
<td>0.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.8</td>
<td>0.7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.0</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.6</td>
<td>1.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>0.9</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Hospitals</td>
<td>0.8</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.9</td>
<td>1.7</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 29. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,\(^1\) March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>0.8</td>
<td>0.8</td>
<td>0.2</td>
<td>0.1</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.9</td>
<td>0.9</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.4</td>
<td>–</td>
<td>0.4</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.6</td>
<td>0.6</td>
<td>0.3</td>
<td>0.1</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.9</td>
<td>0.9</td>
<td>0.2</td>
<td>0.2</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.8</td>
<td>0.8</td>
<td>0.4</td>
<td>0.1</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.1</td>
<td>1.2</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>New England</td>
<td>1.3</td>
<td>–</td>
<td>0.8</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.4</td>
<td>1.7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>0.8</td>
<td>0.8</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.1</td>
<td>1.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>3.7</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>0.8</td>
<td>0.7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.0</td>
<td>0.9</td>
<td>0.6</td>
<td>0.3</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.0</td>
<td>1.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.1</td>
<td>1.8</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>0.6</td>
<td>0.5</td>
<td>0.1</td>
<td>0.1</td>
</tr>
<tr>
<td>Mountain</td>
<td>0.9</td>
<td>0.9</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.8</td>
<td>0.7</td>
<td>0.2</td>
<td>0.2</td>
</tr>
</tbody>
</table>

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

\(^2\) Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers, 1 March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 60 percent</td>
<td>60 percent</td>
<td>61 to 66 percent</td>
</tr>
<tr>
<td>All workers</td>
<td>27</td>
<td>59</td>
<td>8</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>26</td>
<td>56</td>
<td>10</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>26</td>
<td>61</td>
<td>7</td>
</tr>
<tr>
<td>Professional and related</td>
<td>26</td>
<td>53</td>
<td>12</td>
</tr>
<tr>
<td>Teachers</td>
<td>13</td>
<td>49</td>
<td>20</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>14</td>
<td>42</td>
<td>24</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>42</td>
<td>52</td>
<td>3</td>
</tr>
<tr>
<td>Service</td>
<td>28</td>
<td>59</td>
<td>7</td>
</tr>
<tr>
<td>Protective service</td>
<td>22</td>
<td>54</td>
<td>12</td>
</tr>
<tr>
<td>Sales and office</td>
<td>29</td>
<td>60</td>
<td>6</td>
</tr>
<tr>
<td>Sales and related</td>
<td>21</td>
<td>68</td>
<td>6</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>31</td>
<td>58</td>
<td>6</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>22</td>
<td>62</td>
<td>10</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>21</td>
<td>53</td>
<td>19</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>22</td>
<td>67</td>
<td>7</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>25</td>
<td>64</td>
<td>6</td>
</tr>
<tr>
<td>Production</td>
<td>26</td>
<td>63</td>
<td>6</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>24</td>
<td>66</td>
<td>5</td>
</tr>
<tr>
<td>Full time</td>
<td>26</td>
<td>58</td>
<td>8</td>
</tr>
<tr>
<td>Part time</td>
<td>27</td>
<td>59</td>
<td>5</td>
</tr>
<tr>
<td>Union</td>
<td>28</td>
<td>52</td>
<td>9</td>
</tr>
<tr>
<td>Nonunion</td>
<td>26</td>
<td>60</td>
<td>8</td>
</tr>
<tr>
<td>Average wage within the following categories:3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>24</td>
<td>64</td>
<td>7</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>–</td>
<td>69</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>28</td>
<td>60</td>
<td>7</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>26</td>
<td>59</td>
<td>9</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>27</td>
<td>56</td>
<td>9</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>27</td>
<td>57</td>
<td>9</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>24</td>
<td>57</td>
<td>12</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>27</td>
<td>59</td>
<td>8</td>
</tr>
<tr>
<td>Education and health services</td>
<td>27</td>
<td>55</td>
<td>10</td>
</tr>
<tr>
<td>Educational services</td>
<td>12</td>
<td>50</td>
<td>21</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>15</td>
<td>38</td>
<td>26</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>8</td>
<td>68</td>
<td>13</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>37</td>
<td>59</td>
<td>–</td>
</tr>
<tr>
<td>Hospitals</td>
<td>47</td>
<td>47</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>19</td>
<td>45</td>
<td>19</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,\(^1\) March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Less than 60 percent</th>
<th>60 percent</th>
<th>61 to 66 percent</th>
<th>Greater than 67 percent</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>22</td>
<td>64</td>
<td>8</td>
<td>5</td>
<td>58.4</td>
<td>60.0</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>21</td>
<td>66</td>
<td>7</td>
<td>5</td>
<td>58.5</td>
<td>60.0</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>23</td>
<td>60</td>
<td>–</td>
<td>5</td>
<td>–</td>
<td>58.3</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>29</td>
<td>56</td>
<td>8</td>
<td>6</td>
<td>1</td>
<td>57.6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>25</td>
<td>62</td>
<td>6</td>
<td>6</td>
<td>1</td>
<td>58.0</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>32</td>
<td>50</td>
<td>10</td>
<td>6</td>
<td>1</td>
<td>57.3</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Less than 60 percent</th>
<th>60 percent</th>
<th>61 to 66 percent</th>
<th>Greater than 67 percent</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>25</td>
<td>66</td>
<td>4</td>
<td>5</td>
<td>((^2)) 57.9</td>
<td>60.0</td>
</tr>
<tr>
<td>New England</td>
<td>25</td>
<td>62</td>
<td>7</td>
<td>–</td>
<td>–</td>
<td>57.9</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>25</td>
<td>67</td>
<td>2</td>
<td>5</td>
<td>((^2)) 57.9</td>
<td>60.0</td>
</tr>
<tr>
<td>South</td>
<td>28</td>
<td>59</td>
<td>9</td>
<td>4</td>
<td>1</td>
<td>57.3</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>28</td>
<td>55</td>
<td>12</td>
<td>4</td>
<td>1</td>
<td>57.4</td>
</tr>
<tr>
<td>East South Central</td>
<td>24</td>
<td>68</td>
<td>4</td>
<td>–</td>
<td>–</td>
<td>57.4</td>
</tr>
<tr>
<td>West South Central</td>
<td>29</td>
<td>64</td>
<td>4</td>
<td>2</td>
<td>((^2)) 56.9</td>
<td>60.0</td>
</tr>
<tr>
<td>Midwest</td>
<td>24</td>
<td>60</td>
<td>7</td>
<td>6</td>
<td>3</td>
<td>58.4</td>
</tr>
<tr>
<td>East North Central</td>
<td>27</td>
<td>58</td>
<td>7</td>
<td>5</td>
<td>2</td>
<td>58.0</td>
</tr>
<tr>
<td>West North Central</td>
<td>19</td>
<td>63</td>
<td>7</td>
<td>7</td>
<td>3</td>
<td>59.3</td>
</tr>
<tr>
<td>West</td>
<td>28</td>
<td>49</td>
<td>13</td>
<td>8</td>
<td>1</td>
<td>58.3</td>
</tr>
<tr>
<td>Mountain</td>
<td>26</td>
<td>50</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>59.0</td>
</tr>
<tr>
<td>Pacific</td>
<td>30</td>
<td>49</td>
<td>13</td>
<td>8</td>
<td>1</td>
<td>57.9</td>
</tr>
</tbody>
</table>

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

\(^2\) Less than 0.5.

Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 60 percent</td>
<td>60 percent</td>
<td>61 to 66 percent</td>
</tr>
<tr>
<td>All workers</td>
<td>1.1</td>
<td>1.2</td>
<td>0.8</td>
</tr>
</tbody>
</table>

**Worker characteristics**

| Characteristics                                                                 | Fixed percent of annual earnings | Mean fixed percent of annual earnings | Median fixed percent of annual earnings |
| Management, professional, and related                                           | 1.4                    | 1.7        | 1.0             | 0.7        | 0.3                    | 0.2                    | 0.0                    | 1.7        | 1.0             | 0.7        | 0.3                    | 0.2                    | 0.0                    |
| Management, business, and financial                                             | 2.3                    | 2.4        | 0.8             | 0.7        | 0.1                    | 0.3                    | 0.0                    | 2.4        | 0.8             | 0.7        | 0.1                    | 0.3                    | 0.0                    |
| Professional and related                                                        | 1.6                    | 1.9        | 1.3             | 0.9        | 0.4                    | 0.3                    | 0.0                    | 1.9        | 1.3             | 0.9        | 0.4                    | 0.3                    | 0.0                    |
| Teachers                                                                        | 1.8                    | 3.9        | 2.4             | 1.8        | 1.9                    | 0.5                    | 0.0                    | 3.9        | 2.4             | 1.8        | 1.9                    | 0.5                    | 0.0                    |
| Primary, secondary, and special education school teachers                       | 2.4                    | 5.4        | 3.3             | 2.5        | 2.0                    | 0.7                    | 0.3                    | 5.4        | 3.3             | 2.5        | 2.0                    | 0.7                    | 0.3                    |
| Registered nurses                                                               | 3.9                    | 3.8        | 0.9             | –          | –                      | 0.5                    | 0.0                    | 3.8        | 0.9             | –          | –                      | 0.5                    | 0.0                    |
| Service                                                                         | 4.7                    | 4.7        | 1.5             | 0.9        | 0.5                    | 0.6                    | 0.0                    | 4.7        | 1.5             | 0.9        | 0.5                    | 0.6                    | 0.0                    |
| Protective service                                                              | 3.8                    | 4.7        | 3.0             | 2.9        | 2.5                    | 0.8                    | 0.0                    | 4.7        | 3.0             | 2.9        | 2.5                    | 0.8                    | 0.0                    |
| Sales and office                                                                | 1.5                    | 1.5        | 0.7             | 0.6        | 0.3                    | 0.3                    | 0.0                    | 1.5        | 0.7             | 0.6        | 0.3                    | 0.3                    | 0.0                    |
| Sales and related                                                               | 2.4                    | 3.2        | 1.8             | –          | –                      | 0.5                    | 0.0                    | 3.2        | 1.8             | –          | –                      | 0.5                    | 0.0                    |
| Office and administrative support                                               | 1.7                    | 1.7        | 0.7             | 0.6        | 0.1                    | 0.3                    | 0.0                    | 1.7        | 0.7             | 0.6        | 0.1                    | 0.3                    | 0.0                    |
| Natural resources, construction, extraction, farming, fishing, and forestry     | 2.7                    | 2.9        | 1.8             | 1.2        | 0.9                    | 0.6                    | 0.0                    | 2.9        | 1.8             | 1.2        | 0.9                    | 0.6                    | 0.0                    |
| Full time                                                                       | 4.1                    | 5.5        | 1.1             | 1.7        | 0.7                    | 0.4                    | 0.0                    | 5.5        | 1.1             | 1.7        | 0.7                    | 0.4                    | 0.0                    |
| Part time                                                                       | 2.4                    | 2.2        | 1.5             | 1.5        | 0.8                    | 0.4                    | 0.0                    | 2.2        | 1.5             | 1.5        | 0.8                    | 0.4                    | 0.0                    |
| Union                                                                           | 1.1                    | 1.3        | 0.8             | 0.5        | 0.1                    | 0.2                    | 0.0                    | 1.3        | 0.8             | 0.5        | 0.1                    | 0.2                    | 0.0                    |
| Average wage within the following categories:                                   |                       |            |                 |             |                        |                        |                        |
| Lowest 25 percent                                                               | 3.8                    | 4.1        | 1.4             | –          | –                      | 0.5                    | 0.0                    | 4.1        | 1.4             | –          | –                      | 0.5                    | 0.0                    |
| Second 25 percent                                                               | 2.2                    | 2.5        | 0.9             | 0.8        | 0.3                    | 0.3                    | 0.0                    | 2.5        | 0.9             | 0.8        | 0.3                    | 0.3                    | 0.0                    |
| Third 25 percent                                                                | 1.5                    | 1.3        | 1.0             | 0.6        | 0.2                    | 0.2                    | 0.0                    | 1.3        | 1.0             | 0.6        | 0.2                    | 0.2                    | 0.0                    |
| Highest 25 percent                                                              | 1.4                    | 1.7        | 1.1             | 0.7        | 0.3                    | 0.2                    | 0.0                    | 1.7        | 1.1             | 0.7        | 0.3                    | 0.2                    | 0.0                    |
| Highest 10 percent                                                              | 2.2                    | 2.5        | 1.5             | 0.8        | 0.3                    | 0.3                    | 0.0                    | 2.5        | 1.5             | 0.8        | 0.3                    | 0.3                    | 0.0                    |

**Establishment characteristics**

| Characteristics                                                                 | Fixed percent of annual earnings | Mean fixed percent of annual earnings | Median fixed percent of annual earnings |
| Goods-producing industries                                                     | 2.1                    | 2.0        | 2.1             | –          | –                      | 0.4                    | 0.0                    |
| Service-providing industries                                                   | 1.3                    | 1.4        | 0.8             | 0.5        | 0.2                    | 0.2                    | 0.0                    |
| Education and health services                                                  | 2.7                    | 2.6        | 1.5             | 0.9        | 0.5                    | 0.4                    | 0.0                    |
| Educational services                                                           | 1.6                    | 2.6        | 2.3             | 1.7        | 1.1                    | 0.4                    | 0.0                    |
| Elementary and secondary schools                                               | 2.5                    | 3.7        | 3.4             | 2.5        | 1.5                    | 0.6                    | 1.2                    |
| Junior colleges, colleges, and universities                                    | 1.4                    | 2.4        | 1.4             | 1.4        | 1.3                    | 0.2                    | 0.0                    |
| Health care and social assistance                                              | 4.0                    | 3.8        | –               | 0.5        | –                      | 0.5                    | 0.0                    |
| Hospitals                                                                       | 4.5                    | 3.9        | –               | 1.1        | –                      | 0.6                    | 3.5                    |
| Public administration                                                          | 3.2                    | 4.1        | 3.4             | 3.6        | 1.2                    | 0.6                    | 0.0                    |

See footnotes at end of table.
Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, civilian workers, \(^1\) March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 60 percent</td>
<td>60 percent</td>
</tr>
<tr>
<td>1 to 99 workers ......................................................</td>
<td>1.9</td>
<td>2.1</td>
</tr>
<tr>
<td>1 to 49 workers ..................................................</td>
<td>2.1</td>
<td>2.5</td>
</tr>
<tr>
<td>50 to 99 workers .................................</td>
<td>3.4</td>
<td>3.8</td>
</tr>
<tr>
<td>100 workers or more ..........................</td>
<td>1.2</td>
<td>1.4</td>
</tr>
<tr>
<td>100 to 499 workers ............................</td>
<td>2.4</td>
<td>2.6</td>
</tr>
<tr>
<td>500 workers or more .........................</td>
<td>2.0</td>
<td>2.0</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast ........</td>
<td>2.8</td>
<td>3.0</td>
<td>0.8</td>
</tr>
<tr>
<td>New England ........</td>
<td>4.3</td>
<td>4.9</td>
<td>2.1</td>
</tr>
<tr>
<td>Middle Atlantic ..........</td>
<td>3.4</td>
<td>3.6</td>
<td>0.6</td>
</tr>
<tr>
<td>South .................</td>
<td>2.0</td>
<td>2.0</td>
<td>1.0</td>
</tr>
<tr>
<td>South Atlantic ..........</td>
<td>1.9</td>
<td>2.2</td>
<td>1.7</td>
</tr>
<tr>
<td>East South Central ....</td>
<td>4.9</td>
<td>4.2</td>
<td>1.1</td>
</tr>
<tr>
<td>West South Central ....</td>
<td>5.3</td>
<td>4.9</td>
<td>1.0</td>
</tr>
<tr>
<td>Midwest ................</td>
<td>1.4</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>East North Central.....</td>
<td>1.4</td>
<td>1.7</td>
<td>2.3</td>
</tr>
<tr>
<td>West North Central ....</td>
<td>2.9</td>
<td>3.6</td>
<td>1.8</td>
</tr>
<tr>
<td>West ..................</td>
<td>2.3</td>
<td>2.8</td>
<td>2.4</td>
</tr>
<tr>
<td>Mountain .......</td>
<td>4.3</td>
<td>5.6</td>
<td>–</td>
</tr>
<tr>
<td>Pacific .............</td>
<td>2.6</td>
<td>3.0</td>
<td>2.3</td>
</tr>
</tbody>
</table>

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

\(^2\) Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,\(^1\) March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount(^2)</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers</td>
<td>86</td>
<td>$3,000</td>
<td>$5,000</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>87</td>
<td>–</td>
<td>5,000</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>90</td>
<td>4,000</td>
<td>6,000</td>
</tr>
<tr>
<td>Professional and related</td>
<td>85</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Teachers</td>
<td>74</td>
<td>2,000</td>
<td>3,900</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>70</td>
<td>–</td>
<td>3,900</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>85</td>
<td>–</td>
<td>5,000</td>
</tr>
<tr>
<td>Service</td>
<td>85</td>
<td>3,900</td>
<td>5,000</td>
</tr>
<tr>
<td>Protective service</td>
<td>65</td>
<td>–</td>
<td>4,500</td>
</tr>
<tr>
<td>Sales and office</td>
<td>88</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Sales and related</td>
<td>90</td>
<td>5,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>87</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance construction, extraction, farming, fishing, and forestry</td>
<td>84</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>77</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>82</td>
<td>3,000</td>
<td>4,800</td>
</tr>
<tr>
<td>Production</td>
<td>87</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>77</td>
<td>–</td>
<td>4,000</td>
</tr>
<tr>
<td>Full time</td>
<td>86</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Part time</td>
<td>83</td>
<td>–</td>
<td>5,000</td>
</tr>
<tr>
<td>Union</td>
<td>71</td>
<td>2,500</td>
<td>3,102</td>
</tr>
<tr>
<td>Nonunion</td>
<td>89</td>
<td>3,500</td>
<td>5,000</td>
</tr>
<tr>
<td>Average wage within the following categories:3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>89</td>
<td>3,500</td>
<td>5,000</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>93</td>
<td>5,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>88</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>85</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>85</td>
<td>–</td>
<td>5,000</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>85</td>
<td>4,000</td>
<td>6,000</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>90</td>
<td>–</td>
<td>5,000</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>85</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Education and health services</td>
<td>85</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Educational services</td>
<td>75</td>
<td>2,000</td>
<td>3,900</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>70</td>
<td>–</td>
<td>3,900</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>81</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>91</td>
<td>–</td>
<td>5,000</td>
</tr>
<tr>
<td>Hospitals</td>
<td>87</td>
<td>–</td>
<td>5,000</td>
</tr>
<tr>
<td>Public administration</td>
<td>66</td>
<td>–</td>
<td>3,333</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,\(^1\) March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount(^2)</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>89</td>
<td>$4,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>88</td>
<td>3,900</td>
<td>5,000</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>90</td>
<td>4,500</td>
<td>5,000</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>85</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>86</td>
<td>–</td>
<td>5,000</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>83</td>
<td>3,000</td>
<td>5,000</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>92</td>
<td>3,000</td>
<td>5,000</td>
<td>7,500</td>
<td>11,000</td>
</tr>
<tr>
<td>New England</td>
<td>91</td>
<td>3,000</td>
<td>5,000</td>
<td>7,500</td>
<td>11,000</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>92</td>
<td>3,000</td>
<td>5,000</td>
<td>8,000</td>
<td>11,000</td>
</tr>
<tr>
<td>South</td>
<td>90</td>
<td>3,000</td>
<td>5,000</td>
<td>7,500</td>
<td>10,000</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>89</td>
<td>–</td>
<td>5,000</td>
<td>8,000</td>
<td>10,000</td>
</tr>
<tr>
<td>East South Central</td>
<td>88</td>
<td>3,000</td>
<td>5,000</td>
<td>6,000</td>
<td>10,000</td>
</tr>
<tr>
<td>West South Central</td>
<td>92</td>
<td>4,000</td>
<td>5,000</td>
<td>8,000</td>
<td>10,000</td>
</tr>
<tr>
<td>Midwest</td>
<td>79</td>
<td>3,000</td>
<td>5,000</td>
<td>6,000</td>
<td>10,000</td>
</tr>
<tr>
<td>East North Central</td>
<td>78</td>
<td>3,000</td>
<td>5,000</td>
<td>6,000</td>
<td>10,000</td>
</tr>
<tr>
<td>West North Central</td>
<td>82</td>
<td>4,000</td>
<td>5,000</td>
<td>7,000</td>
<td>12,500</td>
</tr>
<tr>
<td>West</td>
<td>84</td>
<td>4,000</td>
<td>5,000</td>
<td>8,500</td>
<td>12,000</td>
</tr>
<tr>
<td>Pacific</td>
<td>85</td>
<td>3,102</td>
<td>5,000</td>
<td>8,000</td>
<td>10,000</td>
</tr>
</tbody>
</table>

---

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

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

\(^3\) Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, civilian workers,1
March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount2</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers ..................................................................................................</td>
<td>0.9</td>
<td>$56.26</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related .......................................................</td>
<td>1.3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.7</td>
<td>905.05</td>
<td>0.00</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.5</td>
<td>111.41</td>
<td>0.00</td>
</tr>
<tr>
<td>Teachers</td>
<td>3.2</td>
<td>545.70</td>
<td>56.76</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>4.2</td>
<td></td>
<td>412.84</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>4.0</td>
<td></td>
<td>0.00</td>
</tr>
<tr>
<td>Service</td>
<td>2.1</td>
<td>660.76</td>
<td>0.00</td>
</tr>
<tr>
<td>Protective service</td>
<td>6.2</td>
<td>903.52</td>
<td>1,119.37</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.0</td>
<td>152.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.9</td>
<td></td>
<td>189.21</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.2</td>
<td>428.34</td>
<td>0.00</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>2.2</td>
<td>463.89</td>
<td>228.62</td>
</tr>
<tr>
<td>Forestry</td>
<td>4.8</td>
<td>599.54</td>
<td>0.00</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.3</td>
<td>525.57</td>
<td>829.07</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>2.2</td>
<td></td>
<td>0.00</td>
</tr>
<tr>
<td>Production</td>
<td>2.5</td>
<td></td>
<td>0.00</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>3.2</td>
<td></td>
<td>1,164.88</td>
</tr>
<tr>
<td>Full time</td>
<td>0.9</td>
<td>48.04</td>
<td>0.00</td>
</tr>
<tr>
<td>Part time</td>
<td>3.1</td>
<td></td>
<td>0.00</td>
</tr>
<tr>
<td>Union</td>
<td>2.4</td>
<td>280.97</td>
<td>457.69</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.8</td>
<td>645.99</td>
<td>0.00</td>
</tr>
<tr>
<td>Average wage within the following categories:3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>2.2</td>
<td>722.34</td>
<td>0.00</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>2.5</td>
<td>732.80</td>
<td>0.00</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.1</td>
<td></td>
<td>0.00</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.5</td>
<td>11.68</td>
<td>0.00</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.2</td>
<td></td>
<td>0.00</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.3</td>
<td></td>
<td>0.00</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.1</td>
<td>38.86</td>
<td>0.00</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.2</td>
<td>99.54</td>
<td>133.79</td>
</tr>
<tr>
<td>Educational services</td>
<td>3.7</td>
<td>517.02</td>
<td>108.75</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>4.6</td>
<td></td>
<td>372.73</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>5.4</td>
<td>554.22</td>
<td>0.00</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1.9</td>
<td></td>
<td>0.00</td>
</tr>
<tr>
<td>Hospitals</td>
<td>2.7</td>
<td></td>
<td>728.03</td>
</tr>
<tr>
<td>Public administration</td>
<td>4.0</td>
<td>879.92</td>
<td>0.00</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, civilian workers,\(^1\) March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount(^2)</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>1 to 99 workers ........................................</td>
<td>1.2</td>
<td>$241.49</td>
<td>$0.00</td>
</tr>
<tr>
<td>1 to 49 workers .......................................</td>
<td>1.1</td>
<td>553.28</td>
<td>0.00</td>
</tr>
<tr>
<td>50 to 99 workers ......................................</td>
<td>2.4</td>
<td>926.89</td>
<td>0.00</td>
</tr>
<tr>
<td>100 workers or more ...............................</td>
<td>1.1</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>100 to 499 workers .................................</td>
<td>1.5</td>
<td>–</td>
<td>0.00</td>
</tr>
<tr>
<td>500 workers or more ...............................</td>
<td>1.7</td>
<td>491.58</td>
<td>0.00</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast ........................................</td>
<td>1.2</td>
<td>4.42</td>
<td>0.00</td>
<td>448.75</td>
<td>1,459.63</td>
</tr>
<tr>
<td>New England ......................................</td>
<td>2.1</td>
<td>406.28</td>
<td>0.00</td>
<td>0.00</td>
<td>1,587.08</td>
</tr>
<tr>
<td>Middle Atlantic ..................................</td>
<td>1.4</td>
<td>275.82</td>
<td>0.00</td>
<td>685.47</td>
<td>1,747.01</td>
</tr>
<tr>
<td>South ..............................................</td>
<td>1.3</td>
<td>601.20</td>
<td>0.00</td>
<td>509.46</td>
<td>0.00</td>
</tr>
<tr>
<td>South Atlantic ...................................</td>
<td>2.0</td>
<td>–</td>
<td>93.65</td>
<td>627.53</td>
<td>1,177.07</td>
</tr>
<tr>
<td>East South Central .............................</td>
<td>2.6</td>
<td>27.22</td>
<td>0.00</td>
<td>906.44</td>
<td>0.00</td>
</tr>
<tr>
<td>West South Central .............................</td>
<td>1.6</td>
<td>885.55</td>
<td>0.00</td>
<td>2,201.91</td>
<td>807.44</td>
</tr>
<tr>
<td>Midwest ............................................</td>
<td>2.0</td>
<td>184.96</td>
<td>0.00</td>
<td>422.70</td>
<td>326.08</td>
</tr>
<tr>
<td>East North Central .............................</td>
<td>1.7</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>West North Central .............................</td>
<td>4.8</td>
<td>849.25</td>
<td>0.00</td>
<td>1,084.35</td>
<td>2,109.88</td>
</tr>
<tr>
<td>West ..............................................</td>
<td>2.4</td>
<td>325.85</td>
<td>634.63</td>
<td>1,414.51</td>
<td>1,477.95</td>
</tr>
<tr>
<td>Pacific ..........................................</td>
<td>1.8</td>
<td>418.45</td>
<td>231.73</td>
<td>1,196.45</td>
<td>2,302.80</td>
</tr>
</tbody>
</table>

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

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

\(^3\) Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

### Table 32. Leave benefits: Access, civilian workers, March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacation</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave&lt;sup&gt;2&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>75</td>
<td>68</td>
<td>73</td>
<td>42</td>
<td>60</td>
<td>62</td>
<td>35</td>
<td>14</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>81</td>
<td>84</td>
<td>76</td>
<td>59</td>
<td>79</td>
<td>82</td>
<td>52</td>
<td>22</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>96</td>
<td>89</td>
<td>95</td>
<td>61</td>
<td>82</td>
<td>84</td>
<td>52</td>
<td>27</td>
</tr>
<tr>
<td>Professional and related</td>
<td>74</td>
<td>82</td>
<td>68</td>
<td>59</td>
<td>77</td>
<td>81</td>
<td>52</td>
<td>20</td>
</tr>
<tr>
<td>Teachers</td>
<td>35</td>
<td>83</td>
<td>16</td>
<td>62</td>
<td>79</td>
<td>85</td>
<td>63</td>
<td>15</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>31</td>
<td>93</td>
<td>16</td>
<td>75</td>
<td>85</td>
<td>92</td>
<td>68</td>
<td>16</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>89</td>
<td>79</td>
<td>88</td>
<td>65</td>
<td>75</td>
<td>82</td>
<td>48</td>
<td>23</td>
</tr>
<tr>
<td>Service</td>
<td>54</td>
<td>48</td>
<td>55</td>
<td>26</td>
<td>37</td>
<td>41</td>
<td>20</td>
<td>8</td>
</tr>
<tr>
<td>Protective service</td>
<td>77</td>
<td>72</td>
<td>76</td>
<td>42</td>
<td>63</td>
<td>67</td>
<td>53</td>
<td>11</td>
</tr>
<tr>
<td>Sales and office</td>
<td>81</td>
<td>70</td>
<td>80</td>
<td>44</td>
<td>59</td>
<td>60</td>
<td>33</td>
<td>13</td>
</tr>
<tr>
<td>Sales and related</td>
<td>73</td>
<td>60</td>
<td>72</td>
<td>36</td>
<td>46</td>
<td>48</td>
<td>24</td>
<td>8</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>86</td>
<td>77</td>
<td>85</td>
<td>49</td>
<td>67</td>
<td>67</td>
<td>38</td>
<td>16</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>81</td>
<td>60</td>
<td>79</td>
<td>31</td>
<td>49</td>
<td>52</td>
<td>27</td>
<td>9</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>69</td>
<td>48</td>
<td>67</td>
<td>20</td>
<td>36</td>
<td>40</td>
<td>20</td>
<td>8</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>92</td>
<td>72</td>
<td>90</td>
<td>41</td>
<td>62</td>
<td>64</td>
<td>33</td>
<td>10</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>82</td>
<td>61</td>
<td>80</td>
<td>34</td>
<td>61</td>
<td>60</td>
<td>31</td>
<td>6</td>
</tr>
<tr>
<td>Production</td>
<td>90</td>
<td>58</td>
<td>87</td>
<td>34</td>
<td>65</td>
<td>63</td>
<td>31</td>
<td>8</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>76</td>
<td>63</td>
<td>74</td>
<td>34</td>
<td>58</td>
<td>57</td>
<td>31</td>
<td>5</td>
</tr>
<tr>
<td>Full time</td>
<td>88</td>
<td>80</td>
<td>87</td>
<td>50</td>
<td>71</td>
<td>74</td>
<td>43</td>
<td>16</td>
</tr>
<tr>
<td>Part time</td>
<td>39</td>
<td>31</td>
<td>35</td>
<td>18</td>
<td>26</td>
<td>28</td>
<td>13</td>
<td>5</td>
</tr>
<tr>
<td>Union</td>
<td>79</td>
<td>86</td>
<td>74</td>
<td>60</td>
<td>84</td>
<td>87</td>
<td>59</td>
<td>15</td>
</tr>
<tr>
<td>Nonunion</td>
<td>75</td>
<td>65</td>
<td>73</td>
<td>39</td>
<td>56</td>
<td>58</td>
<td>32</td>
<td>13</td>
</tr>
<tr>
<td>Average wage within the following categories&lt;sup&gt;3&lt;/sup&gt;</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>53</td>
<td>41</td>
<td>51</td>
<td>21</td>
<td>31</td>
<td>33</td>
<td>14</td>
<td>6</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>40</td>
<td>28</td>
<td>40</td>
<td>12</td>
<td>21</td>
<td>23</td>
<td>9</td>
<td>4</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>83</td>
<td>70</td>
<td>82</td>
<td>44</td>
<td>63</td>
<td>65</td>
<td>34</td>
<td>12</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>88</td>
<td>79</td>
<td>87</td>
<td>50</td>
<td>72</td>
<td>74</td>
<td>44</td>
<td>15</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>83</td>
<td>87</td>
<td>79</td>
<td>61</td>
<td>81</td>
<td>84</td>
<td>55</td>
<td>22</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>83</td>
<td>90</td>
<td>79</td>
<td>61</td>
<td>83</td>
<td>86</td>
<td>58</td>
<td>23</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>89</td>
<td>63</td>
<td>87</td>
<td>35</td>
<td>62</td>
<td>63</td>
<td>33</td>
<td>9</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>73</td>
<td>68</td>
<td>71</td>
<td>44</td>
<td>60</td>
<td>62</td>
<td>36</td>
<td>14</td>
</tr>
<tr>
<td>Education and health services</td>
<td>73</td>
<td>79</td>
<td>66</td>
<td>58</td>
<td>74</td>
<td>78</td>
<td>46</td>
<td>18</td>
</tr>
<tr>
<td>Educational services</td>
<td>53</td>
<td>87</td>
<td>40</td>
<td>60</td>
<td>83</td>
<td>88</td>
<td>66</td>
<td>16</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>42</td>
<td>90</td>
<td>28</td>
<td>70</td>
<td>83</td>
<td>90</td>
<td>67</td>
<td>16</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>79</td>
<td>87</td>
<td>67</td>
<td>42</td>
<td>88</td>
<td>90</td>
<td>72</td>
<td>15</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>86</td>
<td>74</td>
<td>83</td>
<td>57</td>
<td>69</td>
<td>71</td>
<td>33</td>
<td>19</td>
</tr>
<tr>
<td>Hospitals</td>
<td>94</td>
<td>84</td>
<td>93</td>
<td>67</td>
<td>84</td>
<td>87</td>
<td>48</td>
<td>29</td>
</tr>
<tr>
<td>Public administration</td>
<td>88</td>
<td>89</td>
<td>88</td>
<td>53</td>
<td>86</td>
<td>90</td>
<td>81</td>
<td>16</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 32. Leave benefits: Access, civilian workers,\(^1\) March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave(^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>69</td>
<td>56</td>
<td>68</td>
<td>29</td>
<td>44</td>
<td>46</td>
<td>20</td>
<td>9</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>68</td>
<td>54</td>
<td>67</td>
<td>27</td>
<td>40</td>
<td>43</td>
<td>18</td>
<td>9</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>73</td>
<td>62</td>
<td>72</td>
<td>36</td>
<td>55</td>
<td>55</td>
<td>25</td>
<td>10</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>82</td>
<td>79</td>
<td>79</td>
<td>55</td>
<td>76</td>
<td>78</td>
<td>50</td>
<td>17</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>82</td>
<td>74</td>
<td>80</td>
<td>50</td>
<td>68</td>
<td>69</td>
<td>39</td>
<td>14</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>81</td>
<td>85</td>
<td>77</td>
<td>61</td>
<td>85</td>
<td>87</td>
<td>63</td>
<td>21</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Unpaid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>74</td>
<td>70</td>
<td>73</td>
<td>53</td>
<td>66</td>
<td>73</td>
<td>39</td>
<td>16</td>
</tr>
<tr>
<td>New England</td>
<td>70</td>
<td>68</td>
<td>69</td>
<td>47</td>
<td>65</td>
<td>74</td>
<td>40</td>
<td>13</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>76</td>
<td>71</td>
<td>75</td>
<td>55</td>
<td>66</td>
<td>72</td>
<td>39</td>
<td>17</td>
</tr>
<tr>
<td>South</td>
<td>78</td>
<td>66</td>
<td>76</td>
<td>41</td>
<td>62</td>
<td>65</td>
<td>39</td>
<td>13</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>79</td>
<td>66</td>
<td>76</td>
<td>43</td>
<td>64</td>
<td>65</td>
<td>39</td>
<td>14</td>
</tr>
<tr>
<td>East South Central</td>
<td>78</td>
<td>68</td>
<td>78</td>
<td>34</td>
<td>60</td>
<td>65</td>
<td>39</td>
<td>9</td>
</tr>
<tr>
<td>West South Central</td>
<td>75</td>
<td>66</td>
<td>74</td>
<td>42</td>
<td>59</td>
<td>64</td>
<td>38</td>
<td>13</td>
</tr>
<tr>
<td>Midwest</td>
<td>75</td>
<td>64</td>
<td>74</td>
<td>39</td>
<td>60</td>
<td>60</td>
<td>31</td>
<td>13</td>
</tr>
<tr>
<td>East North Central</td>
<td>75</td>
<td>63</td>
<td>74</td>
<td>40</td>
<td>60</td>
<td>60</td>
<td>30</td>
<td>14</td>
</tr>
<tr>
<td>West North Central</td>
<td>74</td>
<td>65</td>
<td>73</td>
<td>39</td>
<td>61</td>
<td>62</td>
<td>35</td>
<td>10</td>
</tr>
<tr>
<td>West</td>
<td>74</td>
<td>71</td>
<td>70</td>
<td>39</td>
<td>52</td>
<td>51</td>
<td>31</td>
<td>14</td>
</tr>
<tr>
<td>Mountain</td>
<td>71</td>
<td>61</td>
<td>69</td>
<td>42</td>
<td>52</td>
<td>56</td>
<td>33</td>
<td>14</td>
</tr>
<tr>
<td>Pacific</td>
<td>75</td>
<td>76</td>
<td>70</td>
<td>37</td>
<td>52</td>
<td>49</td>
<td>31</td>
<td>14</td>
</tr>
</tbody>
</table>

---

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

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

3 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

## Table 32. Standard errors for leave benefits: Access, civilian workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.7</td>
<td>0.7</td>
<td>0.7</td>
<td>0.7</td>
<td>0.7</td>
<td>0.6</td>
<td>0.4</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.8</td>
<td>0.9</td>
<td>0.8</td>
<td>1.1</td>
<td>1.0</td>
<td>0.9</td>
<td>1.3</td>
<td>0.7</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>0.5</td>
<td>0.9</td>
<td>0.6</td>
<td>1.6</td>
<td>1.2</td>
<td>1.1</td>
<td>1.6</td>
<td>1.4</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.0</td>
<td>1.2</td>
<td>1.0</td>
<td>1.3</td>
<td>1.3</td>
<td>1.2</td>
<td>1.6</td>
<td>0.9</td>
</tr>
<tr>
<td>Teachers</td>
<td>2.3</td>
<td>2.0</td>
<td>2.3</td>
<td>2.0</td>
<td>2.2</td>
<td>2.0</td>
<td>2.1</td>
<td>1.2</td>
</tr>
<tr>
<td>Primary, secondary, and special education</td>
<td>1.4</td>
<td>2.3</td>
<td>3.1</td>
<td>2.9</td>
<td>2.4</td>
<td>2.3</td>
<td>2.3</td>
<td>1.4</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>1.2</td>
<td>2.9</td>
<td>1.2</td>
<td>1.9</td>
<td>2.9</td>
<td>3.6</td>
<td>3.9</td>
<td>3.0</td>
</tr>
<tr>
<td>Service</td>
<td>1.8</td>
<td>1.7</td>
<td>1.7</td>
<td>1.3</td>
<td>1.6</td>
<td>1.6</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Protective services</td>
<td>2.8</td>
<td>3.9</td>
<td>3.2</td>
<td>3.7</td>
<td>4.2</td>
<td>3.8</td>
<td>3.9</td>
<td>3.9</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.8</td>
<td>1.1</td>
<td>1.0</td>
<td>1.2</td>
<td>1.1</td>
<td>1.4</td>
<td>1.0</td>
<td>0.7</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.7</td>
<td>1.6</td>
<td>1.7</td>
<td>1.5</td>
<td>1.7</td>
<td>1.8</td>
<td>1.1</td>
<td>0.8</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.8</td>
<td>1.0</td>
<td>0.9</td>
<td>1.4</td>
<td>1.3</td>
<td>1.6</td>
<td>1.3</td>
<td>1.0</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.3</td>
<td>1.6</td>
<td>1.5</td>
<td>1.2</td>
<td>1.5</td>
<td>1.6</td>
<td>1.1</td>
<td>0.7</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>2.4</td>
<td>2.2</td>
<td>2.8</td>
<td>1.6</td>
<td>1.7</td>
<td>2.2</td>
<td>1.4</td>
<td>1.2</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.2</td>
<td>2.1</td>
<td>1.5</td>
<td>1.6</td>
<td>2.2</td>
<td>2.0</td>
<td>1.3</td>
<td>1.2</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.3</td>
<td>1.8</td>
<td>1.2</td>
<td>1.2</td>
<td>1.3</td>
<td>1.5</td>
<td>1.3</td>
<td>0.6</td>
</tr>
<tr>
<td>Production</td>
<td>1.2</td>
<td>2.2</td>
<td>1.5</td>
<td>1.8</td>
<td>2.1</td>
<td>2.0</td>
<td>1.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>2.1</td>
<td>2.4</td>
<td>1.6</td>
<td>1.6</td>
<td>1.8</td>
<td>1.8</td>
<td>1.5</td>
<td>0.8</td>
</tr>
<tr>
<td>Full time</td>
<td>0.4</td>
<td>0.6</td>
<td>0.4</td>
<td>0.7</td>
<td>0.7</td>
<td>0.6</td>
<td>0.7</td>
<td>0.5</td>
</tr>
<tr>
<td>Part time</td>
<td>1.4</td>
<td>1.4</td>
<td>1.4</td>
<td>1.1</td>
<td>1.2</td>
<td>1.4</td>
<td>0.9</td>
<td>0.5</td>
</tr>
<tr>
<td>Union</td>
<td>1.0</td>
<td>1.0</td>
<td>1.1</td>
<td>1.4</td>
<td>1.1</td>
<td>1.1</td>
<td>1.2</td>
<td>1.0</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.7</td>
<td>0.8</td>
<td>0.8</td>
<td>0.7</td>
<td>0.8</td>
<td>0.8</td>
<td>0.7</td>
<td>0.5</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.6</td>
<td>1.4</td>
<td>1.6</td>
<td>1.1</td>
<td>1.1</td>
<td>1.3</td>
<td>0.7</td>
<td>0.8</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1.5</td>
<td>1.5</td>
<td>1.5</td>
<td>0.8</td>
<td>1.3</td>
<td>1.7</td>
<td>1.2</td>
<td>0.7</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.9</td>
<td>1.1</td>
<td>1.7</td>
<td>1.3</td>
<td>1.3</td>
<td>1.2</td>
<td>1.1</td>
<td>0.8</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.7</td>
<td>0.8</td>
<td>0.7</td>
<td>1.1</td>
<td>0.9</td>
<td>1.0</td>
<td>0.9</td>
<td>0.7</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.7</td>
<td>0.8</td>
<td>0.8</td>
<td>1.1</td>
<td>0.9</td>
<td>0.9</td>
<td>1.2</td>
<td>0.8</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>0.9</td>
<td>1.1</td>
<td>1.2</td>
<td>1.5</td>
<td>1.2</td>
<td>1.2</td>
<td>1.8</td>
<td>1.3</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>0.8</td>
<td>1.5</td>
<td>1.2</td>
<td>1.4</td>
<td>1.3</td>
<td>1.2</td>
<td>1.1</td>
<td>0.6</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.8</td>
<td>0.8</td>
<td>0.8</td>
<td>0.7</td>
<td>0.8</td>
<td>0.8</td>
<td>0.7</td>
<td>0.5</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.2</td>
<td>1.6</td>
<td>1.2</td>
<td>1.8</td>
<td>1.4</td>
<td>1.2</td>
<td>1.6</td>
<td>1.0</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.3</td>
<td>0.9</td>
<td>1.2</td>
<td>1.3</td>
<td>1.4</td>
<td>1.2</td>
<td>1.3</td>
<td>1.1</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.5</td>
<td>1.2</td>
<td>1.3</td>
<td>1.6</td>
<td>1.9</td>
<td>1.7</td>
<td>1.7</td>
<td>1.3</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.6</td>
<td>1.2</td>
<td>1.6</td>
<td>2.6</td>
<td>1.5</td>
<td>1.2</td>
<td>2.1</td>
<td>1.6</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1.6</td>
<td>2.6</td>
<td>1.8</td>
<td>2.7</td>
<td>2.0</td>
<td>1.7</td>
<td>2.3</td>
<td>1.6</td>
</tr>
<tr>
<td>Hospitals</td>
<td>0.7</td>
<td>1.8</td>
<td>0.8</td>
<td>2.2</td>
<td>2.3</td>
<td>1.9</td>
<td>2.7</td>
<td>2.4</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.5</td>
<td>1.4</td>
<td>1.5</td>
<td>2.3</td>
<td>1.6</td>
<td>1.5</td>
<td>1.8</td>
<td>1.8</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 32. Standard errors for leave benefits: Access, civilian workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Paid</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Unpaid</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.2</td>
<td>1.2</td>
<td>1.2</td>
<td>0.9</td>
<td>1.1</td>
<td>1.2</td>
<td>0.9</td>
<td>0.5</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.3</td>
<td>1.3</td>
<td>1.3</td>
<td>1.2</td>
<td>1.1</td>
<td>1.3</td>
<td>1.0</td>
<td>0.6</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.4</td>
<td>2.2</td>
<td>2.4</td>
<td>2.2</td>
<td>2.3</td>
<td>2.5</td>
<td>1.6</td>
<td>1.3</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.6</td>
<td>0.7</td>
<td>0.7</td>
<td>0.8</td>
<td>0.7</td>
<td>0.6</td>
<td>0.9</td>
<td>0.7</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.1</td>
<td>1.2</td>
<td>1.1</td>
<td>1.2</td>
<td>1.2</td>
<td>1.0</td>
<td>1.2</td>
<td>0.9</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.9</td>
<td>1.0</td>
<td>0.9</td>
<td>1.1</td>
<td>1.1</td>
<td>1.1</td>
<td>1.4</td>
<td>1.0</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>1.2</td>
<td>1.2</td>
<td>1.1</td>
<td>1.3</td>
<td>1.4</td>
<td>1.5</td>
<td>1.6</td>
<td>0.8</td>
</tr>
<tr>
<td>New England</td>
<td>1.4</td>
<td>2.7</td>
<td>1.6</td>
<td>2.8</td>
<td>2.7</td>
<td>1.8</td>
<td>2.3</td>
<td>1.2</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.6</td>
<td>1.4</td>
<td>1.3</td>
<td>1.5</td>
<td>1.5</td>
<td>2.0</td>
<td>1.9</td>
<td>1.0</td>
</tr>
<tr>
<td>South</td>
<td>1.2</td>
<td>1.4</td>
<td>1.2</td>
<td>1.2</td>
<td>1.4</td>
<td>1.1</td>
<td>1.1</td>
<td>0.6</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.0</td>
<td>2.0</td>
<td>1.3</td>
<td>1.7</td>
<td>1.7</td>
<td>1.1</td>
<td>1.2</td>
<td>0.9</td>
</tr>
<tr>
<td>East South Central</td>
<td>4.0</td>
<td>3.5</td>
<td>2.5</td>
<td>1.8</td>
<td>5.6</td>
<td>5.1</td>
<td>5.1</td>
<td>1.7</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.8</td>
<td>2.2</td>
<td>2.9</td>
<td>2.1</td>
<td>1.7</td>
<td>2.2</td>
<td>1.2</td>
<td>0.9</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.4</td>
<td>1.9</td>
<td>1.9</td>
<td>1.4</td>
<td>1.1</td>
<td>1.4</td>
<td>1.3</td>
<td>0.8</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.2</td>
<td>1.6</td>
<td>1.9</td>
<td>1.7</td>
<td>1.2</td>
<td>1.7</td>
<td>1.6</td>
<td>0.7</td>
</tr>
<tr>
<td>West North Central</td>
<td>3.8</td>
<td>4.7</td>
<td>4.1</td>
<td>2.6</td>
<td>2.4</td>
<td>2.8</td>
<td>2.2</td>
<td>1.9</td>
</tr>
<tr>
<td>West</td>
<td>1.4</td>
<td>1.3</td>
<td>1.4</td>
<td>1.4</td>
<td>1.1</td>
<td>1.4</td>
<td>1.0</td>
<td>1.3</td>
</tr>
<tr>
<td>Mountain</td>
<td>0.9</td>
<td>1.6</td>
<td>1.2</td>
<td>3.4</td>
<td>1.3</td>
<td>1.7</td>
<td>1.5</td>
<td>2.8</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.9</td>
<td>1.8</td>
<td>1.9</td>
<td>1.2</td>
<td>1.4</td>
<td>1.9</td>
<td>1.3</td>
<td>1.5</td>
</tr>
</tbody>
</table>

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

2 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 33. Paid holidays: Number of days provided, civilian workers, March 2016

(All workers with paid holidays = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 days</td>
<td>6 days</td>
</tr>
<tr>
<td>All workers</td>
<td>7</td>
<td>3</td>
<td>22</td>
</tr>
</tbody>
</table>

**Worker characteristics**

Management, professional, and related .......... 2 1 16 13 13 13 14 10 9 3 3 3 9 9
Management, business, and financial .............. 1 1 15 10 15 13 19 10 8 3 2 3 9 9
Professional and related ......................... 3 1 17 15 12 13 12 10 9 3 3 3 9 9
Teachers .............................................. 8 – 15 – 7 10 11 10 7 3 7 11 10 10
Primary, secondary, and special education school teachers .......... 10 – 23 – – 5 10 9 4 1 – 12 10 9
Registered nurses .................................. – – 28 21 19 14 5 6 3 2 1 – 8 7
Service .................................................. 12 6 26 16 8 6 7 6 5 3 2 3 8 7
Protective service ................................... – – – 6 6 13 12 19 15 8 4 3 10 10
Sales and office ...................................... 12 3 23 13 12 9 13 6 4 2 1 1 8 7
Sales and related ..................................... 28 5 29 11 9 7 7 5 3 1 – – 6 6
Office and administrative support ............... 5 2 20 14 13 10 18 7 5 2 2 2 8 8
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .......... 7 6 30 13 13 9 6 6 5 3 1 1 8 7
Installation, maintenance, and repair ........... 4 5 29 17 9 7 14 7 4 2 1 2 8 7
Production, transportation, and material moving Production ........................................ 5 3 23 12 16 10 13 9 4 2 1 3 8 8
Transportation and material moving .............. 8 4 25 14 20 7 9 6 2 2 1 2 8 7
Full time .................................................. 4 3 21 13 13 11 13 9 6 3 2 2 8 8
Part time .................................................. 25 4 30 15 9 4 6 2 1 1 2 1 6 6
Union ..................................................... 2 2 14 8 11 8 12 15 13 5 4 6 10 10
Nonunion .................................................. 8 3 23 15 13 10 12 7 4 2 1 2 8 8
Average wage within the following categories: Lowest 25 percent ......................... 20 7 32 15 10 5 5 2 1 1 1 2 2 6 6
Lowest 10 percent ..................................... 27 6 33 16 9 3 3 1 – – – – 6 6
Second 25 percent ..................................... 6 4 24 15 12 9 12 7 4 2 1 2 8 8
Third 25 percent ....................................... 3 2 18 12 13 11 16 10 7 3 2 3 9 9
Highest 25 percent ................................... 2 1 14 12 14 13 14 10 10 4 2 3 9 9
Highest 10 percent .................................... 2 1 12 11 14 14 16 9 12 4 2 3 9 9

**Establishment characteristics**

Goods-producing industries ....................... 3 3 18 11 12 14 16 9 8 2 1 2 9 9
Service-providing industries ...................... 8 3 22 14 12 9 11 8 5 3 2 2 8 8
Education and health services .................. 3 3 25 16 9 8 9 7 7 4 4 6 9 8
Educational services ................................ 4 2 6 4 6 9 13 14 9 9 9 16 11 11
Elementary and secondary schools ............... 6 2 11 4 4 9 13 12 6 6 11 14 11 10
Junior colleges, colleges, and universities .... 2 1 1 3 7 9 11 16 13 13 9 17 12 12
Health care and social assistance .............. 3 – 33 22 10 7 7 4 6 2 – 1 8 7
Hospitals .................................................. 2 – 32 24 12 9 6 – 5 3 1 – 8 7
Public administration ............................... (2) (2) – – 2 9 15 28 26 10 7 2 11 11

See footnotes at end of table.
Table 33. Paid holidays: Number of days provided, civilian workers, 1 March 2016—continued

(All workers with paid holidays = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 days</td>
<td>6 days</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>10</td>
<td>4</td>
<td>27</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>10</td>
<td>5</td>
<td>27</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>9</td>
<td>3</td>
<td>27</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>5</td>
<td>2</td>
<td>17</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>7</td>
<td>3</td>
<td>21</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2</td>
<td>1</td>
<td>13</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Less than 5 days</th>
<th>5 days</th>
<th>6 days</th>
<th>7 days</th>
<th>8 days</th>
<th>9 days</th>
<th>10 days</th>
<th>11 days</th>
<th>12 days</th>
<th>13 days</th>
<th>14 days</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>6</td>
<td>3</td>
<td>17</td>
<td>14</td>
<td>11</td>
<td>9</td>
<td>14</td>
<td>9</td>
<td>10</td>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td>New England</td>
<td>7</td>
<td>2</td>
<td>13</td>
<td>14</td>
<td>10</td>
<td>9</td>
<td>16</td>
<td>12</td>
<td>9</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>6</td>
<td>3</td>
<td>18</td>
<td>14</td>
<td>11</td>
<td>9</td>
<td>13</td>
<td>8</td>
<td>10</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>South</td>
<td>10</td>
<td>3</td>
<td>22</td>
<td>13</td>
<td>12</td>
<td>11</td>
<td>11</td>
<td>7</td>
<td>5</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>10</td>
<td>3</td>
<td>23</td>
<td>12</td>
<td>12</td>
<td>11</td>
<td>12</td>
<td>7</td>
<td>5</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>East South Central</td>
<td>10</td>
<td>4</td>
<td>19</td>
<td>–</td>
<td>11</td>
<td>10</td>
<td>14</td>
<td>8</td>
<td>5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>9</td>
<td>5</td>
<td>21</td>
<td>16</td>
<td>13</td>
<td>12</td>
<td>8</td>
<td>7</td>
<td>3</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>Midwest</td>
<td>5</td>
<td>2</td>
<td>25</td>
<td>14</td>
<td>14</td>
<td>9</td>
<td>14</td>
<td>7</td>
<td>5</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>East North Central</td>
<td>6</td>
<td>2</td>
<td>23</td>
<td>15</td>
<td>14</td>
<td>9</td>
<td>15</td>
<td>6</td>
<td>4</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>West North Central</td>
<td>4</td>
<td>1</td>
<td>29</td>
<td>12</td>
<td>14</td>
<td>9</td>
<td>12</td>
<td>–</td>
<td>6</td>
<td>2</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>6</td>
<td>4</td>
<td>22</td>
<td>12</td>
<td>13</td>
<td>10</td>
<td>12</td>
<td>9</td>
<td>5</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Mountain</td>
<td>7</td>
<td>3</td>
<td>27</td>
<td>12</td>
<td>15</td>
<td>8</td>
<td>13</td>
<td>7</td>
<td>5</td>
<td>1</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>6</td>
<td>5</td>
<td>20</td>
<td>12</td>
<td>12</td>
<td>10</td>
<td>11</td>
<td>10</td>
<td>5</td>
<td>3</td>
<td>3</td>
</tr>
</tbody>
</table>

1 Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
2 Less than 0.5.
3 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

### Table 33. Standard errors for paid holidays: Number of days provided, civilian workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 days</td>
<td>6 days</td>
</tr>
<tr>
<td>All workers</td>
<td>0.4</td>
<td>0.4</td>
<td>0.7</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.3</td>
<td>0.2</td>
<td>1.0</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>0.3</td>
<td>0.2</td>
<td>1.4</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.4</td>
<td>0.2</td>
<td>1.4</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.5</td>
<td>–</td>
<td>4.2</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>2.3</td>
<td>–</td>
<td>6.4</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>–</td>
<td>–</td>
<td>3.5</td>
</tr>
<tr>
<td>Service</td>
<td>1.9</td>
<td>2.0</td>
<td>2.5</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.8</td>
<td>0.4</td>
<td>0.9</td>
</tr>
<tr>
<td>Sales and related</td>
<td>2.1</td>
<td>0.8</td>
<td>1.5</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.5</td>
<td>0.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>0.8</td>
<td>1.1</td>
<td>1.8</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>1.4</td>
<td>2.2</td>
<td>3.2</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.0</td>
<td>0.8</td>
<td>2.0</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>0.8</td>
<td>0.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Production</td>
<td>1.0</td>
<td>0.6</td>
<td>2.0</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.0</td>
<td>0.7</td>
<td>1.8</td>
</tr>
<tr>
<td>Full time</td>
<td>0.4</td>
<td>0.4</td>
<td>0.8</td>
</tr>
<tr>
<td>Part time</td>
<td>1.7</td>
<td>0.9</td>
<td>2.0</td>
</tr>
<tr>
<td>Union</td>
<td>0.3</td>
<td>0.4</td>
<td>1.2</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.5</td>
<td>0.5</td>
<td>0.8</td>
</tr>
<tr>
<td>Average wage within the following categories:3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.2</td>
<td>1.4</td>
<td>1.8</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>2.2</td>
<td>1.4</td>
<td>3.8</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.6</td>
<td>0.6</td>
<td>1.3</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.3</td>
<td>0.3</td>
<td>0.9</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.3</td>
<td>0.2</td>
<td>1.0</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>0.6</td>
<td>0.2</td>
<td>1.7</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>0.4</td>
<td>0.7</td>
<td>1.0</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.5</td>
<td>0.4</td>
<td>0.9</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.8</td>
<td>1.3</td>
<td>2.2</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.7</td>
<td>0.4</td>
<td>0.9</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.2</td>
<td>0.7</td>
<td>1.6</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>0.6</td>
<td>0.4</td>
<td>0.3</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1.1</td>
<td>–</td>
<td>2.3</td>
</tr>
<tr>
<td>Hospitals</td>
<td>0.6</td>
<td>–</td>
<td>3.1</td>
</tr>
<tr>
<td>Public administration</td>
<td>0.1</td>
<td>0.1</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 33. Standard errors for paid holidays: Number of days provided, civilian workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Less than 5 days</th>
<th>5 days</th>
<th>6 days</th>
<th>7 days</th>
<th>8 days</th>
<th>9 days</th>
<th>10 days</th>
<th>11 days</th>
<th>12 days</th>
<th>13 days</th>
<th>14 days</th>
<th>Greater than 14 days</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>0.6</td>
<td>0.6</td>
<td>1.1</td>
<td>1.1</td>
<td>0.8</td>
<td>0.7</td>
<td>0.5</td>
<td>0.5</td>
<td>0.4</td>
<td>0.3</td>
<td>0.1</td>
<td>0.2</td>
<td>0.1</td>
<td>0.0</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.9</td>
<td>0.7</td>
<td>1.3</td>
<td>1.3</td>
<td>0.8</td>
<td>0.8</td>
<td>0.6</td>
<td>0.6</td>
<td>0.5</td>
<td>0.3</td>
<td>0.1</td>
<td>0.2</td>
<td>0.1</td>
<td>0.0</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.5</td>
<td>1.0</td>
<td>2.2</td>
<td>1.7</td>
<td>1.9</td>
<td>1.4</td>
<td>1.3</td>
<td>0.7</td>
<td>1.1</td>
<td>0.8</td>
<td>0.2</td>
<td>0.2</td>
<td>0.1</td>
<td>0.0</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.4</td>
<td>0.5</td>
<td>0.9</td>
<td>0.8</td>
<td>0.6</td>
<td>0.8</td>
<td>0.7</td>
<td>0.7</td>
<td>0.5</td>
<td>0.3</td>
<td>0.3</td>
<td>0.3</td>
<td>0.3</td>
<td>0.0</td>
</tr>
<tr>
<td>Greater than 14 days</td>
<td>0.6</td>
<td>1.0</td>
<td>1.4</td>
<td>1.0</td>
<td>0.9</td>
<td>1.1</td>
<td>0.9</td>
<td>0.8</td>
<td>0.8</td>
<td>0.3</td>
<td>0.5</td>
<td>0.4</td>
<td>0.4</td>
<td>0.0</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.6</td>
<td>0.2</td>
<td>1.1</td>
<td>1.0</td>
<td>0.8</td>
<td>1.0</td>
<td>0.9</td>
<td>1.2</td>
<td>0.8</td>
<td>0.4</td>
<td>0.4</td>
<td>0.5</td>
<td>0.5</td>
<td>0.1</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.4</td>
<td>0.2</td>
<td>1.1</td>
<td>1.0</td>
<td>0.8</td>
<td>1.0</td>
<td>0.9</td>
<td>1.2</td>
<td>0.8</td>
<td>0.4</td>
<td>0.4</td>
<td>0.5</td>
<td>0.5</td>
<td>0.1</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Less than 5 days</th>
<th>5 days</th>
<th>6 days</th>
<th>7 days</th>
<th>8 days</th>
<th>9 days</th>
<th>10 days</th>
<th>11 days</th>
<th>12 days</th>
<th>13 days</th>
<th>14 days</th>
<th>Greater than 14 days</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>0.9</td>
<td>0.7</td>
<td>1.0</td>
<td>1.3</td>
<td>0.7</td>
<td>1.0</td>
<td>1.0</td>
<td>0.9</td>
<td>1.1</td>
<td>0.5</td>
<td>0.2</td>
<td>0.4</td>
<td>0.4</td>
<td>0.6</td>
</tr>
<tr>
<td>New England</td>
<td>1.5</td>
<td>0.9</td>
<td>2.8</td>
<td>3.4</td>
<td>0.9</td>
<td>1.7</td>
<td>2.0</td>
<td>3.0</td>
<td>1.8</td>
<td>1.2</td>
<td>0.2</td>
<td>1.0</td>
<td>1.0</td>
<td>0.2</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.0</td>
<td>0.9</td>
<td>0.9</td>
<td>1.4</td>
<td>0.9</td>
<td>1.3</td>
<td>1.2</td>
<td>0.6</td>
<td>1.3</td>
<td>0.5</td>
<td>0.2</td>
<td>0.4</td>
<td>0.1</td>
<td>0.3</td>
</tr>
<tr>
<td>South</td>
<td>0.9</td>
<td>0.5</td>
<td>1.2</td>
<td>1.2</td>
<td>0.8</td>
<td>1.1</td>
<td>0.7</td>
<td>0.5</td>
<td>0.4</td>
<td>0.3</td>
<td>0.3</td>
<td>0.3</td>
<td>0.3</td>
<td>0.1</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.4</td>
<td>0.6</td>
<td>1.7</td>
<td>1.6</td>
<td>1.2</td>
<td>1.7</td>
<td>1.0</td>
<td>0.8</td>
<td>0.5</td>
<td>0.4</td>
<td>0.3</td>
<td>0.4</td>
<td>0.4</td>
<td>0.3</td>
</tr>
<tr>
<td>East South Central</td>
<td>2.5</td>
<td>1.2</td>
<td>1.9</td>
<td>–</td>
<td>1.8</td>
<td>2.8</td>
<td>2.3</td>
<td>1.6</td>
<td>1.6</td>
<td>–</td>
<td>1.0</td>
<td>0.3</td>
<td>1.0</td>
<td>0.0</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.0</td>
<td>1.2</td>
<td>2.5</td>
<td>2.0</td>
<td>1.0</td>
<td>1.1</td>
<td>0.9</td>
<td>0.7</td>
<td>0.5</td>
<td>0.2</td>
<td>0.4</td>
<td>0.5</td>
<td>0.5</td>
<td>0.1</td>
</tr>
<tr>
<td>Midwest</td>
<td>0.4</td>
<td>0.5</td>
<td>1.5</td>
<td>1.4</td>
<td>0.8</td>
<td>0.7</td>
<td>0.8</td>
<td>1.2</td>
<td>0.7</td>
<td>0.4</td>
<td>0.2</td>
<td>0.4</td>
<td>0.4</td>
<td>0.1</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.6</td>
<td>0.7</td>
<td>1.7</td>
<td>2.0</td>
<td>1.0</td>
<td>0.9</td>
<td>1.1</td>
<td>0.8</td>
<td>0.8</td>
<td>0.5</td>
<td>0.2</td>
<td>0.5</td>
<td>0.5</td>
<td>0.1</td>
</tr>
<tr>
<td>West North Central</td>
<td>0.6</td>
<td>0.3</td>
<td>2.6</td>
<td>1.2</td>
<td>1.5</td>
<td>0.9</td>
<td>0.9</td>
<td>–</td>
<td>1.5</td>
<td>0.6</td>
<td>–</td>
<td>0.6</td>
<td>0.6</td>
<td>0.1</td>
</tr>
<tr>
<td>West</td>
<td>0.6</td>
<td>1.3</td>
<td>1.9</td>
<td>1.7</td>
<td>1.3</td>
<td>1.1</td>
<td>0.6</td>
<td>0.9</td>
<td>1.0</td>
<td>0.4</td>
<td>0.7</td>
<td>0.4</td>
<td>0.4</td>
<td>0.1</td>
</tr>
<tr>
<td>Mountain</td>
<td>0.8</td>
<td>0.5</td>
<td>4.7</td>
<td>3.3</td>
<td>2.8</td>
<td>2.1</td>
<td>1.2</td>
<td>1.2</td>
<td>1.6</td>
<td>0.5</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>0.1</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.8</td>
<td>1.8</td>
<td>1.8</td>
<td>2.0</td>
<td>1.4</td>
<td>1.4</td>
<td>0.7</td>
<td>1.2</td>
<td>1.2</td>
<td>0.6</td>
<td>0.9</td>
<td>0.5</td>
<td>0.5</td>
<td>0.1</td>
</tr>
</tbody>
</table>

1 Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
2 Less than 0.05.
3 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 34. Paid sick leave: Type of provision, civilian workers, March 2016

(All workers with paid sick leave = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
<th>Fixed number of days per year</th>
<th>As needed</th>
<th>As part of consolidated leave plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td></td>
<td>73</td>
<td>4</td>
<td>23</td>
</tr>
</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
<th>Fixed number of days per year</th>
<th>As needed</th>
<th>As part of consolidated leave plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td></td>
<td>71</td>
<td>6</td>
<td>24</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td></td>
<td>67</td>
<td>8</td>
<td>25</td>
</tr>
<tr>
<td>Professional and related</td>
<td></td>
<td>72</td>
<td>5</td>
<td>23</td>
</tr>
<tr>
<td>Teachers</td>
<td></td>
<td>88</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td></td>
<td>89</td>
<td>1</td>
<td>10</td>
</tr>
<tr>
<td>Registered nurses</td>
<td></td>
<td>58</td>
<td>1</td>
<td>41</td>
</tr>
<tr>
<td>Service</td>
<td></td>
<td>74</td>
<td>1</td>
<td>24</td>
</tr>
<tr>
<td>Protective service</td>
<td></td>
<td>77</td>
<td>3</td>
<td>20</td>
</tr>
<tr>
<td>Sales and office</td>
<td></td>
<td>71</td>
<td>4</td>
<td>26</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td></td>
<td>72</td>
<td>4</td>
<td>24</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td></td>
<td>80</td>
<td>4</td>
<td>16</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td></td>
<td>79</td>
<td>6</td>
<td>15</td>
</tr>
<tr>
<td>Full time</td>
<td></td>
<td>73</td>
<td>4</td>
<td>23</td>
</tr>
<tr>
<td>Union</td>
<td></td>
<td>87</td>
<td>2</td>
<td>11</td>
</tr>
<tr>
<td>Nonunion</td>
<td></td>
<td>70</td>
<td>4</td>
<td>25</td>
</tr>
</tbody>
</table>

**Average wage within the following categories:**

<table>
<thead>
<tr>
<th>Category</th>
<th>Sick leave provision</th>
<th>Fixed number of days per year</th>
<th>As needed</th>
<th>As part of consolidated leave plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Second 25 percent</td>
<td></td>
<td>74</td>
<td>2</td>
<td>24</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td></td>
<td>75</td>
<td>3</td>
<td>22</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td></td>
<td>71</td>
<td>7</td>
<td>22</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td></td>
<td>70</td>
<td>9</td>
<td>21</td>
</tr>
</tbody>
</table>

**Establishment characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
<th>Fixed number of days per year</th>
<th>As needed</th>
<th>As part of consolidated leave plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service-providing industries</td>
<td></td>
<td>73</td>
<td>4</td>
<td>23</td>
</tr>
<tr>
<td>Education and health services</td>
<td></td>
<td>75</td>
<td>1</td>
<td>24</td>
</tr>
<tr>
<td>Educational services</td>
<td></td>
<td>89</td>
<td>2</td>
<td>8</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td></td>
<td>90</td>
<td>1</td>
<td>8</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td></td>
<td>88</td>
<td>5</td>
<td>7</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td></td>
<td>63</td>
<td>1</td>
<td>36</td>
</tr>
<tr>
<td>Hospitals</td>
<td></td>
<td>58</td>
<td>2</td>
<td>40</td>
</tr>
<tr>
<td>Public administration</td>
<td></td>
<td>84</td>
<td>3</td>
<td>13</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 34. Paid sick leave: Type of provision, civilian workers,¹ March 2016—continued

(All workers with paid sick leave = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed number of days per year²</th>
<th>As needed³</th>
<th>As part of consolidated leave plan⁴</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>75</td>
<td>5</td>
<td>20</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>74</td>
<td>7</td>
<td>20</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>77</td>
<td>2</td>
<td>21</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>72</td>
<td>3</td>
<td>25</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>72</td>
<td>2</td>
<td>26</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>73</td>
<td>4</td>
<td>23</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Fixed number of days per year²</th>
<th>As needed³</th>
<th>As part of consolidated leave plan⁴</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>77</td>
<td>5</td>
<td>18</td>
</tr>
<tr>
<td>New England</td>
<td>73</td>
<td>4</td>
<td>23</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>79</td>
<td>5</td>
<td>16</td>
</tr>
<tr>
<td>South</td>
<td>72</td>
<td>5</td>
<td>23</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>71</td>
<td>5</td>
<td>23</td>
</tr>
<tr>
<td>East South Central</td>
<td>77</td>
<td>5</td>
<td>18</td>
</tr>
<tr>
<td>West South Central</td>
<td>72</td>
<td>3</td>
<td>25</td>
</tr>
<tr>
<td>Midwest</td>
<td>73</td>
<td>3</td>
<td>24</td>
</tr>
<tr>
<td>West North Central</td>
<td>72</td>
<td>2</td>
<td>26</td>
</tr>
<tr>
<td>West</td>
<td>72</td>
<td>3</td>
<td>25</td>
</tr>
<tr>
<td>Mountain</td>
<td>60</td>
<td>5</td>
<td>36</td>
</tr>
<tr>
<td>Pacific</td>
<td>76</td>
<td>3</td>
<td>21</td>
</tr>
</tbody>
</table>

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

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

³ Plan does not specify maximum number of days.

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

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed number of days per year</th>
<th>As needed</th>
<th>As part of consolidated leave plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.8</td>
<td>0.4</td>
<td>0.7</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.0</td>
<td>0.8</td>
<td>0.9</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.7</td>
<td>1.4</td>
<td>1.6</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.3</td>
<td>0.8</td>
<td>1.2</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.3</td>
<td>0.6</td>
<td>1.2</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>1.6</td>
<td>0.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>3.2</td>
<td>0.4</td>
<td>3.1</td>
</tr>
<tr>
<td>Service</td>
<td>2.0</td>
<td>0.3</td>
<td>2.0</td>
</tr>
<tr>
<td>Protective service</td>
<td>4.0</td>
<td>0.6</td>
<td>4.1</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.2</td>
<td>0.4</td>
<td>1.1</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.6</td>
<td>0.5</td>
<td>1.4</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>2.0</td>
<td>1.3</td>
<td>1.7</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.3</td>
<td>2.2</td>
<td>1.7</td>
</tr>
<tr>
<td>Full time</td>
<td>0.9</td>
<td>0.4</td>
<td>0.7</td>
</tr>
<tr>
<td>Union</td>
<td>1.1</td>
<td>0.3</td>
<td>1.0</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.9</td>
<td>0.4</td>
<td>0.8</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.3</td>
<td>0.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.0</td>
<td>0.4</td>
<td>1.0</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.1</td>
<td>1.0</td>
<td>0.9</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.7</td>
<td>1.4</td>
<td>1.6</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.9</td>
<td>0.4</td>
<td>0.7</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.0</td>
<td>0.2</td>
<td>1.0</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.9</td>
<td>0.4</td>
<td>0.8</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.1</td>
<td>0.4</td>
<td>1.0</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.3</td>
<td>0.9</td>
<td>1.1</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1.8</td>
<td>0.2</td>
<td>1.8</td>
</tr>
<tr>
<td>Hospitals</td>
<td>3.6</td>
<td>0.5</td>
<td>3.5</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.6</td>
<td>0.6</td>
<td>1.4</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 34. Standard errors for paid sick leave: Type of provision, civilian workers,\(^1\) March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed number of days per year(^2)</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.2</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.4</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.2</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.2</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.4</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.8</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>0.9</td>
</tr>
<tr>
<td>New England</td>
<td>2.5</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.9</td>
</tr>
<tr>
<td>South</td>
<td>1.9</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>3.3</td>
</tr>
<tr>
<td>East South Central</td>
<td>2.1</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.3</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.2</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.4</td>
</tr>
<tr>
<td>West</td>
<td>1.7</td>
</tr>
<tr>
<td>Mountain</td>
<td>5.0</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.3</td>
</tr>
</tbody>
</table>

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

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

\(^3\) Plan does not specify maximum number of days.

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

\(^5\) Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 35. Paid sick leave: Number of annual days by service requirement,¹ civilian workers,² March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service³</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 1 year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>21</td>
<td>44</td>
<td>29</td>
</tr>
<tr>
<td>Full time</td>
<td>19</td>
<td>43</td>
<td>31</td>
</tr>
<tr>
<td>Union</td>
<td>15</td>
<td>27</td>
<td>46</td>
</tr>
<tr>
<td>Nonunion</td>
<td>23</td>
<td>49</td>
<td>24</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>27</td>
<td>51</td>
<td>18</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>27</td>
<td>52</td>
<td>17</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>28</td>
<td>48</td>
<td>21</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>17</td>
<td>39</td>
<td>36</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>22</td>
<td>48</td>
<td>24</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>12</td>
<td>30</td>
<td>47</td>
</tr>
<tr>
<td>After 5 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>20</td>
<td>44</td>
<td>28</td>
</tr>
<tr>
<td>Full time</td>
<td>19</td>
<td>43</td>
<td>30</td>
</tr>
<tr>
<td>Union</td>
<td>13</td>
<td>27</td>
<td>45</td>
</tr>
<tr>
<td>Nonunion</td>
<td>22</td>
<td>49</td>
<td>24</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>26</td>
<td>51</td>
<td>18</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>26</td>
<td>52</td>
<td>17</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>27</td>
<td>49</td>
<td>21</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>16</td>
<td>39</td>
<td>35</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>21</td>
<td>49</td>
<td>24</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>11</td>
<td>30</td>
<td>46</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 35. Paid sick leave: Number of annual days by service requirement,¹ civilian workers,² March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service³</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td></td>
<td></td>
<td>10 to 14</td>
<td>days</td>
</tr>
<tr>
<td>After 10 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>20</td>
<td>44</td>
<td>28</td>
</tr>
<tr>
<td>Full time</td>
<td>18</td>
<td>43</td>
<td>30</td>
</tr>
<tr>
<td>Union</td>
<td>13</td>
<td>27</td>
<td>45</td>
</tr>
<tr>
<td>Nonunion</td>
<td>22</td>
<td>48</td>
<td>24</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>26</td>
<td>51</td>
<td>18</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>26</td>
<td>52</td>
<td>17</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>27</td>
<td>48</td>
<td>21</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>15</td>
<td>39</td>
<td>36</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>20</td>
<td>48</td>
<td>24</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>10</td>
<td>30</td>
<td>46</td>
</tr>
<tr>
<td>After 20 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>20</td>
<td>44</td>
<td>28</td>
</tr>
<tr>
<td>Full time</td>
<td>18</td>
<td>43</td>
<td>30</td>
</tr>
<tr>
<td>Union</td>
<td>13</td>
<td>27</td>
<td>45</td>
</tr>
<tr>
<td>Nonunion</td>
<td>22</td>
<td>48</td>
<td>24</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>26</td>
<td>51</td>
<td>18</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>26</td>
<td>52</td>
<td>17</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>27</td>
<td>48</td>
<td>21</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>15</td>
<td>39</td>
<td>35</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>20</td>
<td>48</td>
<td>24</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>10</td>
<td>30</td>
<td>46</td>
</tr>
</tbody>
</table>

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

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

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

⁴ Less than 0.5.

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/glossary20152016.htm.

Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,\(^1\) civilian workers,\(^2\) March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service(^3)</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 1 year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.7</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Full time</td>
<td>0.8</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Union</td>
<td>1.2</td>
<td>1.4</td>
<td>1.7</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.9</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.2</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.4</td>
<td>1.5</td>
<td>1.2</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.1</td>
<td>2.9</td>
<td>2.8</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.9</td>
<td>1.1</td>
<td>1.0</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.6</td>
<td>1.7</td>
<td>1.3</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.9</td>
<td>1.4</td>
<td>1.5</td>
</tr>
<tr>
<td>After 5 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.7</td>
<td>0.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Full time</td>
<td>0.8</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Union</td>
<td>1.2</td>
<td>1.4</td>
<td>1.8</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.9</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.2</td>
<td>1.4</td>
<td>1.2</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.4</td>
<td>1.5</td>
<td>1.2</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.1</td>
<td>3.0</td>
<td>2.8</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.9</td>
<td>1.1</td>
<td>1.0</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.6</td>
<td>1.7</td>
<td>1.3</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.8</td>
<td>1.3</td>
<td>1.3</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,\(^1\) civilian workers,\(^2\) March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service(^3)</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Mean number of days</td>
<td>Median number of days</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 10 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.7</td>
<td>0.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Full time</td>
<td>0.8</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Union</td>
<td>1.2</td>
<td>1.4</td>
<td>1.8</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.9</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.2</td>
<td>1.3</td>
<td>1.2</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.4</td>
<td>1.5</td>
<td>1.2</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.1</td>
<td>2.9</td>
<td>2.7</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.9</td>
<td>1.1</td>
<td>1.0</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.6</td>
<td>1.7</td>
<td>1.3</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.8</td>
<td>1.5</td>
<td>1.4</td>
</tr>
<tr>
<td>After 20 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.7</td>
<td>0.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Full time</td>
<td>0.8</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Union</td>
<td>1.2</td>
<td>1.4</td>
<td>1.8</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.9</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.2</td>
<td>1.4</td>
<td>1.3</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.4</td>
<td>1.5</td>
<td>1.2</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.1</td>
<td>2.9</td>
<td>2.7</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.9</td>
<td>1.1</td>
<td>1.0</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.6</td>
<td>1.7</td>
<td>1.3</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.8</td>
<td>1.5</td>
<td>1.4</td>
</tr>
</tbody>
</table>

1 Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression.  
2 Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.  
3 Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.  
4 Less than 0.05.  

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.  

Table 36. Paid sick leave: Carryover provisions, civilian workers, March 2016
(All workers with fixed number of days per year sick leave plans = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Carryover provision(^2)</th>
<th>No carryover provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Unlimited accumulation</td>
</tr>
<tr>
<td>All workers</td>
<td>57</td>
<td>22</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>66</td>
<td>30</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>52</td>
<td>21</td>
</tr>
<tr>
<td>Professional and related</td>
<td>71</td>
<td>34</td>
</tr>
<tr>
<td>Teachers</td>
<td>87</td>
<td>49</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>87</td>
<td>50</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>86</td>
<td>28</td>
</tr>
<tr>
<td>Service</td>
<td>65</td>
<td>24</td>
</tr>
<tr>
<td>Protective service</td>
<td>81</td>
<td>54</td>
</tr>
<tr>
<td>Sales and office</td>
<td>52</td>
<td>17</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>51</td>
<td>20</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>43</td>
<td>15</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>42</td>
<td>14</td>
</tr>
<tr>
<td>Full time</td>
<td>57</td>
<td>23</td>
</tr>
<tr>
<td>Union</td>
<td>73</td>
<td>39</td>
</tr>
<tr>
<td>Nonunion</td>
<td>52</td>
<td>17</td>
</tr>
<tr>
<td><strong>Average wage within the following categories</strong>(^3)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>55</td>
<td>20</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>59</td>
<td>24</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>61</td>
<td>27</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>58</td>
<td>26</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>61</td>
<td>24</td>
</tr>
<tr>
<td>Education and health services</td>
<td>81</td>
<td>37</td>
</tr>
<tr>
<td>Educational services</td>
<td>88</td>
<td>53</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>87</td>
<td>54</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>90</td>
<td>54</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>73</td>
<td>20</td>
</tr>
<tr>
<td>Hospitals</td>
<td>89</td>
<td>28</td>
</tr>
<tr>
<td>Public administration</td>
<td>95</td>
<td>67</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 36. Paid sick leave: Carryover provisions, civilian workers,\(^1\) March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Carryover provision(^2)</th>
<th>No carryover provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Unlimited accumulation</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>100</td>
<td>10</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>100</td>
<td>10</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>100</td>
<td>12</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>100</td>
<td>30</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>100</td>
<td>18</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>100</td>
<td>41</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Carryover provision</th>
<th>No carryover provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Unlimited accumulation</td>
</tr>
<tr>
<td>Northeast</td>
<td>100</td>
<td>19</td>
</tr>
<tr>
<td>New England</td>
<td>100</td>
<td>17</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>100</td>
<td>19</td>
</tr>
<tr>
<td>South</td>
<td>100</td>
<td>26</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>100</td>
<td>29</td>
</tr>
<tr>
<td>East South Central</td>
<td>100</td>
<td>24</td>
</tr>
<tr>
<td>West South Central</td>
<td>100</td>
<td>22</td>
</tr>
<tr>
<td>Midwest</td>
<td>100</td>
<td>18</td>
</tr>
<tr>
<td>West North Central</td>
<td>100</td>
<td>19</td>
</tr>
<tr>
<td>West</td>
<td>100</td>
<td>22</td>
</tr>
<tr>
<td>Mountain</td>
<td>100</td>
<td>22</td>
</tr>
<tr>
<td>Pacific</td>
<td>100</td>
<td>22</td>
</tr>
</tbody>
</table>

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

\(^2\) Plans that allow employees to accumulate unused sick leave from year to year.

\(^3\) Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm.

Table 36. Standard errors for paid sick leave: Carryover provisions, civilian workers,\(^1\) March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Carryover provision(^2)</th>
<th>No carryover provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Unlimited accumulation</td>
</tr>
<tr>
<td>All workers</td>
<td>0.9</td>
<td>0.7</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.2</td>
<td>1.1</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.9</td>
<td>1.3</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.3</td>
<td>2.1</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>1.4</td>
<td>2.5</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>3.6</td>
<td>3.6</td>
</tr>
<tr>
<td>Service</td>
<td>2.2</td>
<td>1.4</td>
</tr>
<tr>
<td>Protective service</td>
<td>4.5</td>
<td>4.0</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.5</td>
<td>1.1</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.8</td>
<td>1.5</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>2.0</td>
<td>1.4</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.6</td>
<td>1.8</td>
</tr>
<tr>
<td>Full time</td>
<td>0.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Union</td>
<td>1.4</td>
<td>1.6</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.1</td>
<td>0.8</td>
</tr>
<tr>
<td>Average wage within the following categories:(^3)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.4</td>
<td>1.3</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.4</td>
<td>0.9</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.2</td>
<td>1.2</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.6</td>
<td>1.7</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.1</td>
<td>1.6</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.3</td>
<td>2.0</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.8</td>
<td>3.2</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.9</td>
<td>3.0</td>
</tr>
<tr>
<td>Hospitals</td>
<td>2.7</td>
<td>2.7</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.1</td>
<td>2.5</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 36. Standard errors for paid sick leave: Carryover provisions, civilian workers, \(^1\) March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Carryover provision(^2)</th>
<th>No carryover provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Unlimited accumulation</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.5</td>
<td>1.1</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.6</td>
<td>1.0</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>3.2</td>
<td>2.2</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.9</td>
<td>1.1</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.1</td>
<td>1.4</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>1.3</td>
<td>1.1</td>
</tr>
<tr>
<td>New England</td>
<td>2.7</td>
<td>1.6</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.5</td>
<td>1.3</td>
</tr>
<tr>
<td>South</td>
<td>1.3</td>
<td>1.5</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.7</td>
<td>2.3</td>
</tr>
<tr>
<td>East South Central</td>
<td>3.5</td>
<td>4.1</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.0</td>
<td>1.6</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.6</td>
<td>3.6</td>
</tr>
<tr>
<td>West</td>
<td>2.4</td>
<td>1.2</td>
</tr>
<tr>
<td>Mountain</td>
<td>5.9</td>
<td>1.5</td>
</tr>
<tr>
<td>Pacific</td>
<td>2.6</td>
<td>1.5</td>
</tr>
</tbody>
</table>

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

\(^2\) Plans that allow employees to accumulate unused sick leave from year to year.

\(^3\) Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

## Table 38. Paid vacations: Number of annual days by service requirement,\(^1\) civilian workers,\(^2\) March 2016

(All workers with paid vacations = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid vacation days by length of service(^3)</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
<td>15 to 19 days</td>
<td>20 to 24 days</td>
<td>Greater than 24 days</td>
<td>Mean number of days</td>
<td>Median number of days</td>
</tr>
<tr>
<td>All workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full time</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Part time</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Union</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nonunion</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 workers or more</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>500 workers or more</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### After 1 year

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid vacation days by length of service(^3)</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
<td>15 to 19 days</td>
<td>20 to 24 days</td>
<td>Greater than 24 days</td>
<td>Mean number of days</td>
<td>Median number of days</td>
</tr>
<tr>
<td>All workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full time</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Part time</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Union</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nonunion</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 workers or more</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>500 workers or more</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### After 5 years

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid vacation days by length of service(^3)</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
<td>15 to 19 days</td>
<td>20 to 24 days</td>
<td>Greater than 24 days</td>
<td>Mean number of days</td>
<td>Median number of days</td>
</tr>
<tr>
<td>All workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full time</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Part time</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Union</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nonunion</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 workers or more</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>500 workers or more</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 38. Paid vacations: Number of annual days by service requirement,\(^1\) civilian workers,\(^2\) March 2016—continued

(All workers with paid vacations = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid vacation days by length of service(^3)</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 10 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>2</td>
<td>7</td>
<td>15</td>
</tr>
<tr>
<td>Full time</td>
<td>1</td>
<td>5</td>
<td>14</td>
</tr>
<tr>
<td>Part time</td>
<td>7</td>
<td>18</td>
<td>26</td>
</tr>
<tr>
<td>Union</td>
<td>(4)</td>
<td>3</td>
<td>11</td>
</tr>
<tr>
<td>Nonunion</td>
<td>2</td>
<td>8</td>
<td>16</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>3</td>
<td>12</td>
<td>22</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>3</td>
<td>13</td>
<td>24</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2</td>
<td>8</td>
<td>17</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1</td>
<td>3</td>
<td>10</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1</td>
<td>4</td>
<td>13</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1</td>
<td>2</td>
<td>7</td>
</tr>
<tr>
<td>After 20 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>2</td>
<td>7</td>
<td>12</td>
</tr>
<tr>
<td>Full time</td>
<td>1</td>
<td>5</td>
<td>11</td>
</tr>
<tr>
<td>Part time</td>
<td>6</td>
<td>17</td>
<td>14</td>
</tr>
<tr>
<td>Union</td>
<td>(4)</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Nonunion</td>
<td>2</td>
<td>7</td>
<td>13</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>3</td>
<td>11</td>
<td>19</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>3</td>
<td>13</td>
<td>21</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2</td>
<td>7</td>
<td>14</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1</td>
<td>2</td>
<td>4</td>
</tr>
</tbody>
</table>

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

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

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

\(^4\) Less than 0.5.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 38. Standard errors for paid vacations: Number of annual days by service requirement,\(^1\) civilian workers,\(^2\) March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Less than 5 days</th>
<th>5 to 9 days</th>
<th>10 to 14 days</th>
<th>15 to 19 days</th>
<th>20 to 24 days</th>
<th>Greater than 24 days</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td>After 1 year</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.4</td>
<td>0.7</td>
<td>0.6</td>
<td>0.6</td>
<td>0.4</td>
<td>0.2</td>
<td>0.1</td>
<td>0.0</td>
</tr>
<tr>
<td>Full time</td>
<td>0.4</td>
<td>0.7</td>
<td>0.7</td>
<td>0.6</td>
<td>0.4</td>
<td>0.2</td>
<td>0.1</td>
<td>0.0</td>
</tr>
<tr>
<td>Part time</td>
<td>2.0</td>
<td>2.1</td>
<td>1.3</td>
<td>0.5</td>
<td>1.0</td>
<td>0.3</td>
<td>0.3</td>
<td>0.0</td>
</tr>
<tr>
<td>Union</td>
<td>0.8</td>
<td>1.7</td>
<td>1.8</td>
<td>1.2</td>
<td>0.7</td>
<td>0.2</td>
<td>0.2</td>
<td>0.0</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.4</td>
<td>0.7</td>
<td>0.7</td>
<td>0.6</td>
<td>0.4</td>
<td>0.2</td>
<td>0.1</td>
<td>0.0</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.7</td>
<td>1.2</td>
<td>1.0</td>
<td>0.7</td>
<td>0.7</td>
<td>0.2</td>
<td>0.2</td>
<td>1.3</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.9</td>
<td>1.4</td>
<td>1.2</td>
<td>0.8</td>
<td>0.8</td>
<td>0.2</td>
<td>0.2</td>
<td>1.5</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.5</td>
<td>2.2</td>
<td>2.0</td>
<td>1.7</td>
<td>1.3</td>
<td>0.4</td>
<td>0.4</td>
<td>0.9</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.4</td>
<td>0.8</td>
<td>1.0</td>
<td>0.8</td>
<td>0.6</td>
<td>0.3</td>
<td>0.1</td>
<td>(4)</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.6</td>
<td>1.1</td>
<td>1.4</td>
<td>1.2</td>
<td>0.8</td>
<td>0.4</td>
<td>0.2</td>
<td>0.0</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.5</td>
<td>1.2</td>
<td>1.4</td>
<td>1.2</td>
<td>0.9</td>
<td>0.4</td>
<td>0.2</td>
<td>0.0</td>
</tr>
<tr>
<td>After 5 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.2</td>
<td>0.4</td>
<td>0.7</td>
<td>0.8</td>
<td>0.5</td>
<td>0.4</td>
<td>0.1</td>
<td>0.0</td>
</tr>
<tr>
<td>Full time</td>
<td>0.2</td>
<td>0.4</td>
<td>0.7</td>
<td>0.8</td>
<td>0.6</td>
<td>0.4</td>
<td>0.1</td>
<td>0.0</td>
</tr>
<tr>
<td>Part time</td>
<td>0.9</td>
<td>1.5</td>
<td>2.0</td>
<td>1.2</td>
<td>1.0</td>
<td>0.5</td>
<td>0.2</td>
<td>0.0</td>
</tr>
<tr>
<td>Union</td>
<td>0.1</td>
<td>0.8</td>
<td>1.6</td>
<td>1.4</td>
<td>1.0</td>
<td>0.6</td>
<td>0.2</td>
<td>0.0</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.2</td>
<td>0.4</td>
<td>0.7</td>
<td>0.9</td>
<td>0.6</td>
<td>0.4</td>
<td>0.1</td>
<td>0.0</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.3</td>
<td>0.8</td>
<td>1.0</td>
<td>1.2</td>
<td>0.7</td>
<td>0.4</td>
<td>0.2</td>
<td>0.3</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.4</td>
<td>1.1</td>
<td>1.2</td>
<td>1.4</td>
<td>0.9</td>
<td>0.5</td>
<td>0.2</td>
<td>1.2</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.0</td>
<td>1.3</td>
<td>2.1</td>
<td>2.3</td>
<td>1.8</td>
<td>0.9</td>
<td>0.3</td>
<td>1.5</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.2</td>
<td>0.5</td>
<td>0.8</td>
<td>1.0</td>
<td>0.8</td>
<td>0.6</td>
<td>0.1</td>
<td>0.0</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.2</td>
<td>0.7</td>
<td>1.1</td>
<td>1.3</td>
<td>1.1</td>
<td>0.8</td>
<td>0.2</td>
<td>0.0</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.2</td>
<td>0.5</td>
<td>1.4</td>
<td>1.5</td>
<td>1.2</td>
<td>0.7</td>
<td>0.2</td>
<td>(4)</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 38. Standard errors for paid vacations: Number of annual days by service requirement,\(^1\) civilian workers,\(^2\) March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid vacation days by length of service(^3)</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 10 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.2</td>
<td>0.3</td>
<td>0.4</td>
</tr>
<tr>
<td>Full time</td>
<td>0.2</td>
<td>0.3</td>
<td>0.5</td>
</tr>
<tr>
<td>Part time</td>
<td>0.9</td>
<td>1.6</td>
<td>1.4</td>
</tr>
<tr>
<td>Union</td>
<td>0.1</td>
<td>0.6</td>
<td>0.9</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.2</td>
<td>0.4</td>
<td>0.5</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.3</td>
<td>0.7</td>
<td>0.9</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.4</td>
<td>0.9</td>
<td>1.0</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.0</td>
<td>1.2</td>
<td>1.5</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.1</td>
<td>0.3</td>
<td>0.5</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.2</td>
<td>0.5</td>
<td>0.6</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.2</td>
<td>0.4</td>
<td>0.6</td>
</tr>
<tr>
<td>After 20 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.2</td>
<td>0.3</td>
<td>0.4</td>
</tr>
<tr>
<td>Full time</td>
<td>0.2</td>
<td>0.3</td>
<td>0.5</td>
</tr>
<tr>
<td>Part time</td>
<td>0.9</td>
<td>1.7</td>
<td>1.0</td>
</tr>
<tr>
<td>Union</td>
<td>0.1</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.2</td>
<td>0.4</td>
<td>0.5</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.3</td>
<td>0.7</td>
<td>0.9</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.4</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.0</td>
<td>1.2</td>
<td>1.4</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.1</td>
<td>0.3</td>
<td>0.4</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.2</td>
<td>0.5</td>
<td>0.6</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.2</td>
<td>0.4</td>
<td>0.6</td>
</tr>
</tbody>
</table>

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

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

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

4 Less than 0.05.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Access</th>
<th>Paid days by length of service (Mean number of days)</th>
<th>Access</th>
<th>Paid vacation days by length of service (Mean number of days)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1 year</td>
<td>5 years</td>
<td>10 years</td>
</tr>
<tr>
<td>All workers ...............................................</td>
<td>32</td>
<td>15</td>
<td>19</td>
<td>22</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ................</td>
<td>40</td>
<td>17</td>
<td>21</td>
<td>24</td>
</tr>
<tr>
<td>Management, business, and financial ...................</td>
<td>36</td>
<td>17</td>
<td>21</td>
<td>23</td>
</tr>
<tr>
<td>Professional and related ..................................</td>
<td>42</td>
<td>17</td>
<td>21</td>
<td>24</td>
</tr>
<tr>
<td>Teachers ................................................................</td>
<td>19</td>
<td>13</td>
<td>15</td>
<td>16</td>
</tr>
<tr>
<td>Registered nurses ............................................</td>
<td>68</td>
<td>18</td>
<td>22</td>
<td>26</td>
</tr>
<tr>
<td>Service ................................................................</td>
<td>31</td>
<td>14</td>
<td>19</td>
<td>21</td>
</tr>
<tr>
<td>Protective service ..........................................</td>
<td>18</td>
<td>16</td>
<td>20</td>
<td>23</td>
</tr>
<tr>
<td>Sales and office ............................................</td>
<td>35</td>
<td>13</td>
<td>18</td>
<td>21</td>
</tr>
<tr>
<td>Sales and related ..........................................</td>
<td>32</td>
<td>11</td>
<td>17</td>
<td>19</td>
</tr>
<tr>
<td>Office and administrative support .......................</td>
<td>37</td>
<td>15</td>
<td>19</td>
<td>22</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance ....</td>
<td>18</td>
<td>11</td>
<td>15</td>
<td>18</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>20</td>
<td>9</td>
<td>13</td>
<td>16</td>
</tr>
<tr>
<td>Installation, maintenance, and repair ..................</td>
<td>17</td>
<td>12</td>
<td>17</td>
<td>20</td>
</tr>
<tr>
<td>Production, transportation, and material moving ....</td>
<td>20</td>
<td>11</td>
<td>15</td>
<td>18</td>
</tr>
<tr>
<td>Production ..................................................</td>
<td>22</td>
<td>10</td>
<td>15</td>
<td>18</td>
</tr>
<tr>
<td>Transportation and material moving .....................</td>
<td>17</td>
<td>12</td>
<td>16</td>
<td>18</td>
</tr>
<tr>
<td>Full time ....................................................</td>
<td>32</td>
<td>15</td>
<td>20</td>
<td>23</td>
</tr>
<tr>
<td>Part time ....................................................</td>
<td>32</td>
<td>10</td>
<td>15</td>
<td>17</td>
</tr>
<tr>
<td>Union ..................................................................</td>
<td>14</td>
<td>15</td>
<td>20</td>
<td>23</td>
</tr>
<tr>
<td>Nonunion ........................................................</td>
<td>35</td>
<td>15</td>
<td>19</td>
<td>22</td>
</tr>
<tr>
<td>Average wage within the following categories:3</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent .........................................</td>
<td>30</td>
<td>11</td>
<td>16</td>
<td>18</td>
</tr>
<tr>
<td>Lowest 10 percent .........................................</td>
<td>22</td>
<td>10</td>
<td>15</td>
<td>17</td>
</tr>
<tr>
<td>Second 25 percent .........................................</td>
<td>31</td>
<td>14</td>
<td>19</td>
<td>22</td>
</tr>
<tr>
<td>Third 25 percent ..........................................</td>
<td>31</td>
<td>15</td>
<td>20</td>
<td>23</td>
</tr>
<tr>
<td>Highest 25 percent .......................................</td>
<td>35</td>
<td>17</td>
<td>21</td>
<td>23</td>
</tr>
<tr>
<td>Highest 10 percent ......................................</td>
<td>36</td>
<td>17</td>
<td>21</td>
<td>23</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries ................................</td>
<td>24</td>
<td>11</td>
<td>15</td>
<td>18</td>
</tr>
<tr>
<td>Service-providing industries ................................</td>
<td>34</td>
<td>15</td>
<td>20</td>
<td>22</td>
</tr>
<tr>
<td>Education and health services ...........................</td>
<td>47</td>
<td>17</td>
<td>21</td>
<td>25</td>
</tr>
<tr>
<td>Educational services .......................................</td>
<td>10</td>
<td>14</td>
<td>16</td>
<td>17</td>
</tr>
<tr>
<td>Elementary and secondary schools ........................</td>
<td>8</td>
<td>10</td>
<td>10</td>
<td>11</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ..........</td>
<td>8</td>
<td>19</td>
<td>23</td>
<td>25</td>
</tr>
<tr>
<td>Health care and social assistance .....................</td>
<td>59</td>
<td>17</td>
<td>22</td>
<td>25</td>
</tr>
<tr>
<td>Hospitals ....................................................</td>
<td>72</td>
<td>20</td>
<td>25</td>
<td>28</td>
</tr>
<tr>
<td>Public administration ......................................</td>
<td>10</td>
<td>18</td>
<td>22</td>
<td>26</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 39. Consolidated leave plans:¹ Access, civilian workers,² March 2016—continued

(All workers with paid vacations = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With consolidated leave plan</th>
<th>With no consolidated leave plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Paid days by length of service (Mean number of days)</td>
<td>Paid vacation days by length of service (Mean number of days)</td>
</tr>
<tr>
<td></td>
<td>1 year</td>
<td>5 years</td>
</tr>
<tr>
<td>1 to 99 workers .................</td>
<td>28</td>
<td>13</td>
</tr>
<tr>
<td>1 to 49 workers .................</td>
<td>27</td>
<td>12</td>
</tr>
<tr>
<td>50 to 99 workers ...............</td>
<td>30</td>
<td>14</td>
</tr>
<tr>
<td>100 workers or more ............</td>
<td>36</td>
<td>16</td>
</tr>
<tr>
<td>100 to 499 workers ..............</td>
<td>37</td>
<td>14</td>
</tr>
<tr>
<td>500 workers or more ............</td>
<td>34</td>
<td>18</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>28</td>
<td>16</td>
</tr>
<tr>
<td>New England</td>
<td>32</td>
<td>18</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>27</td>
<td>15</td>
</tr>
<tr>
<td>South</td>
<td>30</td>
<td>14</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>30</td>
<td>15</td>
</tr>
<tr>
<td>East South Central</td>
<td>24</td>
<td>16</td>
</tr>
<tr>
<td>West South Central</td>
<td>34</td>
<td>13</td>
</tr>
<tr>
<td>Midwest</td>
<td>34</td>
<td>15</td>
</tr>
<tr>
<td>East North Central</td>
<td>32</td>
<td>15</td>
</tr>
<tr>
<td>West North Central</td>
<td>39</td>
<td>14</td>
</tr>
<tr>
<td>West</td>
<td>36</td>
<td>14</td>
</tr>
<tr>
<td>Mountain</td>
<td>43</td>
<td>13</td>
</tr>
<tr>
<td>Pacific</td>
<td>33</td>
<td>14</td>
</tr>
</tbody>
</table>

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With consolidated leave plan</th>
<th>With no consolidated leave plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Access</td>
</tr>
<tr>
<td></td>
<td>Paid days by length of service (Mean number of days)</td>
<td>Paid vacation days by length of service (Mean number of days)</td>
</tr>
<tr>
<td></td>
<td>1 year</td>
<td>5 years</td>
</tr>
<tr>
<td>All workers</td>
<td>0.6</td>
<td>0.2</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.2</td>
<td>0.4</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.6</td>
<td>0.5</td>
</tr>
<tr>
<td>Teachers</td>
<td>4.7</td>
<td>2.0</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>3.2</td>
<td>0.8</td>
</tr>
<tr>
<td>Service</td>
<td>1.8</td>
<td>0.5</td>
</tr>
<tr>
<td>Protective service</td>
<td>3.1</td>
<td>0.6</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.1</td>
<td>0.2</td>
</tr>
<tr>
<td>Sales and administrative support</td>
<td>1.4</td>
<td>0.3</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.8</td>
<td>0.5</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>2.2</td>
<td>0.7</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.6</td>
<td>0.5</td>
</tr>
<tr>
<td>Production, transportation, and material moving ...</td>
<td>1.4</td>
<td>0.3</td>
</tr>
<tr>
<td>Production</td>
<td>1.6</td>
<td>0.4</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>2.0</td>
<td>0.4</td>
</tr>
<tr>
<td>Fast time</td>
<td>0.7</td>
<td>0.2</td>
</tr>
<tr>
<td>Part time</td>
<td>1.7</td>
<td>0.6</td>
</tr>
<tr>
<td>Union</td>
<td>1.2</td>
<td>0.6</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.7</td>
<td>0.2</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.3</td>
<td>0.3</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1.5</td>
<td>0.3</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.6</td>
<td>0.3</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.1</td>
<td>0.3</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.2</td>
<td>0.4</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.9</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.2</td>
<td>0.4</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.7</td>
<td>0.2</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.7</td>
<td>0.4</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.1</td>
<td>1.0</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.5</td>
<td>0.6</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.1</td>
<td>1.2</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.1</td>
<td>0.5</td>
</tr>
<tr>
<td>Hospitals</td>
<td>2.3</td>
<td>0.7</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.5</td>
<td>0.4</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 39. Standard errors for consolidated leave plans:¹ Access, civilian workers,² March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With consolidated leave plan</th>
<th>With no consolidated leave plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Paid days by length of service (Mean number of days)</td>
<td>Paid vacation days by length of service (Mean number of days)</td>
</tr>
<tr>
<td></td>
<td>1 year</td>
<td>5 years</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.1</td>
<td>0.4</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.4</td>
<td>0.4</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.5</td>
<td>0.8</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.0</td>
<td>0.2</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.5</td>
<td>0.3</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.2</td>
<td>0.3</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>0.8</td>
<td>0.5</td>
</tr>
<tr>
<td>New England</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.9</td>
<td>0.4</td>
</tr>
<tr>
<td>South</td>
<td>1.1</td>
<td>0.3</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.1</td>
<td>0.5</td>
</tr>
<tr>
<td>East South Central</td>
<td>2.6</td>
<td>0.7</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.2</td>
<td>0.5</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.5</td>
<td>0.4</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.2</td>
<td>0.6</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.3</td>
<td>0.5</td>
</tr>
<tr>
<td>West</td>
<td>1.6</td>
<td>0.4</td>
</tr>
<tr>
<td>Mountain</td>
<td>3.3</td>
<td>0.4</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.7</td>
<td>0.5</td>
</tr>
</tbody>
</table>

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

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

Note: For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 40. Quality of life benefits: Access, civilian workers, March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Childcare 2</th>
<th>Flexible workplace</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers .............................................................</td>
<td>11</td>
<td>6</td>
<td>7</td>
<td>41</td>
<td>54</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ...............</td>
<td>18</td>
<td>12</td>
<td>12</td>
<td>55</td>
<td>69</td>
</tr>
<tr>
<td>Management, business, and financial .................</td>
<td>18</td>
<td>19</td>
<td>14</td>
<td>57</td>
<td>70</td>
</tr>
<tr>
<td>Professional and related ....................................</td>
<td>18</td>
<td>9</td>
<td>11</td>
<td>55</td>
<td>68</td>
</tr>
<tr>
<td>Teachers .................................................................</td>
<td>14</td>
<td>3</td>
<td>7</td>
<td>49</td>
<td>66</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>11</td>
<td>–</td>
<td>4</td>
<td>47</td>
<td>67</td>
</tr>
<tr>
<td>Registered nurses ..................................................</td>
<td>23</td>
<td>4</td>
<td>10</td>
<td>71</td>
<td>83</td>
</tr>
<tr>
<td>Service .....................................................................</td>
<td>8</td>
<td>1</td>
<td>5</td>
<td>26</td>
<td>39</td>
</tr>
<tr>
<td>Protective service ..............................................</td>
<td>11</td>
<td>4</td>
<td>8</td>
<td>43</td>
<td>62</td>
</tr>
<tr>
<td>Sales and office ...................................................</td>
<td>9</td>
<td>6</td>
<td>6</td>
<td>42</td>
<td>56</td>
</tr>
<tr>
<td>Sales and related ..................................................</td>
<td>4</td>
<td>4</td>
<td>3</td>
<td>38</td>
<td>53</td>
</tr>
<tr>
<td>Office and administrative support .....................</td>
<td>12</td>
<td>7</td>
<td>8</td>
<td>45</td>
<td>58</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry</td>
<td>7</td>
<td>1</td>
<td>4</td>
<td>30</td>
<td>39</td>
</tr>
<tr>
<td>Installation, maintenance, and repair ..................</td>
<td>11</td>
<td>2</td>
<td>4</td>
<td>38</td>
<td>50</td>
</tr>
<tr>
<td>Production, transportation, and material moving ...</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>38</td>
<td>51</td>
</tr>
<tr>
<td>Production ..............................................................</td>
<td>7</td>
<td>3</td>
<td>1</td>
<td>42</td>
<td>50</td>
</tr>
<tr>
<td>Transportation and material moving ....................</td>
<td>2</td>
<td>3</td>
<td>2</td>
<td>35</td>
<td>52</td>
</tr>
<tr>
<td>Full time .................................................................</td>
<td>13</td>
<td>8</td>
<td>8</td>
<td>47</td>
<td>60</td>
</tr>
<tr>
<td>Part time ..................................................................</td>
<td>5</td>
<td>2</td>
<td>3</td>
<td>25</td>
<td>37</td>
</tr>
<tr>
<td>Union ......................................................................</td>
<td>17</td>
<td>2</td>
<td>10</td>
<td>54</td>
<td>78</td>
</tr>
<tr>
<td>Nonunion ..................................................................</td>
<td>10</td>
<td>7</td>
<td>6</td>
<td>39</td>
<td>50</td>
</tr>
<tr>
<td>Average wage within the following categories: 3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent ..................................................</td>
<td>4</td>
<td>1</td>
<td>2</td>
<td>24</td>
<td>35</td>
</tr>
<tr>
<td>Lowest 10 percent ..................................................</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>16</td>
<td>28</td>
</tr>
<tr>
<td>Second 25 percent ............................................... 8</td>
<td>3</td>
<td>5</td>
<td>39</td>
<td>53</td>
<td></td>
</tr>
<tr>
<td>Third 25 percent ................................................... 13</td>
<td>7</td>
<td>9</td>
<td>49</td>
<td>61</td>
<td></td>
</tr>
<tr>
<td>Highest 25 percent ............................................... 19</td>
<td>15</td>
<td>13</td>
<td>58</td>
<td>72</td>
<td></td>
</tr>
<tr>
<td>Highest 10 percent ............................................... 22</td>
<td>19</td>
<td>15</td>
<td>62</td>
<td>77</td>
<td></td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries ................................</td>
<td>8</td>
<td>6</td>
<td>3</td>
<td>43</td>
<td>50</td>
</tr>
<tr>
<td>Service-providing industries .............................</td>
<td>11</td>
<td>6</td>
<td>8</td>
<td>41</td>
<td>55</td>
</tr>
<tr>
<td>Education and health services ............................</td>
<td>16</td>
<td>4</td>
<td>8</td>
<td>51</td>
<td>68</td>
</tr>
<tr>
<td>Educational services ............................................</td>
<td>14</td>
<td>5</td>
<td>10</td>
<td>51</td>
<td>71</td>
</tr>
<tr>
<td>Elementary and secondary schools ........................</td>
<td>9</td>
<td>2</td>
<td>4</td>
<td>46</td>
<td>68</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ..........</td>
<td>29</td>
<td>–</td>
<td>22</td>
<td>68</td>
<td>82</td>
</tr>
<tr>
<td>Health care and social assistance .....................</td>
<td>17</td>
<td>3</td>
<td>7</td>
<td>51</td>
<td>65</td>
</tr>
<tr>
<td>Hospitals ............................................................ 35</td>
<td>3</td>
<td>16</td>
<td>83</td>
<td>94</td>
<td></td>
</tr>
<tr>
<td>Public administration ..........................................</td>
<td>16</td>
<td>5</td>
<td>17</td>
<td>55</td>
<td>77</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 40. Quality of life benefits: Access, civilian workers,\(^1\) March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Childcare(^2)</th>
<th>Flexible workplace</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>22</td>
<td>32</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>4</td>
<td>5</td>
<td>3</td>
<td>19</td>
<td>27</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>7</td>
<td>4</td>
<td>4</td>
<td>31</td>
<td>45</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>16</td>
<td>8</td>
<td>10</td>
<td>60</td>
<td>76</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>10</td>
<td>7</td>
<td>6</td>
<td>52</td>
<td>67</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>24</td>
<td>9</td>
<td>15</td>
<td>68</td>
<td>85</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic area</th>
<th>Childcare(^2)</th>
<th>Flexible workplace</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>15</td>
<td>8</td>
<td>9</td>
<td>40</td>
<td>56</td>
</tr>
<tr>
<td>New England</td>
<td>16</td>
<td>10</td>
<td>11</td>
<td>40</td>
<td>57</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>15</td>
<td>8</td>
<td>9</td>
<td>40</td>
<td>56</td>
</tr>
<tr>
<td>South</td>
<td>10</td>
<td>6</td>
<td>5</td>
<td>44</td>
<td>55</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>11</td>
<td>7</td>
<td>5</td>
<td>47</td>
<td>59</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>5</td>
<td>1</td>
<td>37</td>
<td>50</td>
</tr>
<tr>
<td>West South Central</td>
<td>9</td>
<td>6</td>
<td>5</td>
<td>44</td>
<td>51</td>
</tr>
<tr>
<td>Midwest</td>
<td>9</td>
<td>6</td>
<td>5</td>
<td>40</td>
<td>53</td>
</tr>
<tr>
<td>East North Central</td>
<td>9</td>
<td>6</td>
<td>6</td>
<td>39</td>
<td>52</td>
</tr>
<tr>
<td>West North Central</td>
<td>8</td>
<td>6</td>
<td>5</td>
<td>43</td>
<td>56</td>
</tr>
<tr>
<td>West</td>
<td>10</td>
<td>5</td>
<td>10</td>
<td>39</td>
<td>53</td>
</tr>
<tr>
<td>Mountain</td>
<td>11</td>
<td>6</td>
<td>9</td>
<td>36</td>
<td>49</td>
</tr>
<tr>
<td>Pacific</td>
<td>10</td>
<td>5</td>
<td>10</td>
<td>41</td>
<td>54</td>
</tr>
</tbody>
</table>

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

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

\(^3\) Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Childcare</th>
<th>Flexible workplace</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.5</td>
<td>0.3</td>
<td>0.3</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.0</td>
<td>0.7</td>
<td>0.6</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.2</td>
<td>1.5</td>
<td>0.9</td>
<td>1.8</td>
<td>1.6</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.2</td>
<td>0.7</td>
<td>0.7</td>
<td>1.4</td>
<td>1.5</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.8</td>
<td>0.9</td>
<td>1.0</td>
<td>2.1</td>
<td>2.3</td>
</tr>
<tr>
<td>Primary, secondary, and special education</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>School teachers</td>
<td>2.3</td>
<td>–</td>
<td>1.0</td>
<td>2.4</td>
<td>2.5</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>2.2</td>
<td>1.4</td>
<td>1.5</td>
<td>2.9</td>
<td>2.3</td>
</tr>
<tr>
<td>Service</td>
<td>0.9</td>
<td>0.2</td>
<td>0.7</td>
<td>1.0</td>
<td>1.5</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.0</td>
<td>0.9</td>
<td>1.2</td>
<td>3.4</td>
<td>4.1</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.6</td>
<td>0.5</td>
<td>0.4</td>
<td>1.1</td>
<td>1.2</td>
</tr>
<tr>
<td>Sales and related</td>
<td>0.9</td>
<td>1.0</td>
<td>0.4</td>
<td>1.6</td>
<td>1.5</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.7</td>
<td>0.5</td>
<td>0.6</td>
<td>1.2</td>
<td>1.4</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>0.8</td>
<td>0.4</td>
<td>0.5</td>
<td>1.3</td>
<td>1.4</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>0.8</td>
<td>0.4</td>
<td>0.7</td>
<td>2.0</td>
<td>2.1</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.0</td>
<td>0.4</td>
<td>0.6</td>
<td>1.6</td>
<td>1.9</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>0.4</td>
<td>0.5</td>
<td>0.3</td>
<td>1.2</td>
<td>1.6</td>
</tr>
<tr>
<td>Production</td>
<td>0.7</td>
<td>0.5</td>
<td>0.3</td>
<td>1.9</td>
<td>2.6</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>0.5</td>
<td>0.8</td>
<td>0.6</td>
<td>1.6</td>
<td>2.0</td>
</tr>
<tr>
<td>Full time</td>
<td>0.6</td>
<td>0.4</td>
<td>0.4</td>
<td>0.7</td>
<td>0.8</td>
</tr>
<tr>
<td>Part time</td>
<td>0.4</td>
<td>0.3</td>
<td>0.4</td>
<td>1.0</td>
<td>1.4</td>
</tr>
<tr>
<td>Union</td>
<td>1.5</td>
<td>0.5</td>
<td>0.7</td>
<td>1.3</td>
<td>1.2</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.5</td>
<td>0.4</td>
<td>0.3</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>0.6</td>
<td>0.2</td>
<td>0.3</td>
<td>0.9</td>
<td>1.3</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>0.5</td>
<td>0.3</td>
<td>0.3</td>
<td>1.0</td>
<td>1.6</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.5</td>
<td>0.4</td>
<td>0.4</td>
<td>1.0</td>
<td>1.1</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.7</td>
<td>0.5</td>
<td>0.6</td>
<td>1.1</td>
<td>1.2</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.1</td>
<td>0.9</td>
<td>0.6</td>
<td>1.2</td>
<td>1.1</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.5</td>
<td>1.3</td>
<td>1.0</td>
<td>1.8</td>
<td>1.7</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.1</td>
<td>0.8</td>
<td>0.4</td>
<td>1.3</td>
<td>1.5</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.5</td>
<td>0.4</td>
<td>0.3</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.3</td>
<td>0.7</td>
<td>0.8</td>
<td>1.7</td>
<td>2.0</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.5</td>
<td>1.3</td>
<td>1.2</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.0</td>
<td>0.9</td>
<td>0.9</td>
<td>1.7</td>
<td>1.6</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>4.4</td>
<td>–</td>
<td>3.2</td>
<td>4.0</td>
<td>4.0</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1.9</td>
<td>0.7</td>
<td>0.8</td>
<td>2.5</td>
<td>3.1</td>
</tr>
<tr>
<td>Hospitals</td>
<td>3.0</td>
<td>1.4</td>
<td>2.3</td>
<td>2.1</td>
<td>1.3</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.9</td>
<td>1.6</td>
<td>1.3</td>
<td>2.4</td>
<td>2.2</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 40. Standard errors for quality of life benefits: Access, civilian workers,\(^1\) March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Childcare(^2)</th>
<th>Flexible workplace</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>0.5</td>
<td>0.4</td>
<td>0.3</td>
<td>0.9</td>
<td>1.0</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.5</td>
<td>0.5</td>
<td>0.4</td>
<td>1.0</td>
<td>1.1</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.2</td>
<td>0.7</td>
<td>0.5</td>
<td>2.0</td>
<td>2.2</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.7</td>
<td>0.5</td>
<td>0.5</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.8</td>
<td>0.6</td>
<td>0.8</td>
<td>1.4</td>
<td>1.5</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.1</td>
<td>0.9</td>
<td>0.9</td>
<td>1.3</td>
<td>1.0</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Childcare(^2)</th>
<th>Flexible workplace</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.3</td>
<td>0.7</td>
<td>0.4</td>
<td>1.2</td>
<td>1.7</td>
</tr>
<tr>
<td>New England</td>
<td>2.0</td>
<td>1.4</td>
<td>1.2</td>
<td>2.6</td>
<td>2.7</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.3</td>
<td>0.8</td>
<td>0.5</td>
<td>1.3</td>
<td>1.7</td>
</tr>
<tr>
<td>South</td>
<td>1.0</td>
<td>0.6</td>
<td>0.4</td>
<td>1.3</td>
<td>1.2</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.5</td>
<td>0.7</td>
<td>0.5</td>
<td>1.4</td>
<td>1.3</td>
</tr>
<tr>
<td>East South Central</td>
<td>-</td>
<td>2.4</td>
<td>0.4</td>
<td>3.9</td>
<td>2.3</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.1</td>
<td>0.8</td>
<td>0.9</td>
<td>2.6</td>
<td>3.0</td>
</tr>
<tr>
<td>Midwest</td>
<td>0.6</td>
<td>0.7</td>
<td>0.8</td>
<td>1.7</td>
<td>1.8</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.6</td>
<td>0.8</td>
<td>0.7</td>
<td>2.4</td>
<td>2.4</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.2</td>
<td>1.1</td>
<td>2.0</td>
<td>1.4</td>
<td>2.3</td>
</tr>
<tr>
<td>West</td>
<td>0.9</td>
<td>0.8</td>
<td>0.8</td>
<td>1.3</td>
<td>1.2</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.0</td>
<td>1.2</td>
<td>0.7</td>
<td>2.0</td>
<td>1.9</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.2</td>
<td>1.0</td>
<td>1.1</td>
<td>1.6</td>
<td>1.5</td>
</tr>
</tbody>
</table>

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

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

\(^3\) Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 41. Financial benefits: Access, civilian workers, March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Health savings account</th>
<th>Section 125 cafeteria benefits</th>
<th>Healthcare flexible spending account</th>
<th>Savings plans with no employer contribution</th>
<th>Financial planning</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Flexible benefits</td>
<td>Dependent care flexible spending account</td>
<td>Healthcare flexible spending account</td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>25</td>
<td>19</td>
<td>40</td>
<td>43</td>
<td>23</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>36</td>
<td>28</td>
<td>58</td>
<td>62</td>
<td>33</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>46</td>
<td>29</td>
<td>62</td>
<td>65</td>
<td>27</td>
</tr>
<tr>
<td>Professional and related</td>
<td>32</td>
<td>28</td>
<td>56</td>
<td>61</td>
<td>36</td>
</tr>
<tr>
<td>Teachers</td>
<td>23</td>
<td>32</td>
<td>50</td>
<td>58</td>
<td>53</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>20</td>
<td>34</td>
<td>50</td>
<td>59</td>
<td>55</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>32</td>
<td>35</td>
<td>70</td>
<td>73</td>
<td>31</td>
</tr>
<tr>
<td>Service</td>
<td>10</td>
<td>10</td>
<td>23</td>
<td>24</td>
<td>17</td>
</tr>
<tr>
<td>Protective service</td>
<td>19</td>
<td>22</td>
<td>44</td>
<td>47</td>
<td>38</td>
</tr>
<tr>
<td>Sales and office</td>
<td>29</td>
<td>17</td>
<td>38</td>
<td>41</td>
<td>19</td>
</tr>
<tr>
<td>Sales and related</td>
<td>25</td>
<td>10</td>
<td>30</td>
<td>31</td>
<td>10</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>31</td>
<td>21</td>
<td>43</td>
<td>46</td>
<td>24</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>18</td>
<td>13</td>
<td>28</td>
<td>31</td>
<td>20</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>13</td>
<td>9</td>
<td>17</td>
<td>21</td>
<td>19</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>23</td>
<td>17</td>
<td>38</td>
<td>41</td>
<td>21</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>21</td>
<td>18</td>
<td>38</td>
<td>39</td>
<td>19</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>18</td>
<td>16</td>
<td>37</td>
<td>38</td>
<td>21</td>
</tr>
<tr>
<td>Full time</td>
<td>31</td>
<td>23</td>
<td>47</td>
<td>51</td>
<td>26</td>
</tr>
<tr>
<td>Part time</td>
<td>9</td>
<td>6</td>
<td>18</td>
<td>18</td>
<td>13</td>
</tr>
<tr>
<td>Union</td>
<td>23</td>
<td>22</td>
<td>54</td>
<td>58</td>
<td>45</td>
</tr>
<tr>
<td>Nonunion</td>
<td>25</td>
<td>18</td>
<td>38</td>
<td>40</td>
<td>19</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>10</td>
<td>7</td>
<td>18</td>
<td>18</td>
<td>12</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>4</td>
<td>4</td>
<td>11</td>
<td>11</td>
<td>8</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>25</td>
<td>19</td>
<td>38</td>
<td>41</td>
<td>22</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>31</td>
<td>24</td>
<td>49</td>
<td>52</td>
<td>28</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>38</td>
<td>29</td>
<td>61</td>
<td>65</td>
<td>33</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>42</td>
<td>29</td>
<td>65</td>
<td>69</td>
<td>33</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>26</td>
<td>17</td>
<td>39</td>
<td>40</td>
<td>16</td>
</tr>
<tr>
<td>Service Providing industries</td>
<td>25</td>
<td>19</td>
<td>40</td>
<td>43</td>
<td>24</td>
</tr>
<tr>
<td>Education and health services</td>
<td>26</td>
<td>28</td>
<td>50</td>
<td>56</td>
<td>37</td>
</tr>
<tr>
<td>Educational services</td>
<td>28</td>
<td>33</td>
<td>55</td>
<td>62</td>
<td>55</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>22</td>
<td>34</td>
<td>50</td>
<td>57</td>
<td>55</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>46</td>
<td>35</td>
<td>71</td>
<td>78</td>
<td>63</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>25</td>
<td>24</td>
<td>46</td>
<td>51</td>
<td>24</td>
</tr>
<tr>
<td>Hospitals</td>
<td>35</td>
<td>45</td>
<td>77</td>
<td>83</td>
<td>37</td>
</tr>
<tr>
<td>Public administration</td>
<td>25</td>
<td>32</td>
<td>58</td>
<td>60</td>
<td>63</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 41. Financial benefits: Access, civilian workers, March 2016—continued

(All workers = 100 percent)

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

See footnotes at end of table.
Table 41. Financial benefits: Access, civilian workers, March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Health savings account</th>
<th>Section 125 cafeteria benefits</th>
<th>Financial planning</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Flexible benefits</td>
<td>Dependent care flexible spending account</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>16 9 21 23 14 10</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>15 7 19 20 12 9</td>
<td></td>
<td></td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>20 15 30 33 19 14</td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 workers or more</td>
<td>34 28 58 61 32 14</td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>33 21 48 50 23 26</td>
<td></td>
<td></td>
</tr>
<tr>
<td>500 workers or more</td>
<td>35 35 69 74 41 33</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Geographic areas

| Geographic areas          | Health savings account | Section 125 cafeteria benefits | Financial planning |
|---------------------------|                        | Flexible benefits | Dependent care flexible spending account | Healthcare flexible spending account | Savings plans with no employer contribution |
| Northeast                 | 21 14 38 42 26 21      |                              |                   |
| New England               | 22 13 42 47 24 20      |                              |                   |
| Middle Atlantic           | 21 14 37 41 27 21      |                              |                   |
| South                     | 24 23 41 43 23 21      |                              |                   |
| South Atlantic            | 25 21 40 43 23 22      |                              |                   |
| East South Central        | 29 25 33 36 24 18      |                              |                   |
| West South Central        | 22 24 45 46 23 20      |                              |                   |
| Midwest                   | 28 20 42 44 23 20      |                              |                   |
| East North Central        | 27 17 41 42 24 19      |                              |                   |
| West North Central        | 31 26 45 49 21 21      |                              |                   |
| West                      | 26 15 38 41 20 20      |                              |                   |
| Mountain                  | 26 13 36 38 17 21      |                              |                   |
| Pacific                   | 26 16 39 42 22 19      |                              |                   |

See footnotes at end of table.
Table 41. Financial benefits: Access, civilian workers, March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Stock options</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>4</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>4</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>6</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>9</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>9</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>9</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Stock options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>7</td>
</tr>
<tr>
<td>New England</td>
<td>5</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>7</td>
</tr>
<tr>
<td>South</td>
<td>6</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>6</td>
</tr>
<tr>
<td>East South Central</td>
<td>7</td>
</tr>
<tr>
<td>West South Central</td>
<td>5</td>
</tr>
<tr>
<td>Midwest</td>
<td>6</td>
</tr>
<tr>
<td>East North Central</td>
<td>6</td>
</tr>
<tr>
<td>West North Central</td>
<td>6</td>
</tr>
<tr>
<td>West</td>
<td>8</td>
</tr>
<tr>
<td>Mountain</td>
<td>7</td>
</tr>
<tr>
<td>Pacific</td>
<td>8</td>
</tr>
</tbody>
</table>

1 Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
2 Formerly referred to as Dependent care reimbursement account.
3 Formerly referred to as Healthcare reimbursement account.
4 Savings plans established by the employer on behalf of the employee, but with no employer contribution. These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees' contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.
5 The sum of the individual components may be greater than the total because some employees may have access to more than one type of stock option.
6 Less than 0.5.
7 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 41. Standard errors for financial benefits: Access, civilian workers,¹ March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Health savings account</th>
<th>Section 125 cafeteria benefits</th>
<th>Savings plans with no employer contribution¹</th>
<th>Financial planning</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Flexible benefits</td>
<td>Dependent care flexible spending account²</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Healthcare flexible spending account³</td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.7</td>
<td>0.5</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>0.6</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.2</td>
<td>1.0</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.5</td>
<td>1.3</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.3</td>
<td>1.1</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.6</td>
<td>2.0</td>
<td>2.3</td>
<td>2.4</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>1.7</td>
<td>2.4</td>
<td>2.8</td>
<td>2.7</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>3.6</td>
<td>3.0</td>
<td>3.1</td>
<td>2.9</td>
</tr>
<tr>
<td>Service</td>
<td>0.7</td>
<td>0.6</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.3</td>
<td>2.5</td>
<td>3.6</td>
<td>3.6</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.1</td>
<td>0.7</td>
<td>1.1</td>
<td>1.0</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.3</td>
<td>1.0</td>
<td>1.4</td>
<td>1.3</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.3</td>
<td>0.9</td>
<td>1.3</td>
<td>1.1</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>0.9</td>
<td>0.8</td>
<td>1.2</td>
<td>1.3</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>1.4</td>
<td>1.0</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.4</td>
<td>1.0</td>
<td>2.1</td>
<td>1.9</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.0</td>
<td>1.0</td>
<td>1.1</td>
<td>1.3</td>
</tr>
<tr>
<td>Production and material moving</td>
<td>1.6</td>
<td>1.5</td>
<td>1.6</td>
<td>1.9</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.2</td>
<td>1.1</td>
<td>1.7</td>
<td>1.9</td>
</tr>
<tr>
<td>Full time</td>
<td>0.7</td>
<td>0.5</td>
<td>0.7</td>
<td>0.9</td>
</tr>
<tr>
<td>Part time</td>
<td>0.7</td>
<td>0.5</td>
<td>1.0</td>
<td>0.9</td>
</tr>
<tr>
<td>Union</td>
<td>1.2</td>
<td>1.2</td>
<td>1.4</td>
<td>1.3</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.8</td>
<td>0.5</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>0.7</td>
</tr>
<tr>
<td>Average wage within the following categories:²</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>0.6</td>
<td>0.5</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>0.5</td>
<td>0.8</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.8</td>
<td>0.8</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.0</td>
<td>0.7</td>
<td>1.1</td>
<td>1.0</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.2</td>
<td>0.9</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.9</td>
<td>1.3</td>
<td>1.8</td>
<td>1.7</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.2</td>
<td>1.0</td>
<td>1.2</td>
<td>1.3</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.8</td>
<td>0.5</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.5</td>
<td>1.2</td>
<td>1.9</td>
<td>2.1</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.6</td>
<td>1.6</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.6</td>
<td>2.2</td>
<td>2.4</td>
<td>2.3</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>3.3</td>
<td>2.5</td>
<td>4.2</td>
<td>3.9</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.2</td>
<td>1.7</td>
<td>2.8</td>
<td>3.3</td>
</tr>
<tr>
<td>Hospitals</td>
<td>2.2</td>
<td>2.5</td>
<td>2.1</td>
<td>1.8</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.8</td>
<td>2.1</td>
<td>2.3</td>
<td>2.2</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 41. Standard errors for financial benefits: Access, civilian workers,³ March 2016—continued

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

See footnotes at end of table.
Table 41. Standard errors for financial benefits: Access, civilian workers,\(^1\) March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Health savings account</th>
<th>Section 125 cafeteria benefits</th>
<th>Savings plans with no employer contribution(^4)</th>
<th>Financial planning</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Flexible benefits</td>
<td>Dependent care flexible spending account(^2)</td>
<td>Healthcare flexible spending account(^3)</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td></td>
<td>0.8</td>
<td>0.7</td>
<td>1.0</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td></td>
<td>0.9</td>
<td>0.5</td>
<td>0.9</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td></td>
<td>1.8</td>
<td>1.9</td>
<td>2.2</td>
</tr>
<tr>
<td>100 workers or more</td>
<td></td>
<td>1.0</td>
<td>0.7</td>
<td>0.9</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td></td>
<td>1.4</td>
<td>1.1</td>
<td>1.4</td>
</tr>
<tr>
<td>500 workers or more</td>
<td></td>
<td>1.2</td>
<td>1.2</td>
<td>1.3</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td></td>
<td>0.8</td>
<td>1.0</td>
<td>1.3</td>
</tr>
<tr>
<td>New England</td>
<td></td>
<td>1.5</td>
<td>1.5</td>
<td>2.4</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td></td>
<td>1.0</td>
<td>1.3</td>
<td>1.5</td>
</tr>
<tr>
<td>South</td>
<td></td>
<td>1.5</td>
<td>0.9</td>
<td>1.3</td>
</tr>
<tr>
<td>South Atlantic</td>
<td></td>
<td>2.0</td>
<td>1.3</td>
<td>1.8</td>
</tr>
<tr>
<td>East South Central</td>
<td></td>
<td>4.2</td>
<td>1.7</td>
<td>3.2</td>
</tr>
<tr>
<td>West South Central</td>
<td></td>
<td>2.4</td>
<td>1.4</td>
<td>2.3</td>
</tr>
<tr>
<td>Midwest</td>
<td></td>
<td>1.3</td>
<td>1.0</td>
<td>1.6</td>
</tr>
<tr>
<td>East North Central</td>
<td></td>
<td>1.7</td>
<td>1.0</td>
<td>2.0</td>
</tr>
<tr>
<td>West North Central</td>
<td></td>
<td>2.1</td>
<td>2.0</td>
<td>2.7</td>
</tr>
<tr>
<td>West</td>
<td></td>
<td>1.1</td>
<td>0.8</td>
<td>1.3</td>
</tr>
<tr>
<td>Mountain</td>
<td></td>
<td>2.2</td>
<td>1.9</td>
<td>2.2</td>
</tr>
<tr>
<td>Pacific</td>
<td></td>
<td>1.3</td>
<td>0.7</td>
<td>1.5</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 41. Standard errors for financial benefits: Access, civilian workers,\(^1\) March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Stock options</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.5</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.5</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.0</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.5</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.6</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.9</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Total</th>
<th>Performance</th>
<th>Signing</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.0</td>
<td>0.4</td>
<td>0.3</td>
<td>0.8</td>
</tr>
<tr>
<td>New England</td>
<td>0.9</td>
<td>0.5</td>
<td>0.3</td>
<td>0.9</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.2</td>
<td>0.5</td>
<td>0.4</td>
<td>0.9</td>
</tr>
<tr>
<td>South</td>
<td>0.4</td>
<td>0.2</td>
<td>0.1</td>
<td>0.4</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>0.5</td>
<td>0.3</td>
<td>0.2</td>
<td>0.6</td>
</tr>
<tr>
<td>East South Central</td>
<td>0.7</td>
<td>0.3</td>
<td>0.4</td>
<td>1.4</td>
</tr>
<tr>
<td>West South Central</td>
<td>0.8</td>
<td>0.5</td>
<td>0.3</td>
<td>0.4</td>
</tr>
<tr>
<td>Midwest</td>
<td>0.7</td>
<td>0.1</td>
<td>0.2</td>
<td>0.5</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.8</td>
<td>0.2</td>
<td>0.2</td>
<td>0.6</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.5</td>
<td>0.3</td>
<td>0.1</td>
<td>1.1</td>
</tr>
<tr>
<td>West</td>
<td>1.0</td>
<td>0.5</td>
<td>0.3</td>
<td>0.7</td>
</tr>
<tr>
<td>Mountain</td>
<td>2.2</td>
<td>0.5</td>
<td></td>
<td>6((^6)) 2.0</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.9</td>
<td>0.7</td>
<td>0.4</td>
<td>0.5</td>
</tr>
</tbody>
</table>

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

\(^2\) Formerly referred to as Dependent care reimbursement account.

\(^3\) Formerly referred to as Healthcare reimbursement account.

\(^4\) Savings plans established by the employer on behalf of the employee, but with no employer contribution.

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

\(^5\) Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

\(^6\) Less than 0.05.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 42. Health-related benefits: Access, civilian workers,\(^1\) March 2016  
(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Long-term care insurance(^2)</th>
<th>Retiree healthcare benefits(^3)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Under age 65</td>
<td>Age 65 and over</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 42. Health-related benefits: Access, civilian workers,\(^1\) March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Long-term care insurance(^2)</th>
<th>Retiree healthcare benefits(^3)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Under age 65</td>
<td>Age 65 and over</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>9</td>
<td>8</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>8</td>
<td>7</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>13</td>
<td>13</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>27</td>
<td>37</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>19</td>
<td>22</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>36</td>
<td>54</td>
</tr>
</tbody>
</table>

### Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Under age 65</th>
<th>Age 65 and over</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>17</td>
<td>25</td>
</tr>
<tr>
<td>New England</td>
<td>16</td>
<td>22</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>17</td>
<td>26</td>
</tr>
<tr>
<td>South</td>
<td>21</td>
<td>25</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>23</td>
<td>25</td>
</tr>
<tr>
<td>East South Central</td>
<td>20</td>
<td>24</td>
</tr>
<tr>
<td>West South Central</td>
<td>18</td>
<td>25</td>
</tr>
<tr>
<td>Midwest</td>
<td>16</td>
<td>20</td>
</tr>
<tr>
<td>East North Central</td>
<td>16</td>
<td>19</td>
</tr>
<tr>
<td>West North Central</td>
<td>15</td>
<td>22</td>
</tr>
<tr>
<td>West</td>
<td>19</td>
<td>21</td>
</tr>
<tr>
<td>Mountain</td>
<td>17</td>
<td>18</td>
</tr>
<tr>
<td>Pacific</td>
<td>19</td>
<td>23</td>
</tr>
</tbody>
</table>

---

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

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

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

4 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 42. Standard errors for health-related benefits: Access, civilian workers,\(^1\) March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Long-term care insurance(^2)</th>
<th>Retiree healthcare benefits(^3)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Under age 65</td>
<td>Age 65 and over</td>
</tr>
<tr>
<td>All workers</td>
<td>0.7</td>
<td>0.5</td>
</tr>
</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Long-term care insurance(^2)</th>
<th>Retiree healthcare benefits(^3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.7</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Management, professional, and related</strong></td>
<td>1.1</td>
<td>0.9</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.8</td>
<td>1.5</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.2</td>
<td>1.1</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.3</td>
<td>2.1</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>1.5</td>
<td>2.7</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>2.2</td>
<td>1.9</td>
</tr>
<tr>
<td>Service</td>
<td>1.0</td>
<td>0.7</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.1</td>
<td>4.1</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.3</td>
<td>1.0</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.2</td>
<td>0.9</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>1.1</td>
<td>1.2</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.9</td>
<td>1.3</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.0</td>
<td>1.1</td>
</tr>
<tr>
<td>Production</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.1</td>
<td>1.5</td>
</tr>
<tr>
<td>Full time</td>
<td>0.7</td>
<td>0.5</td>
</tr>
<tr>
<td>Part time</td>
<td>0.7</td>
<td>0.6</td>
</tr>
<tr>
<td>Union</td>
<td>1.1</td>
<td>1.3</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.7</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong>(^4)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>0.8</td>
<td>0.6</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>0.7</td>
<td>0.6</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.8</td>
<td>0.7</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.3</td>
<td>1.1</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.8</td>
<td>1.7</td>
</tr>
</tbody>
</table>

**Establishment characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Long-term care insurance(^2)</th>
<th>Retiree healthcare benefits(^3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.7</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Goods-producing industries</strong></td>
<td>1.3</td>
<td>1.1</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.7</td>
<td>0.5</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.3</td>
<td>1.1</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.5</td>
<td>1.4</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.3</td>
<td>1.6</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>3.6</td>
<td>2.6</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.0</td>
<td>1.3</td>
</tr>
<tr>
<td>Hospitals</td>
<td>2.9</td>
<td>2.6</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.8</td>
<td>2.0</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 42. Standard errors for health-related benefits: Access, civilian workers,\(^1\) March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Long-term care insurance(^2)</th>
<th>Retiree healthcare benefits(^3)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Under age 65</td>
<td>Age 65 and over</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.6</td>
<td>0.5</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.6</td>
<td>0.5</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.1</td>
<td>1.0</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.3</td>
<td>1.3</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Long-term care insurance(^2)</th>
<th>Retiree healthcare benefits(^3)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Under age 65</td>
<td>Age 65 and over</td>
</tr>
<tr>
<td>Northeast</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>New England</td>
<td>1.6</td>
<td>1.8</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.2</td>
<td>0.8</td>
</tr>
<tr>
<td>South</td>
<td>1.3</td>
<td>1.0</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.8</td>
<td>1.3</td>
</tr>
<tr>
<td>East South Central</td>
<td>3.9</td>
<td>2.2</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.1</td>
<td>1.9</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.6</td>
<td>1.0</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.1</td>
<td>0.9</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.4</td>
<td>2.3</td>
</tr>
<tr>
<td>West</td>
<td>0.9</td>
<td>1.0</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.5</td>
<td>1.6</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.0</td>
<td>1.2</td>
</tr>
</tbody>
</table>

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

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

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

Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 43. Nonproduction bonuses: Access, civilian workers, March 2016
(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses</th>
<th>Cash profit-sharing bonus</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>38</td>
<td>6</td>
<td>3</td>
<td>9</td>
<td>6</td>
<td>5</td>
<td>2</td>
<td>5</td>
<td>12</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>43</td>
<td>5</td>
<td>5</td>
<td>10</td>
<td>4</td>
<td>9</td>
<td>2</td>
<td>6</td>
<td>13</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>52</td>
<td>8</td>
<td>6</td>
<td>16</td>
<td>5</td>
<td>7</td>
<td>2</td>
<td>7</td>
<td>15</td>
</tr>
<tr>
<td>Professional and related</td>
<td>40</td>
<td>4</td>
<td>4</td>
<td>8</td>
<td>4</td>
<td>9</td>
<td>3</td>
<td>6</td>
<td>13</td>
</tr>
<tr>
<td>Teachers</td>
<td>25</td>
<td>–</td>
<td>2</td>
<td>1</td>
<td>(4)</td>
<td>12</td>
<td>2</td>
<td>(4)</td>
<td>10</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>29</td>
<td>–</td>
<td>2</td>
<td>1</td>
<td>–</td>
<td>15</td>
<td>2</td>
<td>–</td>
<td>12</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>46</td>
<td>2</td>
<td>7</td>
<td>–</td>
<td>3</td>
<td>9</td>
<td>3</td>
<td>15</td>
<td>16</td>
</tr>
<tr>
<td>Service</td>
<td>24</td>
<td>1</td>
<td>2</td>
<td>5</td>
<td>6</td>
<td>4</td>
<td>3</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>Protective service</td>
<td>32</td>
<td>1</td>
<td>5</td>
<td>1</td>
<td>2</td>
<td>10</td>
<td>7</td>
<td>–</td>
<td>13</td>
</tr>
<tr>
<td>Sales and office</td>
<td>40</td>
<td>9</td>
<td>3</td>
<td>11</td>
<td>5</td>
<td>4</td>
<td>1</td>
<td>5</td>
<td>12</td>
</tr>
<tr>
<td>Sales and related</td>
<td>33</td>
<td>11</td>
<td>1</td>
<td>8</td>
<td>5</td>
<td>2</td>
<td>1</td>
<td>3</td>
<td>13</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>44</td>
<td>7</td>
<td>4</td>
<td>12</td>
<td>6</td>
<td>5</td>
<td>2</td>
<td>7</td>
<td>12</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry</td>
<td>39</td>
<td>6</td>
<td>2</td>
<td>11</td>
<td>9</td>
<td>4</td>
<td>2</td>
<td>4</td>
<td>11</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>44</td>
<td>9</td>
<td>3</td>
<td>11</td>
<td>9</td>
<td>6</td>
<td>2</td>
<td>6</td>
<td>14</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>40</td>
<td>7</td>
<td>2</td>
<td>9</td>
<td>6</td>
<td>4</td>
<td>1</td>
<td>4</td>
<td>15</td>
</tr>
<tr>
<td>Production</td>
<td>43</td>
<td>10</td>
<td>2</td>
<td>10</td>
<td>7</td>
<td>3</td>
<td>1</td>
<td>4</td>
<td>16</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>36</td>
<td>5</td>
<td>1</td>
<td>7</td>
<td>6</td>
<td>4</td>
<td>1</td>
<td>4</td>
<td>13</td>
</tr>
<tr>
<td>Full time</td>
<td>43</td>
<td>6</td>
<td>4</td>
<td>11</td>
<td>6</td>
<td>7</td>
<td>2</td>
<td>5</td>
<td>14</td>
</tr>
<tr>
<td>Part time</td>
<td>20</td>
<td>3</td>
<td>1</td>
<td>4</td>
<td>5</td>
<td>1</td>
<td>1</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Union</td>
<td>36</td>
<td>5</td>
<td>5</td>
<td>2</td>
<td>1</td>
<td>15</td>
<td>3</td>
<td>4</td>
<td>15</td>
</tr>
<tr>
<td>Nonunion</td>
<td>38</td>
<td>6</td>
<td>3</td>
<td>10</td>
<td>6</td>
<td>4</td>
<td>2</td>
<td>5</td>
<td>11</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>24</td>
<td>3</td>
<td>1</td>
<td>5</td>
<td>6</td>
<td>1</td>
<td>2</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>17</td>
<td>1</td>
<td>1</td>
<td>5</td>
<td>6</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>39</td>
<td>5</td>
<td>2</td>
<td>9</td>
<td>7</td>
<td>4</td>
<td>2</td>
<td>5</td>
<td>12</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>45</td>
<td>6</td>
<td>3</td>
<td>12</td>
<td>5</td>
<td>7</td>
<td>2</td>
<td>5</td>
<td>14</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>47</td>
<td>8</td>
<td>6</td>
<td>11</td>
<td>4</td>
<td>10</td>
<td>2</td>
<td>6</td>
<td>15</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>49</td>
<td>8</td>
<td>6</td>
<td>12</td>
<td>3</td>
<td>11</td>
<td>2</td>
<td>7</td>
<td>16</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>47</td>
<td>10</td>
<td>3</td>
<td>13</td>
<td>9</td>
<td>4</td>
<td>1</td>
<td>3</td>
<td>15</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>36</td>
<td>5</td>
<td>3</td>
<td>8</td>
<td>5</td>
<td>5</td>
<td>2</td>
<td>5</td>
<td>11</td>
</tr>
<tr>
<td>Education and health services</td>
<td>32</td>
<td>1</td>
<td>3</td>
<td>5</td>
<td>5</td>
<td>9</td>
<td>3</td>
<td>6</td>
<td>10</td>
</tr>
<tr>
<td>Educational services</td>
<td>25</td>
<td>–</td>
<td>2</td>
<td>1</td>
<td>(4)</td>
<td>12</td>
<td>3</td>
<td>(4)</td>
<td>9</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>26</td>
<td>–</td>
<td>1</td>
<td>1</td>
<td>(4)</td>
<td>14</td>
<td>3</td>
<td>–</td>
<td>10</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>23</td>
<td>–</td>
<td>5</td>
<td>1</td>
<td>10</td>
<td>2</td>
<td>1</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>37</td>
<td>1</td>
<td>3</td>
<td>8</td>
<td>8</td>
<td>6</td>
<td>4</td>
<td>11</td>
<td>10</td>
</tr>
<tr>
<td>Hospitals</td>
<td>42</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>2</td>
<td>10</td>
<td>3</td>
<td>16</td>
<td>15</td>
</tr>
<tr>
<td>Public administration</td>
<td>42</td>
<td>–</td>
<td>6</td>
<td>1</td>
<td>2</td>
<td>18</td>
<td>9</td>
<td>–</td>
<td>16</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 43. Nonproduction bonuses: Access, civilian workers, March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses</th>
<th>Cash profit-sharing bonus</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>34</td>
<td>3</td>
<td>1</td>
<td>12</td>
<td>9</td>
<td>3</td>
<td>1</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>34</td>
<td>3</td>
<td>1</td>
<td>13</td>
<td>9</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>35</td>
<td>4</td>
<td>2</td>
<td>10</td>
<td>6</td>
<td>4</td>
<td>2</td>
<td>5</td>
<td>8</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>41</td>
<td>8</td>
<td>5</td>
<td>6</td>
<td>3</td>
<td>8</td>
<td>3</td>
<td>7</td>
<td>17</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>40</td>
<td>8</td>
<td>4</td>
<td>6</td>
<td>4</td>
<td>6</td>
<td>2</td>
<td>8</td>
<td>16</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>41</td>
<td>7</td>
<td>5</td>
<td>5</td>
<td>1</td>
<td>10</td>
<td>3</td>
<td>6</td>
<td>17</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>All nonproduction bonuses</th>
<th>Cash profit-sharing bonus</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>38</td>
<td>4</td>
<td>2</td>
<td>12</td>
<td>3</td>
<td>8</td>
<td>2</td>
<td>5</td>
<td>11</td>
</tr>
<tr>
<td>New England</td>
<td>36</td>
<td>5</td>
<td>3</td>
<td>12</td>
<td>2</td>
<td>8</td>
<td>2</td>
<td>4</td>
<td>9</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>38</td>
<td>3</td>
<td>2</td>
<td>12</td>
<td>3</td>
<td>8</td>
<td>1</td>
<td>5</td>
<td>12</td>
</tr>
<tr>
<td>South</td>
<td>41</td>
<td>5</td>
<td>4</td>
<td>9</td>
<td>8</td>
<td>3</td>
<td>2</td>
<td>5</td>
<td>15</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>42</td>
<td>5</td>
<td>5</td>
<td>9</td>
<td>8</td>
<td>3</td>
<td>3</td>
<td>6</td>
<td>16</td>
</tr>
<tr>
<td>East South Central</td>
<td>37</td>
<td>5</td>
<td>-</td>
<td>9</td>
<td>8</td>
<td>2</td>
<td>2</td>
<td>5</td>
<td>13</td>
</tr>
<tr>
<td>West South Central</td>
<td>41</td>
<td>6</td>
<td>3</td>
<td>10</td>
<td>9</td>
<td>3</td>
<td>2</td>
<td>5</td>
<td>14</td>
</tr>
<tr>
<td>Midwest</td>
<td>38</td>
<td>7</td>
<td>2</td>
<td>8</td>
<td>5</td>
<td>5</td>
<td>2</td>
<td>5</td>
<td>11</td>
</tr>
<tr>
<td>East North Central</td>
<td>37</td>
<td>7</td>
<td>3</td>
<td>9</td>
<td>6</td>
<td>5</td>
<td>2</td>
<td>5</td>
<td>10</td>
</tr>
<tr>
<td>West North Central</td>
<td>34</td>
<td>7</td>
<td>2</td>
<td>8</td>
<td>2</td>
<td>5</td>
<td>3</td>
<td>5</td>
<td>11</td>
</tr>
<tr>
<td>West</td>
<td>33</td>
<td>5</td>
<td>3</td>
<td>7</td>
<td>5</td>
<td>7</td>
<td>-</td>
<td>5</td>
<td>8</td>
</tr>
<tr>
<td>Mountain</td>
<td>34</td>
<td>5</td>
<td>2</td>
<td>10</td>
<td>6</td>
<td>3</td>
<td>1</td>
<td>3</td>
<td>10</td>
</tr>
<tr>
<td>Pacific</td>
<td>32</td>
<td>5</td>
<td>4</td>
<td>5</td>
<td>4</td>
<td>9</td>
<td>-</td>
<td>5</td>
<td>8</td>
</tr>
</tbody>
</table>

1 Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
2 The sum of the individual components may be greater than the total because some employees may have access to more than one type of nonproduction bonus.
3 Includes all other bonuses provided to employees and not published separately.
4 Less than 0.5.
5 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses</th>
<th>Cash profit-sharing bonus</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.6</td>
<td>0.3</td>
<td>0.2</td>
<td>0.4</td>
<td>0.3</td>
<td>0.3</td>
<td>0.2</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.3</td>
<td>0.5</td>
<td>0.6</td>
<td>0.7</td>
<td>0.6</td>
<td>0.6</td>
<td>0.4</td>
<td>0.5</td>
<td>0.8</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.7</td>
<td>0.8</td>
<td>0.9</td>
<td>1.3</td>
<td>0.7</td>
<td>0.7</td>
<td>0.3</td>
<td>0.7</td>
<td>1.0</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.5</td>
<td>0.5</td>
<td>0.6</td>
<td>0.8</td>
<td>0.8</td>
<td>0.7</td>
<td>0.5</td>
<td>0.6</td>
<td>1.0</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.5</td>
<td>—</td>
<td>0.3</td>
<td>0.2</td>
<td>0.2</td>
<td>1.0</td>
<td>0.4</td>
<td>0.1</td>
<td>0.9</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>1.9</td>
<td>—</td>
<td>0.4</td>
<td>0.3</td>
<td>—</td>
<td>1.4</td>
<td>0.5</td>
<td>—</td>
<td>1.3</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>3.7</td>
<td>0.7</td>
<td>2.5</td>
<td>—</td>
<td>1.5</td>
<td>1.9</td>
<td>0.6</td>
<td>2.7</td>
<td>2.8</td>
</tr>
<tr>
<td>Service</td>
<td>1.7</td>
<td>0.2</td>
<td>0.4</td>
<td>0.8</td>
<td>1.1</td>
<td>0.4</td>
<td>0.8</td>
<td>1.1</td>
<td>0.6</td>
</tr>
<tr>
<td>Protective service</td>
<td>3.4</td>
<td>0.4</td>
<td>1.7</td>
<td>0.5</td>
<td>0.8</td>
<td>1.5</td>
<td>1.1</td>
<td>—</td>
<td>2.2</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.9</td>
<td>0.4</td>
<td>0.3</td>
<td>0.6</td>
<td>0.4</td>
<td>0.4</td>
<td>0.2</td>
<td>0.4</td>
<td>0.5</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.1</td>
<td>0.8</td>
<td>0.2</td>
<td>0.8</td>
<td>0.7</td>
<td>0.5</td>
<td>0.2</td>
<td>0.5</td>
<td>0.9</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.2</td>
<td>0.4</td>
<td>0.5</td>
<td>0.9</td>
<td>0.5</td>
<td>0.4</td>
<td>0.2</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.6</td>
<td>0.6</td>
<td>0.5</td>
<td>0.9</td>
<td>0.9</td>
<td>0.5</td>
<td>0.7</td>
<td>0.5</td>
<td>0.7</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>2.3</td>
<td>0.7</td>
<td>0.4</td>
<td>1.2</td>
<td>1.6</td>
<td>0.5</td>
<td>0.8</td>
<td>0.3</td>
<td>1.1</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.1</td>
<td>0.9</td>
<td>0.7</td>
<td>1.4</td>
<td>1.4</td>
<td>0.9</td>
<td>0.8</td>
<td>0.9</td>
<td>1.0</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.3</td>
<td>0.6</td>
<td>0.4</td>
<td>0.8</td>
<td>0.6</td>
<td>0.5</td>
<td>0.2</td>
<td>0.7</td>
<td>1.1</td>
</tr>
<tr>
<td>Production</td>
<td>1.9</td>
<td>0.8</td>
<td>0.5</td>
<td>1.1</td>
<td>0.8</td>
<td>0.7</td>
<td>0.2</td>
<td>1.2</td>
<td>1.6</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>2.1</td>
<td>0.9</td>
<td>0.4</td>
<td>1.2</td>
<td>0.9</td>
<td>0.7</td>
<td>0.4</td>
<td>0.7</td>
<td>1.5</td>
</tr>
<tr>
<td>Full time</td>
<td>0.7</td>
<td>0.3</td>
<td>0.3</td>
<td>0.5</td>
<td>0.4</td>
<td>0.4</td>
<td>0.2</td>
<td>0.4</td>
<td>0.5</td>
</tr>
<tr>
<td>Part time</td>
<td>1.0</td>
<td>0.2</td>
<td>0.2</td>
<td>0.6</td>
<td>0.5</td>
<td>0.2</td>
<td>0.4</td>
<td>0.6</td>
<td>0.5</td>
</tr>
<tr>
<td>Union</td>
<td>1.5</td>
<td>0.5</td>
<td>1.0</td>
<td>0.4</td>
<td>0.3</td>
<td>1.0</td>
<td>0.4</td>
<td>1.0</td>
<td>1.2</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.7</td>
<td>0.3</td>
<td>0.2</td>
<td>0.5</td>
<td>0.4</td>
<td>0.3</td>
<td>0.3</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Average wage within the following categories:3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.1</td>
<td>0.3</td>
<td>0.3</td>
<td>0.6</td>
<td>0.8</td>
<td>0.2</td>
<td>0.7</td>
<td>0.7</td>
<td>0.5</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1.7</td>
<td>0.2</td>
<td>0.5</td>
<td>1.0</td>
<td>0.6</td>
<td>0.3</td>
<td>0.1</td>
<td>0.5</td>
<td>0.6</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.0</td>
<td>0.3</td>
<td>0.3</td>
<td>0.7</td>
<td>0.6</td>
<td>0.3</td>
<td>0.2</td>
<td>0.5</td>
<td>0.6</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.0</td>
<td>0.4</td>
<td>0.3</td>
<td>0.8</td>
<td>0.4</td>
<td>0.6</td>
<td>0.3</td>
<td>0.5</td>
<td>0.6</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.3</td>
<td>0.7</td>
<td>0.7</td>
<td>0.8</td>
<td>0.5</td>
<td>0.7</td>
<td>0.3</td>
<td>0.6</td>
<td>0.9</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.9</td>
<td>1.0</td>
<td>1.1</td>
<td>1.2</td>
<td>0.7</td>
<td>1.1</td>
<td>0.3</td>
<td>0.9</td>
<td>1.4</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.3</td>
<td>0.9</td>
<td>0.5</td>
<td>0.9</td>
<td>0.7</td>
<td>0.5</td>
<td>0.2</td>
<td>0.5</td>
<td>0.9</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.7</td>
<td>0.3</td>
<td>0.2</td>
<td>0.4</td>
<td>0.4</td>
<td>0.4</td>
<td>0.3</td>
<td>0.4</td>
<td>0.5</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.6</td>
<td>0.2</td>
<td>0.7</td>
<td>0.9</td>
<td>1.1</td>
<td>0.7</td>
<td>0.8</td>
<td>1.1</td>
<td>1.0</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.2</td>
<td>—</td>
<td>0.2</td>
<td>0.2</td>
<td>0.2</td>
<td>0.9</td>
<td>0.4</td>
<td>0.1</td>
<td>0.8</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.6</td>
<td>—</td>
<td>0.3</td>
<td>0.3</td>
<td>0.2</td>
<td>1.1</td>
<td>0.5</td>
<td>—</td>
<td>1.1</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.0</td>
<td>—</td>
<td>0.5</td>
<td>0.3</td>
<td>0.3</td>
<td>1.3</td>
<td>0.9</td>
<td>0.3</td>
<td>1.2</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.5</td>
<td>0.3</td>
<td>1.2</td>
<td>1.4</td>
<td>1.9</td>
<td>1.0</td>
<td>1.3</td>
<td>1.8</td>
<td>1.7</td>
</tr>
<tr>
<td>Hospitals</td>
<td>3.0</td>
<td>0.9</td>
<td>0.7</td>
<td>1.2</td>
<td>0.7</td>
<td>1.4</td>
<td>0.7</td>
<td>1.5</td>
<td>1.8</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.3</td>
<td>—</td>
<td>0.9</td>
<td>0.5</td>
<td>0.8</td>
<td>1.8</td>
<td>1.3</td>
<td>—</td>
<td>2.0</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 43. Standard errors for nonproduction bonuses: Access, civilian workers; March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses</th>
<th>Cash profit-sharing bonus</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus²</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers ................................</td>
<td>1.0</td>
<td>0.3</td>
<td>0.2</td>
<td>0.8</td>
<td>0.5</td>
<td>0.3</td>
<td>0.3</td>
<td>0.4</td>
<td>0.5</td>
</tr>
<tr>
<td>1 to 49 workers ................................</td>
<td>1.2</td>
<td>0.3</td>
<td>0.3</td>
<td>0.9</td>
<td>0.6</td>
<td>0.3</td>
<td>0.3</td>
<td>0.4</td>
<td>0.6</td>
</tr>
<tr>
<td>50 to 99 workers ................................</td>
<td>2.2</td>
<td>0.7</td>
<td>0.5</td>
<td>1.3</td>
<td>1.2</td>
<td>0.5</td>
<td>0.5</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>100 workers or more ..........................</td>
<td>0.9</td>
<td>0.5</td>
<td>0.4</td>
<td>0.4</td>
<td>0.4</td>
<td>0.5</td>
<td>0.4</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>100 to 499 workers ..........................</td>
<td>1.4</td>
<td>0.6</td>
<td>0.8</td>
<td>0.6</td>
<td>0.7</td>
<td>0.7</td>
<td>0.7</td>
<td>1.1</td>
<td>1.0</td>
</tr>
<tr>
<td>500 workers or more ..........................</td>
<td>1.2</td>
<td>0.6</td>
<td>0.4</td>
<td>0.4</td>
<td>0.3</td>
<td>0.6</td>
<td>0.3</td>
<td>0.4</td>
<td>0.9</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>All nonproduction bonuses</th>
<th>Cash profit-sharing bonus</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.3</td>
<td>0.7</td>
<td>0.3</td>
<td>0.8</td>
<td>0.4</td>
<td>0.6</td>
<td>0.2</td>
<td>0.7</td>
<td>0.8</td>
</tr>
<tr>
<td>New England</td>
<td>2.3</td>
<td>0.6</td>
<td>0.4</td>
<td>2.2</td>
<td>0.4</td>
<td>1.2</td>
<td>0.6</td>
<td>0.7</td>
<td>1.6</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.8</td>
<td>0.9</td>
<td>0.4</td>
<td>1.1</td>
<td>0.6</td>
<td>0.7</td>
<td>0.2</td>
<td>0.9</td>
<td>1.0</td>
</tr>
<tr>
<td>South</td>
<td>0.9</td>
<td>0.4</td>
<td>0.6</td>
<td>0.6</td>
<td>0.7</td>
<td>0.4</td>
<td>0.3</td>
<td>0.6</td>
<td>0.9</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.2</td>
<td>0.5</td>
<td>1.0</td>
<td>1.0</td>
<td>0.9</td>
<td>0.7</td>
<td>0.5</td>
<td>0.9</td>
<td>1.5</td>
</tr>
<tr>
<td>East South Central</td>
<td>2.8</td>
<td>0.5</td>
<td>–</td>
<td>1.7</td>
<td>1.0</td>
<td>0.6</td>
<td>0.7</td>
<td>1.3</td>
<td>1.7</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.6</td>
<td>0.6</td>
<td>0.6</td>
<td>0.8</td>
<td>1.4</td>
<td>0.8</td>
<td>0.3</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.4</td>
<td>0.7</td>
<td>0.3</td>
<td>1.0</td>
<td>0.4</td>
<td>0.6</td>
<td>0.4</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.6</td>
<td>1.0</td>
<td>0.2</td>
<td>1.3</td>
<td>0.6</td>
<td>0.7</td>
<td>0.3</td>
<td>0.5</td>
<td>0.7</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.8</td>
<td>0.7</td>
<td>0.6</td>
<td>1.2</td>
<td>0.6</td>
<td>1.3</td>
<td>0.8</td>
<td>1.4</td>
<td>1.2</td>
</tr>
<tr>
<td>West</td>
<td>1.6</td>
<td>0.5</td>
<td>0.3</td>
<td>0.7</td>
<td>0.9</td>
<td>0.9</td>
<td>–</td>
<td>1.0</td>
<td>0.5</td>
</tr>
<tr>
<td>Mountain</td>
<td>2.6</td>
<td>0.2</td>
<td>0.5</td>
<td>1.3</td>
<td>1.7</td>
<td>0.9</td>
<td>0.2</td>
<td>1.1</td>
<td>0.8</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.9</td>
<td>0.7</td>
<td>0.4</td>
<td>0.9</td>
<td>1.1</td>
<td>1.2</td>
<td>–</td>
<td>1.3</td>
<td>0.7</td>
</tr>
</tbody>
</table>

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/eb/s/glossary20152016.htm.

Table 44. Unmarried domestic partner benefits: Access¹, civilian workers,² March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Healthcare benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
</tr>
<tr>
<td>All workers</td>
<td>16</td>
<td>16</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>26</td>
<td>26</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>24</td>
<td>24</td>
</tr>
<tr>
<td>Professional and related</td>
<td>27</td>
<td>26</td>
</tr>
<tr>
<td>Teachers</td>
<td>43</td>
<td>41</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>51</td>
<td>49</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>21</td>
<td>22</td>
</tr>
<tr>
<td>Service</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Protective service</td>
<td>28</td>
<td>28</td>
</tr>
<tr>
<td>Sales and office</td>
<td>13</td>
<td>13</td>
</tr>
<tr>
<td>Sales and related</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>18</td>
<td>18</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>13</td>
<td>11</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>11</td>
<td>11</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>15</td>
<td>11</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>11</td>
<td>11</td>
</tr>
<tr>
<td>Production</td>
<td>9</td>
<td>8</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>14</td>
<td>14</td>
</tr>
<tr>
<td>Full time</td>
<td>20</td>
<td>19</td>
</tr>
<tr>
<td>Part time</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Union</td>
<td>43</td>
<td>39</td>
</tr>
<tr>
<td>Nonunion</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>**Average wage within the following categories:**³</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>13</td>
<td>13</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>20</td>
<td>19</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>30</td>
<td>28</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>32</td>
<td>30</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>10</td>
<td>9</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>17</td>
<td>17</td>
</tr>
<tr>
<td>Education and health services</td>
<td>26</td>
<td>25</td>
</tr>
<tr>
<td>Educational services</td>
<td>44</td>
<td>43</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>48</td>
<td>47</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>40</td>
<td>39</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>13</td>
<td>14</td>
</tr>
<tr>
<td>Hospitals</td>
<td>23</td>
<td>24</td>
</tr>
<tr>
<td>Public administration</td>
<td>49</td>
<td>48</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 44. Unmarried domestic partner benefits: Access¹, civilian workers,² March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Healthcare benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>9</td>
<td>8</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>26</td>
<td>25</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>16</td>
<td>16</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>37</td>
<td>35</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th></th>
<th>Defined benefit retirement survivor benefits</th>
<th>Healthcare benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
</tr>
<tr>
<td>Northeast</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td>New England</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>22</td>
<td>22</td>
</tr>
<tr>
<td>South</td>
<td>17</td>
<td>16</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>16</td>
<td>16</td>
</tr>
<tr>
<td>East South Central</td>
<td>20</td>
<td>19</td>
</tr>
<tr>
<td>West South Central</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>Midwest</td>
<td>9</td>
<td>8</td>
</tr>
<tr>
<td>East North Central</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td>West North Central</td>
<td>13</td>
<td>12</td>
</tr>
<tr>
<td>West</td>
<td>21</td>
<td>20</td>
</tr>
<tr>
<td>Mountain</td>
<td>14</td>
<td>14</td>
</tr>
<tr>
<td>Pacific</td>
<td>23</td>
<td>23</td>
</tr>
</tbody>
</table>

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 44. Standard errors for unmarried domestic partner benefits: Access\(^1\), civilian workers\(^2\), March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Healthcare benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
</tr>
<tr>
<td>All workers</td>
<td>0.6</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.2</td>
<td>1.1</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.5</td>
<td>1.4</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.4</td>
<td>1.3</td>
</tr>
<tr>
<td>Teachers</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>2.7</td>
<td>2.7</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>2.7</td>
<td>2.7</td>
</tr>
<tr>
<td>Service</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.6</td>
<td>2.5</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.7</td>
<td>0.6</td>
</tr>
<tr>
<td>Sales and related</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.1</td>
<td>1.0</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>1.7</td>
<td>1.6</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.2</td>
<td>0.9</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Production</td>
<td>1.3</td>
<td>1.2</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.3</td>
<td>1.4</td>
</tr>
<tr>
<td>Full time</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Part time</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Union</td>
<td>1.6</td>
<td>1.5</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Average wage within the following categories(^3)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>0.3</td>
<td>0.4</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.3</td>
<td>1.2</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.9</td>
<td>1.7</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.2</td>
<td>1.0</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>3.6</td>
<td>3.6</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Hospitals</td>
<td>2.9</td>
<td>2.9</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.5</td>
<td>2.5</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 44. Standard errors for unmarried domestic partner benefits: Access\(^1\), civilian workers,\(^2\) March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Healthcare benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.8</td>
<td>0.9</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.4</td>
<td>1.3</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Healthcare benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
</tr>
<tr>
<td>Northeast</td>
<td>1.3</td>
<td>1.2</td>
</tr>
<tr>
<td>New England</td>
<td>2.0</td>
<td>2.1</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.7</td>
<td>1.5</td>
</tr>
<tr>
<td>South</td>
<td>0.8</td>
<td>0.7</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>East South Central</td>
<td>3.1</td>
<td>2.8</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.3</td>
<td>1.2</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.2</td>
<td>1.1</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.6</td>
<td>0.7</td>
</tr>
<tr>
<td>West North Central</td>
<td>3.2</td>
<td>3.0</td>
</tr>
<tr>
<td>West</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.9</td>
<td>1.8</td>
</tr>
</tbody>
</table>

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

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

Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

### Table 45. Medical care benefit combinations: Access, civilian workers,\(^1\) March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care and retirement benefits</th>
<th>Medical care and life insurance benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Medical care and no retirement benefits</td>
<td>Retirement benefits and no medical care benefits</td>
</tr>
<tr>
<td>All workers</td>
<td>62 8 7 22</td>
<td>57 13 1 28</td>
</tr>
</tbody>
</table>

#### Worker characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care and retirement benefits</th>
<th>Medical care and life insurance benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>80 7 4 9</td>
<td>76 11 1 12</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>85 9 1 5</td>
<td>83 11 ((^2)) 6</td>
</tr>
<tr>
<td>Professional and related</td>
<td>78 6 5 11</td>
<td>73 11 1 15</td>
</tr>
<tr>
<td>Teachers</td>
<td>80 1 3 15</td>
<td>72 10 1 18</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>93 1 2 5</td>
<td>81 13 – –</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>83 4 5 8</td>
<td>77 11 1 12</td>
</tr>
<tr>
<td>Service</td>
<td>37 8 10 45</td>
<td>32 13 2 53</td>
</tr>
<tr>
<td>Protective service</td>
<td>66 – – 20</td>
<td>63 5 7 24</td>
</tr>
<tr>
<td>Sales and office</td>
<td>60 8 11 21</td>
<td>54 14 2 31</td>
</tr>
<tr>
<td>Sales and related</td>
<td>47 8 20 25</td>
<td>40 15 2 43</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>68 8 6 18</td>
<td>63 13 1 23</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry</td>
<td>61 13 4 21</td>
<td>56 18 1 24</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>56 12 6 26</td>
<td>49 19 2 30</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>66 8 5 21</td>
<td>61 13 1 25</td>
</tr>
<tr>
<td>Production</td>
<td>71 9 3 17</td>
<td>67 13 1 19</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>61 7 7 24</td>
<td>56 13 2 30</td>
</tr>
<tr>
<td>Full time</td>
<td>78 10 3 10</td>
<td>73 14 1 11</td>
</tr>
<tr>
<td>Part time</td>
<td>17 3 21 60</td>
<td>10 9 2 78</td>
</tr>
<tr>
<td>Union</td>
<td>91 3 3 4</td>
<td>84 10 1 5</td>
</tr>
<tr>
<td>Nonunion</td>
<td>57 9 8 25</td>
<td>53 13 1 32</td>
</tr>
</tbody>
</table>

#### Average wage within the following categories:\(^3\)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care and retirement benefits</th>
<th>Medical care and life insurance benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
<td>28 8 15 49</td>
<td>22 14 2 62</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>16 7 17 60</td>
<td>12 11 2 75</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>65 10 6 19</td>
<td>60 15 1 24</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>78 9 4 10</td>
<td>74 13 1 12</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>87 6 2 5</td>
<td>83 10 1 6</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>88 6 2 4</td>
<td>85 8 1 6</td>
</tr>
</tbody>
</table>

#### Establishment characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care and retirement benefits</th>
<th>Medical care and life insurance benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>72 12 2 13</td>
<td>69 15 1 15</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>61 8 8 24</td>
<td>55 13 1 31</td>
</tr>
<tr>
<td>Education and health services</td>
<td>73 6 5 16</td>
<td>67 12 1 20</td>
</tr>
<tr>
<td>Educational services</td>
<td>83 2 4 11</td>
<td>75 10 1 13</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>85 2 4 9</td>
<td>74 13 1 12</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>86 2 2 10</td>
<td>84 4 1 11</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>66 8 7 19</td>
<td>62 13 1 24</td>
</tr>
<tr>
<td>Hospitals</td>
<td>89 3 2 6</td>
<td>89 2 1 8</td>
</tr>
<tr>
<td>Public administration</td>
<td>88 1 3 9</td>
<td>82 7 1 11</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 45. Medical care benefit combinations: Access, civilian workers, March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care benefits and defined benefit retirement</th>
<th>Medical care benefits and defined contribution retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Medical care benefits and no defined benefit retirement</td>
<td>Defined benefit retirement and no medical care benefits</td>
</tr>
<tr>
<td>Medical care benefits and defined benefit retirement</td>
<td>Medical care benefits and defined contribution retirement</td>
<td>Defined benefit retirement and no medical care benefits</td>
</tr>
<tr>
<td>All workers</td>
<td>26</td>
<td>44</td>
</tr>
</tbody>
</table>

Worker characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care benefits and defined benefit retirement</th>
<th>Medical care benefits and defined contribution retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Medical care benefits and no defined benefit retirement</td>
<td>Defined benefit retirement and no medical care benefits</td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>40</td>
<td>47</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>35</td>
<td>59</td>
</tr>
<tr>
<td>Professional and related</td>
<td>42</td>
<td>43</td>
</tr>
<tr>
<td>Teachers</td>
<td>67</td>
<td>14</td>
</tr>
<tr>
<td>Primary, secondary, and special education</td>
<td>85</td>
<td>8</td>
</tr>
<tr>
<td>school teachers</td>
<td>36</td>
<td>51</td>
</tr>
<tr>
<td>Service</td>
<td>16</td>
<td>29</td>
</tr>
<tr>
<td>Protective service</td>
<td>53</td>
<td>16</td>
</tr>
<tr>
<td>Sales and office</td>
<td>19</td>
<td>48</td>
</tr>
<tr>
<td>Sales and related</td>
<td>10</td>
<td>45</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>25</td>
<td>50</td>
</tr>
<tr>
<td>Natural resources, construction, and</td>
<td>28</td>
<td>46</td>
</tr>
<tr>
<td>forestry</td>
<td>31</td>
<td>38</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>26</td>
<td>55</td>
</tr>
<tr>
<td>Production, transportation, and material</td>
<td>24</td>
<td>50</td>
</tr>
<tr>
<td>moving</td>
<td>22</td>
<td>59</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>26</td>
<td>43</td>
</tr>
<tr>
<td>Full time</td>
<td>33</td>
<td>55</td>
</tr>
<tr>
<td>Part time</td>
<td>7</td>
<td>13</td>
</tr>
<tr>
<td>Union</td>
<td>80</td>
<td>14</td>
</tr>
<tr>
<td>Nonunion</td>
<td>17</td>
<td>49</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>7</td>
<td>29</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>3</td>
<td>19</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>21</td>
<td>54</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>35</td>
<td>52</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>47</td>
<td>45</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>46</td>
<td>48</td>
</tr>
</tbody>
</table>

Establishment characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care benefits and defined benefit retirement</th>
<th>Medical care benefits and defined contribution retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Medical care benefits and no defined benefit retirement</td>
<td>Defined benefit retirement and no medical care benefits</td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>26</td>
<td>59</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>26</td>
<td>42</td>
</tr>
<tr>
<td>Education and health services</td>
<td>40</td>
<td>39</td>
</tr>
<tr>
<td>Educational services</td>
<td>69</td>
<td>16</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>80</td>
<td>6</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>53</td>
<td>35</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>21</td>
<td>54</td>
</tr>
<tr>
<td>Hospitals</td>
<td>44</td>
<td>47</td>
</tr>
<tr>
<td>Public administration</td>
<td>84</td>
<td>4</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 45. Medical care benefit combinations: Access, civilian workers,¹ March 2016—continued  
(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care and retirement benefits</th>
<th>Medical care and life insurance benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Medical care and no retirement benefits</td>
<td>Retirement benefits and no medical care benefits</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>44 12 9 35</td>
<td>40 16 1 43</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>39 13 9 39</td>
<td>35 18 1 47</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>57 10 9 24</td>
<td>54 13 1 32</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>80 4 6 10</td>
<td>74 10 1 14</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>73 6 7 13</td>
<td>66 13 2 19</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>87 2 4 7</td>
<td>84 6 1 10</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Medical care and retirement benefits</th>
<th>Medical care and life insurance benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Medical care and no retirement benefits</td>
<td>Retirement benefits and no medical care benefits</td>
</tr>
<tr>
<td>Northeast</td>
<td>64 7 8 22</td>
<td>58 13 1 28</td>
</tr>
<tr>
<td>New England</td>
<td>63 5 9 22</td>
<td>56 13 2 29</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>64 8 7 21</td>
<td>59 12 1 28</td>
</tr>
<tr>
<td>South</td>
<td>63 8 7 21</td>
<td>60 12 2 27</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>63 8 7 22</td>
<td>59 12 1 28</td>
</tr>
<tr>
<td>East South Central</td>
<td>67 9 6 18</td>
<td>60 15 2 23</td>
</tr>
<tr>
<td>West South Central</td>
<td>60 10 8 22</td>
<td>60 10 2 28</td>
</tr>
<tr>
<td>Midwest</td>
<td>64 6 9 21</td>
<td>60 10 1 28</td>
</tr>
<tr>
<td>East North Central</td>
<td>63 7 9 21</td>
<td>59 11 1 29</td>
</tr>
<tr>
<td>West North Central</td>
<td>67 5 8 20</td>
<td>63 9 1 28</td>
</tr>
<tr>
<td>West</td>
<td>58 11 5 26</td>
<td>50 18 1 30</td>
</tr>
<tr>
<td>Mountain</td>
<td>59 8 6 26</td>
<td>53 15 1 32</td>
</tr>
<tr>
<td>Pacific</td>
<td>57 12 5 26</td>
<td>49 20 1 30</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 45. Medical care benefit combinations: Access, civilian workers,¹ March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care benefits and defined benefit retirement</th>
<th>Medical care benefits and defined benefit retirement</th>
<th>Defined benefit retirement and no medical care benefits</th>
<th>No medical care benefits and no defined benefit retirement</th>
<th>Medical care benefits and defined contribution retirement</th>
<th>Defined contribution retirement and no medical care benefits</th>
<th>No medical care benefits and no defined contribution retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Medical care benefits and defined benefit retirement</td>
<td>Defined benefit retirement and no medical care benefits</td>
<td>No medical care benefits and no defined benefit retirement</td>
<td>Medical care benefits and defined contribution retirement</td>
<td>Defined contribution retirement and no medical care benefits</td>
<td>No medical care benefits and no defined contribution retirement</td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>10</td>
<td>46</td>
<td>1</td>
<td>43</td>
<td>40</td>
<td>16</td>
<td>9</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>8</td>
<td>44</td>
<td>(2)</td>
<td>47</td>
<td>36</td>
<td>16</td>
<td>9</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>17</td>
<td>50</td>
<td>1</td>
<td>32</td>
<td>50</td>
<td>17</td>
<td>8</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>42</td>
<td>42</td>
<td>1</td>
<td>14</td>
<td>61</td>
<td>23</td>
<td>5</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>26</td>
<td>54</td>
<td>2</td>
<td>19</td>
<td>62</td>
<td>18</td>
<td>7</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>59</td>
<td>30</td>
<td>1</td>
<td>10</td>
<td>61</td>
<td>28</td>
<td>3</td>
</tr>
</tbody>
</table>

**Geographic areas**

Northeast ............................................................... 30 41 1 28 51 20 7 23
New England ..................................................... 27 41 1 30 49 20 8 23
Middle Atlantic ................................................... 31 40 1 27 51 20 6 23
South ................................................................. 26 45 1 28 52 19 7 22
South Atlantic .................................................. 29 42 1 29 54 17 7 22
East South Central ............................................... 27 49 – – 52 23 6 19
West South Central ............................................... 23 47 1 29 48 22 8 22
Midwest ................................................................. 26 45 1 28 55 16 8 22
East North Central .............................................. 25 45 1 28 55 16 8 22
West North Central ............................................... 26 45 1 28 56 16 8 21
West ................................................................. 24 45 1 30 45 23 5 27
Mountain ............................................................. 19 49 1 31 49 19 6 27
Pacific ............................................................... 26 43 1 30 44 25 4 26

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
² Less than 0.5.
³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care and retirement benefits</th>
<th>Medical care and life insurance benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Medical care and no retirement benefits</td>
<td>No medical care and no medical care benefits</td>
</tr>
<tr>
<td>All workers</td>
<td>0.8 0.4 0.4 0.7</td>
<td>0.8 0.4 0.1 0.7</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.3 0.7 0.3 0.7</td>
<td>1.1 0.7 0.1 0.8</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.5 1.0 0.3 0.8</td>
<td>1.6 1.2 0.1 0.9</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.5 0.8 0.4 0.8</td>
<td>1.3 0.9 0.2 1.0</td>
</tr>
<tr>
<td>Teachers</td>
<td>2.2 0.3 0.5 2.1</td>
<td>2.2 1.2 0.3 2.0</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>2.4 0.5 0.5 2.2</td>
<td>2.6 1.7 – –</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>1.8 1.2 1.0 1.0</td>
<td>2.6 2.0 0.3 1.4</td>
</tr>
<tr>
<td>Service</td>
<td>1.6 0.7 1.1 2.1</td>
<td>1.2 1.1 0.3 1.7</td>
</tr>
<tr>
<td>Protective service</td>
<td>3.4 – –</td>
<td>2.1 1.3 2.3 2.2</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.2 0.6 0.6 1.1</td>
<td>1.2 0.7 0.2 1.2</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.7 1.2 1.1 1.8</td>
<td>1.6 1.1 0.3 1.7</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.5 0.6 0.5 1.3</td>
<td>1.4 0.8 0.2 1.5</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.6 1.3 0.7 1.5</td>
<td>1.5 1.2 0.4 1.7</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>2.5 2.0 1.4 2.6</td>
<td>2.4 2.0 0.8 3.1</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>2.1 1.6 0.5 1.7</td>
<td>1.9 1.4 0.3 1.8</td>
</tr>
<tr>
<td>Production</td>
<td>1.5 0.8 0.9 1.2</td>
<td>1.7 1.0 0.2 1.3</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>2.2 0.9 0.8 2.1</td>
<td>2.4 1.5 0.3 2.2</td>
</tr>
<tr>
<td>Full time</td>
<td>0.7 0.5 0.3 0.5</td>
<td>0.7 0.5 0.1 0.5</td>
</tr>
<tr>
<td>Part time</td>
<td>1.1 0.3 1.4 1.5</td>
<td>0.9 0.7 0.2 1.1</td>
</tr>
<tr>
<td>Union</td>
<td>0.8 0.5 0.3 0.6</td>
<td>1.1 0.9 0.2 0.7</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.9 0.5 0.5 0.8</td>
<td>0.8 0.5 0.1 0.8</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.2 0.6 1.2 1.8</td>
<td>1.2 0.8 0.3 1.3</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1.6 1.0 2.0 2.2</td>
<td>1.4 1.1 0.5 1.3</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.1 0.8 0.4 1.0</td>
<td>1.2 0.8 0.2 1.1</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.0 0.8 0.4 0.7</td>
<td>1.0 0.7 0.2 0.7</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.0 0.7 0.3 0.6</td>
<td>0.9 0.7 0.2 0.7</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.4 1.0 0.4 1.0</td>
<td>1.5 1.1 0.2 1.1</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>0.9 1.0 0.4 0.8</td>
<td>1.2 1.0 0.2 0.9</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.9 0.4 0.5 0.8</td>
<td>0.8 0.4 0.1 0.8</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.9 0.8 0.5 1.5</td>
<td>1.7 0.9 0.1 1.6</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.2 0.5 0.4 0.8</td>
<td>1.3 1.1 0.2 0.8</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.6 0.7 0.4 1.0</td>
<td>1.8 1.5 0.3 1.0</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.4 0.4 0.5 1.1</td>
<td>1.5 0.8 0.2 1.3</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.8 1.3 0.8 2.3</td>
<td>2.6 1.3 0.2 2.5</td>
</tr>
<tr>
<td>Hospitals</td>
<td>1.2 0.8 0.4 0.7</td>
<td>0.8 0.4 0.4 0.6</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.6 0.2 0.5 1.4</td>
<td>2.1 1.4 0.2 1.5</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,\(^1\) March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care benefits and defined benefit retirement</th>
<th>Medical care benefits and no defined benefit retirement</th>
<th>Defined benefit retirement and no medical care benefits</th>
<th>No medical care benefits and no defined benefit retirement</th>
<th>Medical care benefits and defined contribution retirement</th>
<th>Medical care benefits and no defined contribution retirement</th>
<th>Defined contribution retirement and no medical care benefits</th>
<th>No medical care benefits and no defined contribution retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.6</td>
<td>0.7</td>
<td>0.1</td>
<td>0.8</td>
<td>0.8</td>
<td>0.6</td>
<td>0.4</td>
<td>0.7</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.1</td>
<td>1.1</td>
<td>0.1</td>
<td>0.8</td>
<td>1.4</td>
<td>1.0</td>
<td>0.3</td>
<td>0.7</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.6</td>
<td>1.7</td>
<td>–</td>
<td>–</td>
<td>1.4</td>
<td>1.2</td>
<td>0.3</td>
<td>0.9</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.3</td>
<td>1.2</td>
<td>0.1</td>
<td>1.0</td>
<td>1.5</td>
<td>1.2</td>
<td>0.4</td>
<td>0.8</td>
</tr>
<tr>
<td>Teachers</td>
<td>2.4</td>
<td>1.7</td>
<td>0.4</td>
<td>2.1</td>
<td>2.1</td>
<td>2.0</td>
<td>0.3</td>
<td>2.1</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>3.1</td>
<td>2.3</td>
<td>0.4</td>
<td>2.2</td>
<td>2.6</td>
<td>2.8</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>3.4</td>
<td>3.2</td>
<td>–</td>
<td>–</td>
<td>2.5</td>
<td>2.4</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Service</td>
<td>0.8</td>
<td>1.5</td>
<td>0.1</td>
<td>1.7</td>
<td>1.5</td>
<td>0.9</td>
<td>1.1</td>
<td>2.1</td>
</tr>
<tr>
<td>Protective service</td>
<td>4.2</td>
<td>2.8</td>
<td>0.4</td>
<td>2.9</td>
<td>2.7</td>
<td>3.1</td>
<td>2.4</td>
<td>2.2</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.8</td>
<td>1.2</td>
<td>0.2</td>
<td>1.2</td>
<td>1.2</td>
<td>0.8</td>
<td>0.5</td>
<td>1.1</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.0</td>
<td>1.6</td>
<td>0.3</td>
<td>1.8</td>
<td>1.6</td>
<td>1.3</td>
<td>1.0</td>
<td>1.8</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.9</td>
<td>1.5</td>
<td>0.2</td>
<td>1.5</td>
<td>1.5</td>
<td>0.9</td>
<td>0.5</td>
<td>1.4</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.4</td>
<td>1.7</td>
<td>0.1</td>
<td>1.6</td>
<td>1.6</td>
<td>1.4</td>
<td>0.7</td>
<td>1.5</td>
</tr>
<tr>
<td>Construction, extraction, fishing, and forestry</td>
<td>2.2</td>
<td>2.8</td>
<td>0.2</td>
<td>2.7</td>
<td>2.7</td>
<td>2.6</td>
<td>1.4</td>
<td>2.6</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.6</td>
<td>2.2</td>
<td>–</td>
<td>–</td>
<td>2.0</td>
<td>1.6</td>
<td>0.5</td>
<td>1.7</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.1</td>
<td>1.4</td>
<td>0.2</td>
<td>1.3</td>
<td>1.6</td>
<td>1.1</td>
<td>0.8</td>
<td>1.2</td>
</tr>
<tr>
<td>Production</td>
<td>1.7</td>
<td>2.1</td>
<td>–</td>
<td>–</td>
<td>2.2</td>
<td>1.0</td>
<td>0.8</td>
<td>2.1</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.6</td>
<td>1.5</td>
<td>0.3</td>
<td>1.6</td>
<td>2.0</td>
<td>1.8</td>
<td>1.0</td>
<td>1.5</td>
</tr>
<tr>
<td>Full time</td>
<td>0.7</td>
<td>0.8</td>
<td>((^2))</td>
<td>0.6</td>
<td>0.8</td>
<td>0.6</td>
<td>0.3</td>
<td>0.5</td>
</tr>
<tr>
<td>Part time</td>
<td>0.6</td>
<td>0.9</td>
<td>0.3</td>
<td>1.1</td>
<td>1.0</td>
<td>0.7</td>
<td>1.4</td>
<td>1.5</td>
</tr>
<tr>
<td>Union</td>
<td>1.2</td>
<td>1.2</td>
<td>0.2</td>
<td>0.6</td>
<td>1.6</td>
<td>1.6</td>
<td>0.3</td>
<td>0.6</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.6</td>
<td>0.8</td>
<td>0.1</td>
<td>0.9</td>
<td>0.9</td>
<td>0.5</td>
<td>0.5</td>
<td>0.8</td>
</tr>
<tr>
<td>Average wage within the following categories:(^3)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>0.5</td>
<td>1.2</td>
<td>0.2</td>
<td>1.3</td>
<td>1.1</td>
<td>0.8</td>
<td>1.2</td>
<td>1.8</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>0.4</td>
<td>1.2</td>
<td>0.3</td>
<td>1.3</td>
<td>1.6</td>
<td>1.3</td>
<td>2.0</td>
<td>2.2</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.7</td>
<td>1.2</td>
<td>0.1</td>
<td>1.1</td>
<td>1.2</td>
<td>0.9</td>
<td>0.4</td>
<td>1.0</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.0</td>
<td>1.1</td>
<td>0.1</td>
<td>0.8</td>
<td>1.0</td>
<td>1.0</td>
<td>0.4</td>
<td>0.7</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.3</td>
<td>1.3</td>
<td>0.1</td>
<td>0.7</td>
<td>1.2</td>
<td>1.0</td>
<td>0.3</td>
<td>0.6</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.9</td>
<td>2.0</td>
<td>0.1</td>
<td>1.1</td>
<td>1.6</td>
<td>1.3</td>
<td>1.4</td>
<td>1.0</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.4</td>
<td>1.6</td>
<td>((^2))</td>
<td>0.9</td>
<td>0.9</td>
<td>1.0</td>
<td>0.4</td>
<td>0.8</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.6</td>
<td>0.8</td>
<td>0.1</td>
<td>0.9</td>
<td>0.9</td>
<td>0.6</td>
<td>0.5</td>
<td>0.8</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.4</td>
<td>1.3</td>
<td>0.2</td>
<td>1.6</td>
<td>1.8</td>
<td>1.3</td>
<td>0.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.3</td>
<td>1.0</td>
<td>0.3</td>
<td>0.8</td>
<td>1.6</td>
<td>1.4</td>
<td>0.3</td>
<td>0.8</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.6</td>
<td>0.9</td>
<td>0.4</td>
<td>1.1</td>
<td>1.8</td>
<td>1.7</td>
<td>0.2</td>
<td>1.0</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.7</td>
<td>2.4</td>
<td>0.4</td>
<td>1.2</td>
<td>2.6</td>
<td>2.3</td>
<td>0.3</td>
<td>1.2</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1.8</td>
<td>2.1</td>
<td>0.2</td>
<td>2.5</td>
<td>2.7</td>
<td>1.7</td>
<td>0.8</td>
<td>2.3</td>
</tr>
<tr>
<td>Hospitals</td>
<td>2.6</td>
<td>2.3</td>
<td>0.2</td>
<td>0.8</td>
<td>2.3</td>
<td>2.2</td>
<td>0.4</td>
<td>0.7</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.7</td>
<td>0.8</td>
<td>0.5</td>
<td>1.4</td>
<td>2.6</td>
<td>2.6</td>
<td>0.3</td>
<td>1.6</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,³ March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care and retirement benefits</th>
<th>Medical care and no retirement benefits</th>
<th>Retirement benefits and no medical care benefits</th>
<th>No medical care and no retirement benefits</th>
<th>Medical care and life insurance benefits</th>
<th>Medical care and no life insurance benefits</th>
<th>Life insurance and no medical care benefits</th>
<th>No medical care and no life insurance benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.3</td>
<td>0.7</td>
<td>0.6</td>
<td>1.2</td>
<td>1.1</td>
<td>0.8</td>
<td>0.2</td>
<td>1.2</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.4</td>
<td>0.8</td>
<td>0.6</td>
<td>1.2</td>
<td>1.2</td>
<td>0.9</td>
<td>0.2</td>
<td>1.2</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.8</td>
<td>1.0</td>
<td>1.4</td>
<td>2.4</td>
<td>2.9</td>
<td>1.2</td>
<td>0.3</td>
<td>2.6</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.8</td>
<td>0.4</td>
<td>0.4</td>
<td>0.6</td>
<td>0.7</td>
<td>0.6</td>
<td>0.2</td>
<td>0.6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.3</td>
<td>0.7</td>
<td>0.6</td>
<td>1.0</td>
<td>1.2</td>
<td>1.0</td>
<td>0.2</td>
<td>1.0</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.9</td>
<td>0.4</td>
<td>0.4</td>
<td>0.8</td>
<td>1.0</td>
<td>0.6</td>
<td>0.3</td>
<td>0.8</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>1.5</td>
<td>1.1</td>
<td>0.8</td>
<td>1.1</td>
<td>1.1</td>
<td>0.6</td>
<td>0.2</td>
<td>1.0</td>
</tr>
<tr>
<td>New England</td>
<td>2.2</td>
<td>1.0</td>
<td>2.7</td>
<td>1.7</td>
<td>2.0</td>
<td>1.1</td>
<td>0.5</td>
<td>2.2</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.6</td>
<td>1.3</td>
<td>0.5</td>
<td>1.1</td>
<td>1.2</td>
<td>0.8</td>
<td>0.1</td>
<td>0.9</td>
</tr>
<tr>
<td>South</td>
<td>1.7</td>
<td>0.7</td>
<td>0.7</td>
<td>1.1</td>
<td>1.4</td>
<td>0.7</td>
<td>0.2</td>
<td>1.4</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.9</td>
<td>1.0</td>
<td>0.6</td>
<td>1.4</td>
<td>1.8</td>
<td>1.0</td>
<td>0.2</td>
<td>1.7</td>
</tr>
<tr>
<td>East South Central</td>
<td>2.4</td>
<td>2.2</td>
<td>2.3</td>
<td>1.6</td>
<td>2.1</td>
<td>2.6</td>
<td>0.5</td>
<td>3.5</td>
</tr>
<tr>
<td>West South Central</td>
<td>4.2</td>
<td>1.1</td>
<td>1.7</td>
<td>2.7</td>
<td>3.3</td>
<td>0.9</td>
<td>0.7</td>
<td>3.2</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.5</td>
<td>0.4</td>
<td>1.0</td>
<td>1.9</td>
<td>1.8</td>
<td>0.7</td>
<td>0.2</td>
<td>1.7</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.6</td>
<td>0.5</td>
<td>1.5</td>
<td>2.3</td>
<td>1.6</td>
<td>0.8</td>
<td>0.2</td>
<td>1.7</td>
</tr>
<tr>
<td>West North Central</td>
<td>3.3</td>
<td>0.6</td>
<td>0.5</td>
<td>3.6</td>
<td>4.2</td>
<td>1.2</td>
<td>0.2</td>
<td>3.7</td>
</tr>
<tr>
<td>West</td>
<td>1.4</td>
<td>1.0</td>
<td>0.6</td>
<td>1.3</td>
<td>1.2</td>
<td>1.0</td>
<td>0.2</td>
<td>1.3</td>
</tr>
<tr>
<td>Mountain</td>
<td>2.0</td>
<td>1.7</td>
<td>1.1</td>
<td>2.3</td>
<td>1.8</td>
<td>1.6</td>
<td>0.3</td>
<td>2.4</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.8</td>
<td>1.1</td>
<td>0.8</td>
<td>1.6</td>
<td>1.6</td>
<td>1.2</td>
<td>0.3</td>
<td>1.5</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 45. Standard errors for medical care benefit combinations: Access, civilian workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care benefits and defined benefit retirement</th>
<th>Medical care benefits and defined contribution retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Medical care benefits and no defined benefit retirement</td>
<td>Defined benefit retirement and no medical care benefits</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.6 1.2 0.1 1.2</td>
<td>0.6 0.7 0.6 1.2</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.6 1.2 0.1 1.2</td>
<td>0.6 0.7 0.6 1.2</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.5 2.6 0.3 2.6</td>
<td>2.8 1.4 1.3 2.4</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.8 0.9 0.1 0.6</td>
<td>0.9 0.7 0.4 0.6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.1 1.4 0.2 1.1</td>
<td>1.4 1.0 0.6 1.0</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.3 1.2 0.1 0.9</td>
<td>1.1 1.0 0.4 0.8</td>
</tr>
</tbody>
</table>

Geographic areas

Northeast                         | 1.5 1.1 0.2 0.9                                      | 1.2 1.0 0.8 1.1                                           | 1.1 1.2 |
New England                      | 2.5 2.4 0.4 2.0                                      | 1.6 1.4 2.7 1.7                                           | 2.7 1.7 |
Middle Atlantic                  | 1.6 1.2 0.3 0.8                                      | 1.4 1.2 0.5 1.2                                           | 1.2 1.2 |
South                            | 0.9 1.3 0.1 1.5                                      | 1.7 1.1 0.7 1.1                                           | 1.1 1.1 |
South Atlantic                   | 1.1 1.2 (2) 1.6                                      | 2.1 1.6 0.6 1.4                                           | 1.4 1.4 |
East South Central               | 3.5 2.8 – –                                           | 3.2 3.2 2.3 1.6                                           | 1.6 1.6 |
West South Central               | 1.1 3.4 0.1 3.6                                      | 3.8 0.9 1.6 2.6                                           | 2.6 2.6 |
Midwest                          | 1.2 1.2 0.2 1.7                                      | 1.4 0.9 1.1 2.0                                           | 2.0 2.0 |
East North Central               | 1.1 1.5 0.2 1.8                                      | 1.6 1.0 1.6 2.3                                           | 2.3 2.3 |
West North Central               | 3.0 2.2 0.2 3.6                                      | 2.6 1.8 0.4 3.8                                           | 3.8 3.8 |
West                             | 1.1 1.8 0.2 1.3                                      | 1.7 1.3 0.6 1.4                                           | 1.4 1.4 |
Mountain                         | 1.4 1.8 0.2 1.5                                      | 2.3 2.2 1.1 2.3                                           | 2.3 2.3 |
Pacific                          | 1.5 2.2 0.2 1.5                                      | 2.2 1.7 0.7 1.7                                           | 1.7 1.7 |

1 Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
2 Less than 0.05.
3 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

### Table 46. Paid leave combinations: Access, civilian workers, March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Personal leave and vacation</th>
<th>Personal leave and sick leave</th>
<th>Sick leave and vacation</th>
<th>Vacation and holidays</th>
<th>Personal leave, sick leave, or paid family leave</th>
<th>Personal leave, sick leave, paid family leave, or vacation</th>
<th>Personal leave, vacation, or holidays</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>37</td>
<td>37</td>
<td>60</td>
<td>69</td>
<td>73</td>
<td>82</td>
<td>83</td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>47</td>
<td>54</td>
<td>69</td>
<td>75</td>
<td>91</td>
<td>93</td>
<td>91</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>59</td>
<td>56</td>
<td>88</td>
<td>94</td>
<td>94</td>
<td>97</td>
<td>97</td>
</tr>
<tr>
<td>Professional and related</td>
<td>42</td>
<td>53</td>
<td>62</td>
<td>66</td>
<td>89</td>
<td>92</td>
<td>89</td>
</tr>
<tr>
<td>Teachers</td>
<td>10</td>
<td>57</td>
<td>15</td>
<td>14</td>
<td>87</td>
<td>89</td>
<td>77</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>9</td>
<td>72</td>
<td>14</td>
<td>13</td>
<td>97</td>
<td>99</td>
<td>87</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>61</td>
<td>53</td>
<td>75</td>
<td>86</td>
<td>91</td>
<td>94</td>
<td>94</td>
</tr>
<tr>
<td>Service</td>
<td>23</td>
<td>22</td>
<td>41</td>
<td>46</td>
<td>52</td>
<td>64</td>
<td>66</td>
</tr>
<tr>
<td>Protective service</td>
<td>40</td>
<td>40</td>
<td>67</td>
<td>71</td>
<td>74</td>
<td>82</td>
<td>83</td>
</tr>
<tr>
<td>Sales and office</td>
<td>43</td>
<td>39</td>
<td>68</td>
<td>76</td>
<td>75</td>
<td>84</td>
<td>86</td>
</tr>
<tr>
<td>Sales and related</td>
<td>35</td>
<td>31</td>
<td>56</td>
<td>66</td>
<td>64</td>
<td>76</td>
<td>80</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>47</td>
<td>44</td>
<td>74</td>
<td>83</td>
<td>82</td>
<td>88</td>
<td>90</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>30</td>
<td>27</td>
<td>57</td>
<td>74</td>
<td>65</td>
<td>82</td>
<td>86</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>19</td>
<td>17</td>
<td>44</td>
<td>59</td>
<td>51</td>
<td>72</td>
<td>77</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>41</td>
<td>36</td>
<td>70</td>
<td>89</td>
<td>78</td>
<td>93</td>
<td>94</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>32</td>
<td>27</td>
<td>58</td>
<td>77</td>
<td>68</td>
<td>84</td>
<td>86</td>
</tr>
<tr>
<td>Production</td>
<td>33</td>
<td>24</td>
<td>57</td>
<td>86</td>
<td>68</td>
<td>88</td>
<td>91</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>31</td>
<td>30</td>
<td>58</td>
<td>70</td>
<td>67</td>
<td>80</td>
<td>81</td>
</tr>
<tr>
<td>Full time</td>
<td>46</td>
<td>46</td>
<td>73</td>
<td>84</td>
<td>85</td>
<td>94</td>
<td>94</td>
</tr>
<tr>
<td>Part time</td>
<td>13</td>
<td>13</td>
<td>22</td>
<td>27</td>
<td>38</td>
<td>49</td>
<td>51</td>
</tr>
<tr>
<td>Union</td>
<td>44</td>
<td>56</td>
<td>66</td>
<td>72</td>
<td>90</td>
<td>95</td>
<td>92</td>
</tr>
<tr>
<td>Nonunion</td>
<td>36</td>
<td>34</td>
<td>59</td>
<td>69</td>
<td>70</td>
<td>80</td>
<td>82</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>18</td>
<td>17</td>
<td>34</td>
<td>43</td>
<td>46</td>
<td>60</td>
<td>63</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>10</td>
<td>9</td>
<td>23</td>
<td>30</td>
<td>32</td>
<td>47</td>
<td>51</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>40</td>
<td>38</td>
<td>65</td>
<td>78</td>
<td>76</td>
<td>88</td>
<td>89</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>47</td>
<td>44</td>
<td>75</td>
<td>85</td>
<td>85</td>
<td>92</td>
<td>92</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>49</td>
<td>56</td>
<td>72</td>
<td>76</td>
<td>92</td>
<td>95</td>
<td>94</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>51</td>
<td>57</td>
<td>74</td>
<td>78</td>
<td>94</td>
<td>96</td>
<td>92</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>34</td>
<td>27</td>
<td>61</td>
<td>84</td>
<td>71</td>
<td>90</td>
<td>92</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>38</td>
<td>39</td>
<td>60</td>
<td>67</td>
<td>73</td>
<td>81</td>
<td>82</td>
</tr>
<tr>
<td>Education and health services</td>
<td>41</td>
<td>51</td>
<td>59</td>
<td>63</td>
<td>86</td>
<td>90</td>
<td>88</td>
</tr>
<tr>
<td>Educational services</td>
<td>22</td>
<td>57</td>
<td>39</td>
<td>37</td>
<td>91</td>
<td>91</td>
<td>83</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>18</td>
<td>67</td>
<td>27</td>
<td>24</td>
<td>94</td>
<td>94</td>
<td>84</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>32</td>
<td>40</td>
<td>65</td>
<td>65</td>
<td>90</td>
<td>91</td>
<td>85</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>53</td>
<td>48</td>
<td>72</td>
<td>81</td>
<td>83</td>
<td>89</td>
<td>91</td>
</tr>
<tr>
<td>Hospitals</td>
<td>65</td>
<td>58</td>
<td>83</td>
<td>92</td>
<td>93</td>
<td>95</td>
<td>96</td>
</tr>
<tr>
<td>Public administration</td>
<td>51</td>
<td>51</td>
<td>87</td>
<td>87</td>
<td>91</td>
<td>91</td>
<td>91</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 46. Paid leave combinations: Access, civilian workers,¹ March 2016—continued  
(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Personal leave and vacation</th>
<th>Personal leave and sick leave</th>
<th>Sick leave and vacation</th>
<th>Vacation and holidays</th>
<th>Personal leave, sick leave, or paid family leave²</th>
<th>Personal leave, sick leave, paid family leave, or vacation²</th>
<th>Personal leave, vacation, or holidays²</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>27</td>
<td>25</td>
<td>51</td>
<td>62</td>
<td>61</td>
<td>74</td>
<td>76</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>25</td>
<td>23</td>
<td>50</td>
<td>61</td>
<td>58</td>
<td>72</td>
<td>74</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>32</td>
<td>31</td>
<td>56</td>
<td>65</td>
<td>67</td>
<td>79</td>
<td>82</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>47</td>
<td>49</td>
<td>69</td>
<td>76</td>
<td>85</td>
<td>90</td>
<td>90</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>45</td>
<td>43</td>
<td>67</td>
<td>77</td>
<td>80</td>
<td>88</td>
<td>89</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>50</td>
<td>56</td>
<td>70</td>
<td>75</td>
<td>90</td>
<td>93</td>
<td>91</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Personal leave and vacation</th>
<th>Personal leave and sick leave</th>
<th>Sick leave and vacation</th>
<th>Vacation and holidays</th>
<th>Personal leave, sick leave, or paid family leave²</th>
<th>Personal leave, sick leave, paid family leave, or vacation²</th>
<th>Personal leave, vacation, or holidays²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>46</td>
<td>46</td>
<td>63</td>
<td>70</td>
<td>77</td>
<td>83</td>
<td>83</td>
</tr>
<tr>
<td>New England</td>
<td>38</td>
<td>39</td>
<td>57</td>
<td>64</td>
<td>76</td>
<td>82</td>
<td>82</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>49</td>
<td>49</td>
<td>64</td>
<td>71</td>
<td>78</td>
<td>84</td>
<td>84</td>
</tr>
<tr>
<td>South</td>
<td>36</td>
<td>37</td>
<td>60</td>
<td>71</td>
<td>72</td>
<td>83</td>
<td>86</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>39</td>
<td>38</td>
<td>61</td>
<td>72</td>
<td>71</td>
<td>83</td>
<td>86</td>
</tr>
<tr>
<td>East South Central</td>
<td>29</td>
<td>30</td>
<td>61</td>
<td>73</td>
<td>72</td>
<td>85</td>
<td>86</td>
</tr>
<tr>
<td>West South Central</td>
<td>36</td>
<td>37</td>
<td>59</td>
<td>69</td>
<td>72</td>
<td>84</td>
<td>86</td>
</tr>
<tr>
<td>Midwest</td>
<td>35</td>
<td>34</td>
<td>58</td>
<td>69</td>
<td>70</td>
<td>81</td>
<td>82</td>
</tr>
<tr>
<td>East North Central</td>
<td>35</td>
<td>34</td>
<td>57</td>
<td>69</td>
<td>70</td>
<td>81</td>
<td>82</td>
</tr>
<tr>
<td>West North Central</td>
<td>34</td>
<td>33</td>
<td>59</td>
<td>69</td>
<td>71</td>
<td>81</td>
<td>82</td>
</tr>
<tr>
<td>West</td>
<td>34</td>
<td>35</td>
<td>60</td>
<td>67</td>
<td>75</td>
<td>82</td>
<td>80</td>
</tr>
<tr>
<td>Mountain</td>
<td>35</td>
<td>36</td>
<td>56</td>
<td>66</td>
<td>68</td>
<td>78</td>
<td>80</td>
</tr>
<tr>
<td>Pacific</td>
<td>34</td>
<td>34</td>
<td>62</td>
<td>67</td>
<td>79</td>
<td>84</td>
<td>80</td>
</tr>
</tbody>
</table>

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.
² Includes workers with access to one or more of these leave benefits.
³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 46. Standard errors for paid leave combinations: Access, civilian workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Personal leave and vacation</th>
<th>Personal leave and sick leave</th>
<th>Sick leave and vacation</th>
<th>Vacation and holidays</th>
<th>Personal leave, sick leave, or paid family leave</th>
<th>Personal leave, sick leave, paid family leave, or vacation</th>
<th>Personal leave, vacation, or holidays</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.7</td>
<td>0.7</td>
<td>0.8</td>
<td>0.7</td>
<td>0.7</td>
<td>0.6</td>
<td>0.7</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.1</td>
<td>1.1</td>
<td>1.0</td>
<td>0.9</td>
<td>0.7</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.6</td>
<td>1.7</td>
<td>0.9</td>
<td>0.6</td>
<td>0.7</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.3</td>
<td>1.4</td>
<td>1.3</td>
<td>1.0</td>
<td>0.9</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.1</td>
<td>2.1</td>
<td>1.8</td>
<td>2.3</td>
<td>2.0</td>
<td>1.6</td>
<td>1.8</td>
</tr>
<tr>
<td>Primary, secondary, and special education</td>
<td>1.5</td>
<td>2.9</td>
<td>2.6</td>
<td>3.1</td>
<td>2.1</td>
<td>0.5</td>
<td>1.5</td>
</tr>
<tr>
<td>school teachers</td>
<td>2.0</td>
<td>2.8</td>
<td>2.9</td>
<td>1.3</td>
<td>1.3</td>
<td>0.8</td>
<td>0.7</td>
</tr>
<tr>
<td>Service</td>
<td>1.3</td>
<td>1.3</td>
<td>1.7</td>
<td>1.8</td>
<td>1.8</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Protective service</td>
<td>3.3</td>
<td>3.2</td>
<td>3.9</td>
<td>3.3</td>
<td>4.3</td>
<td>3.3</td>
<td>2.6</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.1</td>
<td>1.1</td>
<td>1.1</td>
<td>0.9</td>
<td>1.1</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.4</td>
<td>1.3</td>
<td>1.7</td>
<td>1.7</td>
<td>1.8</td>
<td>1.7</td>
<td>1.8</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.4</td>
<td>1.3</td>
<td>1.0</td>
<td>0.9</td>
<td>1.0</td>
<td>0.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Natural resources, construction, and</td>
<td>1.2</td>
<td>1.3</td>
<td>1.6</td>
<td>1.5</td>
<td>1.5</td>
<td>1.4</td>
<td>1.2</td>
</tr>
<tr>
<td>maintenance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing,</td>
<td>1.6</td>
<td>1.8</td>
<td>2.1</td>
<td>2.7</td>
<td>2.2</td>
<td>2.7</td>
<td>2.4</td>
</tr>
<tr>
<td>and forestry</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.7</td>
<td>1.8</td>
<td>2.1</td>
<td>1.6</td>
<td>2.0</td>
<td>1.3</td>
<td>1.0</td>
</tr>
<tr>
<td>Production, transportation, and</td>
<td>1.3</td>
<td>1.2</td>
<td>1.7</td>
<td>1.3</td>
<td>1.6</td>
<td>1.1</td>
<td>1.3</td>
</tr>
<tr>
<td>material moving</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Production</td>
<td>1.8</td>
<td>1.6</td>
<td>2.2</td>
<td>1.5</td>
<td>2.1</td>
<td>1.5</td>
<td>1.3</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.7</td>
<td>1.6</td>
<td>2.3</td>
<td>1.9</td>
<td>2.2</td>
<td>1.4</td>
<td>1.8</td>
</tr>
<tr>
<td>Full time</td>
<td>0.7</td>
<td>0.7</td>
<td>0.6</td>
<td>0.4</td>
<td>0.6</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Part time</td>
<td>0.8</td>
<td>0.8</td>
<td>1.2</td>
<td>1.2</td>
<td>1.5</td>
<td>1.6</td>
<td>1.7</td>
</tr>
<tr>
<td>Union</td>
<td>1.5</td>
<td>1.4</td>
<td>1.2</td>
<td>1.1</td>
<td>0.8</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.7</td>
<td>0.7</td>
<td>0.9</td>
<td>0.8</td>
<td>0.8</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Average wage within the following</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>categories:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.1</td>
<td>1.0</td>
<td>1.5</td>
<td>1.5</td>
<td>1.3</td>
<td>1.4</td>
<td>1.8</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>0.8</td>
<td>0.7</td>
<td>1.3</td>
<td>1.3</td>
<td>1.6</td>
<td>1.5</td>
<td>1.7</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.2</td>
<td>1.2</td>
<td>1.1</td>
<td>1.0</td>
<td>1.1</td>
<td>0.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.1</td>
<td>1.1</td>
<td>0.8</td>
<td>0.7</td>
<td>0.7</td>
<td>0.6</td>
<td>0.5</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.1</td>
<td>1.2</td>
<td>0.9</td>
<td>0.8</td>
<td>0.6</td>
<td>0.6</td>
<td>0.5</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.6</td>
<td>1.6</td>
<td>1.4</td>
<td>1.2</td>
<td>1.0</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.4</td>
<td>1.7</td>
<td>1.5</td>
<td>1.2</td>
<td>1.4</td>
<td>0.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.7</td>
<td>0.7</td>
<td>0.9</td>
<td>0.8</td>
<td>0.8</td>
<td>0.7</td>
<td>0.8</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.8</td>
<td>1.5</td>
<td>1.7</td>
<td>1.3</td>
<td>1.6</td>
<td>1.1</td>
<td>1.0</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.0</td>
<td>1.4</td>
<td>1.2</td>
<td>1.2</td>
<td>0.7</td>
<td>0.7</td>
<td>1.0</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.2</td>
<td>1.8</td>
<td>1.3</td>
<td>1.3</td>
<td>0.8</td>
<td>0.8</td>
<td>1.2</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.2</td>
<td>2.5</td>
<td>1.6</td>
<td>1.6</td>
<td>1.1</td>
<td>1.1</td>
<td>1.5</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.7</td>
<td>2.3</td>
<td>2.6</td>
<td>1.9</td>
<td>2.7</td>
<td>1.8</td>
<td>1.4</td>
</tr>
<tr>
<td>Hospitals</td>
<td>2.2</td>
<td>2.6</td>
<td>1.8</td>
<td>0.8</td>
<td>1.0</td>
<td>0.6</td>
<td>0.7</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.3</td>
<td>2.3</td>
<td>1.5</td>
<td>1.6</td>
<td>1.3</td>
<td>1.4</td>
<td>1.4</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 46. Standard errors for paid leave combinations: Access, civilian workers, \(^1\) March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Personal leave and vacation</th>
<th>Personal leave and sick leave</th>
<th>Sick leave and vacation</th>
<th>Vacation and holidays</th>
<th>Personal leave, sick leave, or paid family leave (^2)</th>
<th>Personal leave, sick leave, paid family leave, or vacation (^2)</th>
<th>Personal leave, vacation, or holidays (^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>1.0</td>
<td>1.0</td>
<td>1.3</td>
<td>1.2</td>
<td>1.2</td>
<td>1.1</td>
<td>1.2</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.2</td>
<td>1.1</td>
<td>1.4</td>
<td>1.2</td>
<td>1.3</td>
<td>1.2</td>
<td>1.4</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.1</td>
<td>2.1</td>
<td>2.2</td>
<td>2.6</td>
<td>2.2</td>
<td>2.3</td>
<td>2.1</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.8</td>
<td>0.8</td>
<td>0.8</td>
<td>0.7</td>
<td>0.6</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.2</td>
<td>1.1</td>
<td>1.3</td>
<td>1.2</td>
<td>1.0</td>
<td>0.9</td>
<td>1.0</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.1</td>
<td>1.3</td>
<td>1.1</td>
<td>0.9</td>
<td>0.6</td>
<td>0.5</td>
<td>0.6</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Personal leave and vacation</th>
<th>Personal leave and sick leave</th>
<th>Sick leave and vacation</th>
<th>Vacation and holidays</th>
<th>Personal leave, sick leave, or paid family leave (^2)</th>
<th>Personal leave, sick leave, paid family leave, or vacation (^2)</th>
<th>Personal leave, vacation, or holidays (^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.3</td>
<td>1.6</td>
<td>1.1</td>
<td>1.1</td>
<td>1.0</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>New England</td>
<td>2.3</td>
<td>2.7</td>
<td>2.0</td>
<td>1.6</td>
<td>2.8</td>
<td>2.1</td>
<td>1.2</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.6</td>
<td>2.0</td>
<td>1.3</td>
<td>1.3</td>
<td>1.0</td>
<td>1.2</td>
<td>1.3</td>
</tr>
<tr>
<td>South</td>
<td>1.2</td>
<td>1.3</td>
<td>1.4</td>
<td>1.4</td>
<td>1.1</td>
<td>1.1</td>
<td>1.0</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.9</td>
<td>2.0</td>
<td>2.0</td>
<td>1.6</td>
<td>2.1</td>
<td>1.1</td>
<td>0.7</td>
</tr>
<tr>
<td>East South Central</td>
<td>1.8</td>
<td>2.2</td>
<td>2.7</td>
<td>3.0</td>
<td>3.0</td>
<td>3.2</td>
<td>3.4</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.1</td>
<td>2.2</td>
<td>2.4</td>
<td>3.1</td>
<td>2.3</td>
<td>2.5</td>
<td>2.4</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.4</td>
<td>1.3</td>
<td>1.9</td>
<td>1.6</td>
<td>1.7</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.7</td>
<td>1.5</td>
<td>1.7</td>
<td>1.3</td>
<td>1.3</td>
<td>1.6</td>
<td>1.8</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.7</td>
<td>2.2</td>
<td>4.8</td>
<td>4.1</td>
<td>4.5</td>
<td>3.9</td>
<td>3.6</td>
</tr>
<tr>
<td>West</td>
<td>1.1</td>
<td>1.1</td>
<td>1.5</td>
<td>1.3</td>
<td>1.3</td>
<td>1.2</td>
<td>1.5</td>
</tr>
<tr>
<td>Mountain</td>
<td>2.6</td>
<td>2.5</td>
<td>1.7</td>
<td>1.0</td>
<td>2.5</td>
<td>2.2</td>
<td>2.1</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.1</td>
<td>1.1</td>
<td>2.1</td>
<td>1.8</td>
<td>1.6</td>
<td>1.5</td>
<td>1.5</td>
</tr>
</tbody>
</table>

---

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

\(^2\) Includes workers with access to one or more of these leave benefits.

\(^3\) Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/nca/ebis/glossary20152016.htm.

Types of Benefits:

- Establishment data (Retirement and healthcare)
- Retirement benefits
- Healthcare benefits
- Life, short-term, and long-term disability insurance benefits
- Paid leave benefits
- Other benefits (Quality of life, financial, health-related, nonproduction bonuses, and unmarried domestic partner)
- Benefit combinations (Medical care and paid leave)
Table 1. Establishments offering retirement and healthcare benefits: private industry workers, March 2016

(All establishments = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Retirement benefits</th>
<th>Healthcare benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All plans¹</td>
<td>Defined benefit</td>
</tr>
<tr>
<td>All establishments</td>
<td>47</td>
<td>8</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>38</td>
<td>9</td>
</tr>
<tr>
<td>Construction</td>
<td>29</td>
<td>10</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>50</td>
<td>7</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>48</td>
<td>8</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>54</td>
<td>9</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>65</td>
<td>–</td>
</tr>
<tr>
<td>Retail trade</td>
<td>50</td>
<td>7</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>46</td>
<td>19</td>
</tr>
<tr>
<td>Utilities</td>
<td>95</td>
<td>–</td>
</tr>
<tr>
<td>Information</td>
<td>84</td>
<td>50</td>
</tr>
<tr>
<td>Financial activities</td>
<td>61</td>
<td>18</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>76</td>
<td>26</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>86</td>
<td>39</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>61</td>
<td>9</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>37</td>
<td>–</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>50</td>
<td>2</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>57</td>
<td>–</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>35</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>48</td>
<td>4</td>
</tr>
<tr>
<td>Educational services</td>
<td>42</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>96</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>49</td>
<td>4</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>24</td>
<td>–</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>24</td>
<td>–</td>
</tr>
<tr>
<td>Other services</td>
<td>33</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>45</td>
<td>7</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>44</td>
<td>6</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>77</td>
<td>18</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>90</td>
<td>31</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>89</td>
<td>28</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>95</td>
<td>51</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 1. Establishments offering retirement and healthcare benefits: private industry workers, March 2016—continued

(All establishments = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Retirement benefits</th>
<th>Healthcare benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All plans</td>
<td>Defined benefit</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>53</td>
<td>10</td>
</tr>
<tr>
<td>New England</td>
<td>64</td>
<td>10</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>49</td>
<td>10</td>
</tr>
<tr>
<td>South</td>
<td>42</td>
<td>7</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>46</td>
<td>8</td>
</tr>
<tr>
<td>East South Central</td>
<td>33</td>
<td></td>
</tr>
<tr>
<td>West South Central</td>
<td>42</td>
<td>4</td>
</tr>
<tr>
<td>Midwest</td>
<td>48</td>
<td>9</td>
</tr>
<tr>
<td>East North Central</td>
<td>42</td>
<td>10</td>
</tr>
<tr>
<td>West North Central</td>
<td>59</td>
<td></td>
</tr>
<tr>
<td>West</td>
<td>48</td>
<td>7</td>
</tr>
<tr>
<td>Mountain</td>
<td>53</td>
<td>4</td>
</tr>
<tr>
<td>Pacific</td>
<td>45</td>
<td>9</td>
</tr>
</tbody>
</table>

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/glossary20152016.htm.

Table 1. Standard errors for establishments offering retirement and healthcare benefits: private industry workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Retirement benefits</th>
<th>Healthcare benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All plans(^1)</td>
<td>Defined benefit</td>
</tr>
<tr>
<td>All establishments</td>
<td>1.9</td>
<td>0.6</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>2.2</td>
<td>0.9</td>
</tr>
<tr>
<td>Construction</td>
<td>2.2</td>
<td>1.6</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>4.6</td>
<td>1.1</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>2.2</td>
<td>0.7</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>2.3</td>
<td>1.2</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>4.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Retail trade</td>
<td>5.9</td>
<td>4.9</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>5.4</td>
<td>–</td>
</tr>
<tr>
<td>Financial activities</td>
<td>6.6</td>
<td>13.8</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>3.9</td>
<td>2.3</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>3.5</td>
<td>3.1</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>6.1</td>
<td>1.8</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>6.3</td>
<td>–</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>5.2</td>
<td>0.5</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>7.6</td>
<td>–</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>8.8</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>8.4</td>
<td>0.8</td>
</tr>
<tr>
<td>Educational services</td>
<td>12.2</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>3.6</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>8.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>3.6</td>
<td>–</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>3.8</td>
<td>–</td>
</tr>
<tr>
<td>Other services</td>
<td>4.2</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>2.0</td>
<td>0.7</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>2.1</td>
<td>0.7</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.5</td>
<td>2.2</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.3</td>
<td>3.1</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.4</td>
<td>3.2</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.5</td>
<td>6.7</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 1. Standard errors for establishments offering retirement and healthcare benefits: private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Retirement benefits</th>
<th>Healthcare benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All plans¹</td>
<td>Defined benefit</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>3.3</td>
<td>1.0</td>
</tr>
<tr>
<td>New England</td>
<td>5.7</td>
<td>2.6</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>4.6</td>
<td>0.9</td>
</tr>
<tr>
<td>South</td>
<td>2.5</td>
<td>1.1</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>2.7</td>
<td>1.6</td>
</tr>
<tr>
<td>East South Central</td>
<td>7.2</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>3.9</td>
<td>0.7</td>
</tr>
<tr>
<td>Midwest</td>
<td>5.6</td>
<td>1.4</td>
</tr>
<tr>
<td>East North Central</td>
<td>7.3</td>
<td>1.2</td>
</tr>
<tr>
<td>West North Central</td>
<td>4.4</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>4.1</td>
<td>1.2</td>
</tr>
<tr>
<td>Mountain</td>
<td>8.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Pacific</td>
<td>3.8</td>
<td>1.7</td>
</tr>
</tbody>
</table>

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

Note: Dash indicates no establishments in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Access</th>
<th>Participation</th>
<th>Take-up rate</th>
<th>Access</th>
<th>Participation</th>
<th>Take-up rate</th>
<th>Access</th>
<th>Participation</th>
<th>Take-up rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>66</td>
<td>49</td>
<td>75</td>
<td>18</td>
<td>15</td>
<td>83</td>
<td>62</td>
<td>44</td>
<td>72</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>81</td>
<td>69</td>
<td>85</td>
<td>25</td>
<td>21</td>
<td>83</td>
<td>77</td>
<td>63</td>
<td>82</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>85</td>
<td>75</td>
<td>88</td>
<td>28</td>
<td>23</td>
<td>83</td>
<td>83</td>
<td>83</td>
<td>86</td>
</tr>
<tr>
<td>Professional and related</td>
<td>79</td>
<td>65</td>
<td>83</td>
<td>23</td>
<td>19</td>
<td>83</td>
<td>75</td>
<td>60</td>
<td>80</td>
</tr>
<tr>
<td>Service</td>
<td>67</td>
<td>47</td>
<td>74</td>
<td>46</td>
<td>30</td>
<td>76</td>
<td>73</td>
<td>56</td>
<td>80</td>
</tr>
<tr>
<td>Protective service</td>
<td>60</td>
<td>31</td>
<td>52</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>56</td>
<td>27</td>
</tr>
<tr>
<td>Sales and office</td>
<td>69</td>
<td>50</td>
<td>72</td>
<td>16</td>
<td>11</td>
<td>74</td>
<td>66</td>
<td>46</td>
<td>70</td>
</tr>
<tr>
<td>Sales and related</td>
<td>66</td>
<td>41</td>
<td>61</td>
<td>11</td>
<td>7</td>
<td>65</td>
<td>63</td>
<td>37</td>
<td>59</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>72</td>
<td>56</td>
<td>78</td>
<td>19</td>
<td>14</td>
<td>78</td>
<td>68</td>
<td>52</td>
<td>76</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>62</td>
<td>49</td>
<td>79</td>
<td>22</td>
<td>21</td>
<td>97</td>
<td>56</td>
<td>41</td>
<td>73</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>57</td>
<td>45</td>
<td>79</td>
<td>24</td>
<td>23</td>
<td>99</td>
<td>47</td>
<td>34</td>
<td>72</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>67</td>
<td>52</td>
<td>78</td>
<td>21</td>
<td>19</td>
<td>94</td>
<td>64</td>
<td>47</td>
<td>73</td>
</tr>
<tr>
<td>Production, transportation, and material moving...</td>
<td>70</td>
<td>53</td>
<td>75</td>
<td>22</td>
<td>19</td>
<td>84</td>
<td>63</td>
<td>44</td>
<td>69</td>
</tr>
<tr>
<td>Production</td>
<td>74</td>
<td>56</td>
<td>75</td>
<td>21</td>
<td>18</td>
<td>84</td>
<td>71</td>
<td>50</td>
<td>70</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>67</td>
<td>50</td>
<td>74</td>
<td>23</td>
<td>20</td>
<td>85</td>
<td>56</td>
<td>39</td>
<td>69</td>
</tr>
<tr>
<td>Full time</td>
<td>77</td>
<td>60</td>
<td>78</td>
<td>21</td>
<td>18</td>
<td>85</td>
<td>72</td>
<td>54</td>
<td>75</td>
</tr>
<tr>
<td>Part time</td>
<td>37</td>
<td>21</td>
<td>56</td>
<td>8</td>
<td>5</td>
<td>68</td>
<td>33</td>
<td>17</td>
<td>53</td>
</tr>
<tr>
<td>Union</td>
<td>91</td>
<td>81</td>
<td>90</td>
<td>70</td>
<td>65</td>
<td>94</td>
<td>55</td>
<td>44</td>
<td>80</td>
</tr>
<tr>
<td>Nonunion</td>
<td>64</td>
<td>46</td>
<td>73</td>
<td>13</td>
<td>10</td>
<td>77</td>
<td>62</td>
<td>44</td>
<td>71</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>42</td>
<td>22</td>
<td>52</td>
<td>6</td>
<td>4</td>
<td>63</td>
<td>39</td>
<td>19</td>
<td>49</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>33</td>
<td>14</td>
<td>42</td>
<td>4</td>
<td>2</td>
<td>52</td>
<td>30</td>
<td>12</td>
<td>40</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>65</td>
<td>45</td>
<td>69</td>
<td>13</td>
<td>10</td>
<td>80</td>
<td>61</td>
<td>40</td>
<td>66</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>78</td>
<td>64</td>
<td>82</td>
<td>23</td>
<td>20</td>
<td>86</td>
<td>72</td>
<td>56</td>
<td>78</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>87</td>
<td>76</td>
<td>88</td>
<td>34</td>
<td>29</td>
<td>86</td>
<td>82</td>
<td>69</td>
<td>84</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>88</td>
<td>79</td>
<td>90</td>
<td>35</td>
<td>29</td>
<td>84</td>
<td>84</td>
<td>69</td>
<td>87</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>74</td>
<td>60</td>
<td>80</td>
<td>25</td>
<td>22</td>
<td>87</td>
<td>70</td>
<td>53</td>
<td>76</td>
</tr>
<tr>
<td>Construction</td>
<td>55</td>
<td>43</td>
<td>79</td>
<td>19</td>
<td>18</td>
<td>96</td>
<td>46</td>
<td>34</td>
<td>74</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>83</td>
<td>67</td>
<td>81</td>
<td>28</td>
<td>23</td>
<td>83</td>
<td>81</td>
<td>61</td>
<td>76</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>64</td>
<td>47</td>
<td>74</td>
<td>16</td>
<td>13</td>
<td>82</td>
<td>60</td>
<td>42</td>
<td>71</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>74</td>
<td>50</td>
<td>67</td>
<td>18</td>
<td>14</td>
<td>76</td>
<td>66</td>
<td>42</td>
<td>64</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>77</td>
<td>62</td>
<td>81</td>
<td>11</td>
<td>10</td>
<td>93</td>
<td>75</td>
<td>59</td>
<td>79</td>
</tr>
<tr>
<td>Retail trade</td>
<td>71</td>
<td>39</td>
<td>56</td>
<td>14</td>
<td>8</td>
<td>61</td>
<td>63</td>
<td>34</td>
<td>53</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>82</td>
<td>65</td>
<td>80</td>
<td>34</td>
<td>29</td>
<td>86</td>
<td>64</td>
<td>46</td>
<td>73</td>
</tr>
<tr>
<td>Utilities</td>
<td>97</td>
<td>93</td>
<td>96</td>
<td>76</td>
<td>70</td>
<td>91</td>
<td>96</td>
<td>80</td>
<td>84</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 2. Retirement benefits: Access, participation, and take-up rates, private industry workers, March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All retirement benefits</th>
<th>Defined benefit</th>
<th>Defined contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>Information</td>
<td>89</td>
<td>79</td>
<td>89</td>
</tr>
<tr>
<td>Financial activities</td>
<td>83</td>
<td>73</td>
<td>88</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>92</td>
<td>84</td>
<td>92</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>94</td>
<td>85</td>
<td>91</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>90</td>
<td>83</td>
<td>92</td>
</tr>
<tr>
<td>Real estate and rental leasing</td>
<td>54</td>
<td>39</td>
<td>72</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>60</td>
<td>47</td>
<td>79</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>76</td>
<td>65</td>
<td>85</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>38</td>
<td>24</td>
<td>63</td>
</tr>
<tr>
<td>Education and health services</td>
<td>72</td>
<td>56</td>
<td>79</td>
</tr>
<tr>
<td>Educational services</td>
<td>72</td>
<td>64</td>
<td>88</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>88</td>
<td>77</td>
<td>88</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>71</td>
<td>55</td>
<td>77</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>32</td>
<td>14</td>
<td>45</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>31</td>
<td>13</td>
<td>41</td>
</tr>
<tr>
<td>Other services</td>
<td>47</td>
<td>37</td>
<td>78</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>52</td>
<td>36</td>
<td>70</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>47</td>
<td>33</td>
<td>70</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>65</td>
<td>46</td>
<td>70</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>83</td>
<td>66</td>
<td>79</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>80</td>
<td>59</td>
<td>74</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>90</td>
<td>76</td>
<td>85</td>
</tr>
</tbody>
</table>

Geographic areas:

<table>
<thead>
<tr>
<th>Region</th>
<th>Access</th>
<th>Participation</th>
<th>Take-up rate</th>
<th>Access</th>
<th>Participation</th>
<th>Take-up rate</th>
<th>Access</th>
<th>Participation</th>
<th>Take-up rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>68</td>
<td>55</td>
<td>80</td>
<td>22</td>
<td>19</td>
<td>85</td>
<td>62</td>
<td>48</td>
<td>77</td>
</tr>
<tr>
<td>New England</td>
<td>70</td>
<td>55</td>
<td>78</td>
<td>19</td>
<td>17</td>
<td>88</td>
<td>65</td>
<td>49</td>
<td>76</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>68</td>
<td>55</td>
<td>81</td>
<td>23</td>
<td>20</td>
<td>84</td>
<td>61</td>
<td>47</td>
<td>78</td>
</tr>
<tr>
<td>South</td>
<td>66</td>
<td>47</td>
<td>71</td>
<td>17</td>
<td>14</td>
<td>82</td>
<td>63</td>
<td>42</td>
<td>67</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>67</td>
<td>49</td>
<td>73</td>
<td>19</td>
<td>16</td>
<td>82</td>
<td>63</td>
<td>45</td>
<td>69</td>
</tr>
<tr>
<td>East South Central</td>
<td>68</td>
<td>44</td>
<td>65</td>
<td>14</td>
<td>11</td>
<td>80</td>
<td>65</td>
<td>40</td>
<td>62</td>
</tr>
<tr>
<td>West South Central</td>
<td>64</td>
<td>45</td>
<td>70</td>
<td>14</td>
<td>11</td>
<td>82</td>
<td>62</td>
<td>41</td>
<td>67</td>
</tr>
<tr>
<td>Midwest</td>
<td>70</td>
<td>53</td>
<td>76</td>
<td>19</td>
<td>16</td>
<td>84</td>
<td>66</td>
<td>48</td>
<td>72</td>
</tr>
<tr>
<td>East North Central</td>
<td>70</td>
<td>53</td>
<td>76</td>
<td>19</td>
<td>16</td>
<td>85</td>
<td>65</td>
<td>47</td>
<td>72</td>
</tr>
<tr>
<td>West North Central</td>
<td>72</td>
<td>54</td>
<td>75</td>
<td>17</td>
<td>14</td>
<td>80</td>
<td>69</td>
<td>49</td>
<td>71</td>
</tr>
<tr>
<td>West</td>
<td>59</td>
<td>45</td>
<td>77</td>
<td>15</td>
<td>12</td>
<td>82</td>
<td>55</td>
<td>40</td>
<td>74</td>
</tr>
<tr>
<td>Mountain</td>
<td>62</td>
<td>46</td>
<td>74</td>
<td>11</td>
<td>9</td>
<td>78</td>
<td>59</td>
<td>42</td>
<td>72</td>
</tr>
<tr>
<td>Pacific</td>
<td>57</td>
<td>45</td>
<td>78</td>
<td>17</td>
<td>14</td>
<td>83</td>
<td>53</td>
<td>39</td>
<td>74</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates, private industry workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Access</th>
<th>Participation</th>
<th>Take-up rate</th>
<th>Access</th>
<th>Participation</th>
<th>Take-up rate</th>
<th>Access</th>
<th>Participation</th>
<th>Take-up rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.9</td>
<td>0.8</td>
<td>0.6</td>
<td>0.6</td>
<td>0.5</td>
<td>0.8</td>
<td>0.9</td>
<td>0.7</td>
<td>0.6</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.6</td>
<td>1.4</td>
<td>0.7</td>
<td>1.4</td>
<td>1.3</td>
<td>1.3</td>
<td>1.5</td>
<td>1.3</td>
<td>0.6</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.6</td>
<td>1.5</td>
<td>0.9</td>
<td>1.9</td>
<td>1.7</td>
<td>1.7</td>
<td>1.5</td>
<td>1.5</td>
<td>0.8</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.9</td>
<td>1.9</td>
<td>0.9</td>
<td>1.6</td>
<td>1.5</td>
<td>1.7</td>
<td>1.9</td>
<td>1.7</td>
<td>0.9</td>
</tr>
<tr>
<td>Service</td>
<td>2.4</td>
<td>1.4</td>
<td>2.2</td>
<td>0.7</td>
<td>0.6</td>
<td>2.6</td>
<td>2.3</td>
<td>1.3</td>
<td>2.3</td>
</tr>
<tr>
<td>Protective service</td>
<td>5.8</td>
<td>4.2</td>
<td>10.6</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>6.4</td>
<td>4.5</td>
<td>11.0</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.1</td>
<td>1.0</td>
<td>0.8</td>
<td>0.7</td>
<td>0.7</td>
<td>1.9</td>
<td>1.1</td>
<td>0.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.9</td>
<td>1.5</td>
<td>1.1</td>
<td>1.0</td>
<td>0.9</td>
<td>3.6</td>
<td>1.7</td>
<td>1.4</td>
<td>1.2</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.5</td>
<td>1.6</td>
<td>1.1</td>
<td>0.8</td>
<td>0.7</td>
<td>1.7</td>
<td>1.5</td>
<td>1.4</td>
<td>1.1</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.9</td>
<td>1.6</td>
<td>1.4</td>
<td>1.5</td>
<td>1.5</td>
<td>0.6</td>
<td>1.8</td>
<td>1.3</td>
<td>1.6</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>3.0</td>
<td>2.4</td>
<td>2.6</td>
<td>2.4</td>
<td>2.4</td>
<td>0.5</td>
<td>3.1</td>
<td>2.3</td>
<td>3.2</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.3</td>
<td>1.9</td>
<td>1.4</td>
<td>1.6</td>
<td>1.5</td>
<td>1.1</td>
<td>2.1</td>
<td>1.7</td>
<td>1.3</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.4</td>
<td>1.3</td>
<td>1.0</td>
<td>1.1</td>
<td>0.8</td>
<td>1.7</td>
<td>1.5</td>
<td>1.4</td>
<td>1.1</td>
</tr>
<tr>
<td>Production</td>
<td>2.2</td>
<td>2.0</td>
<td>1.3</td>
<td>1.6</td>
<td>1.1</td>
<td>3.1</td>
<td>2.2</td>
<td>1.9</td>
<td>1.3</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.7</td>
<td>1.9</td>
<td>1.6</td>
<td>1.6</td>
<td>1.4</td>
<td>1.3</td>
<td>1.9</td>
<td>2.1</td>
<td>2.0</td>
</tr>
<tr>
<td>Full time</td>
<td>0.7</td>
<td>0.7</td>
<td>0.6</td>
<td>0.7</td>
<td>0.6</td>
<td>0.8</td>
<td>0.7</td>
<td>0.7</td>
<td>0.5</td>
</tr>
<tr>
<td>Part time</td>
<td>1.6</td>
<td>0.9</td>
<td>1.6</td>
<td>0.7</td>
<td>0.5</td>
<td>2.0</td>
<td>1.4</td>
<td>0.9</td>
<td>1.8</td>
</tr>
<tr>
<td>Union</td>
<td>1.4</td>
<td>1.6</td>
<td>0.9</td>
<td>2.2</td>
<td>2.2</td>
<td>0.7</td>
<td>2.7</td>
<td>2.2</td>
<td>1.3</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.9</td>
<td>0.8</td>
<td>0.6</td>
<td>0.5</td>
<td>0.5</td>
<td>1.0</td>
<td>0.9</td>
<td>0.7</td>
<td>0.6</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.8</td>
<td>1.1</td>
<td>1.5</td>
<td>0.5</td>
<td>0.3</td>
<td>2.5</td>
<td>1.6</td>
<td>1.0</td>
<td>1.6</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>2.4</td>
<td>1.2</td>
<td>2.3</td>
<td>0.6</td>
<td>0.3</td>
<td>4.6</td>
<td>2.3</td>
<td>1.2</td>
<td>2.5</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.2</td>
<td>1.1</td>
<td>1.1</td>
<td>0.7</td>
<td>0.6</td>
<td>1.9</td>
<td>1.3</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.1</td>
<td>1.0</td>
<td>0.8</td>
<td>1.0</td>
<td>0.8</td>
<td>1.2</td>
<td>1.1</td>
<td>0.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.2</td>
<td>1.2</td>
<td>0.6</td>
<td>1.6</td>
<td>1.4</td>
<td>1.0</td>
<td>1.3</td>
<td>1.2</td>
<td>0.7</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.9</td>
<td>1.9</td>
<td>0.9</td>
<td>2.5</td>
<td>2.2</td>
<td>1.6</td>
<td>2.0</td>
<td>1.9</td>
<td>0.9</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.0</td>
<td>1.0</td>
<td>0.9</td>
<td>1.4</td>
<td>1.0</td>
<td>1.5</td>
<td>1.0</td>
<td>1.0</td>
<td>1.1</td>
</tr>
<tr>
<td>Construction</td>
<td>2.3</td>
<td>1.9</td>
<td>2.0</td>
<td>1.9</td>
<td>1.9</td>
<td>1.0</td>
<td>2.2</td>
<td>1.5</td>
<td>2.3</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>1.5</td>
<td>1.4</td>
<td>0.9</td>
<td>1.8</td>
<td>1.3</td>
<td>2.0</td>
<td>1.4</td>
<td>1.4</td>
<td>1.0</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.1</td>
<td>0.9</td>
<td>0.7</td>
<td>0.6</td>
<td>0.6</td>
<td>1.0</td>
<td>1.0</td>
<td>0.8</td>
<td>0.6</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>0.8</td>
<td>1.0</td>
<td>1.0</td>
<td>1.1</td>
<td>0.9</td>
<td>1.6</td>
<td>1.2</td>
<td>1.2</td>
<td>1.0</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>1.7</td>
<td>1.8</td>
<td>1.5</td>
<td>2.2</td>
<td>2.0</td>
<td>2.5</td>
<td>1.8</td>
<td>1.6</td>
<td>1.2</td>
</tr>
<tr>
<td>Retail trade</td>
<td>1.3</td>
<td>1.2</td>
<td>1.0</td>
<td>1.2</td>
<td>0.7</td>
<td>2.4</td>
<td>1.6</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>2.8</td>
<td>3.4</td>
<td>2.6</td>
<td>3.2</td>
<td>2.7</td>
<td>1.8</td>
<td>4.2</td>
<td>4.1</td>
<td>3.1</td>
</tr>
<tr>
<td>Utilities</td>
<td>2.1</td>
<td>2.4</td>
<td>1.4</td>
<td>6.2</td>
<td>5.5</td>
<td>1.6</td>
<td>2.2</td>
<td>3.3</td>
<td>2.4</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,\textsuperscript{1} private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All retirement benefits\textsuperscript{2}</th>
<th>Defined benefit</th>
<th>Defined contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>Information</td>
<td>3.0</td>
<td>2.8</td>
<td>0.9</td>
</tr>
<tr>
<td>Financial activities</td>
<td>1.9</td>
<td>2.2</td>
<td>1.1</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>0.9</td>
<td>1.1</td>
<td>0.7</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>1.1</td>
<td>1.4</td>
<td>1.0</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>1.6</td>
<td>1.8</td>
<td>1.3</td>
</tr>
<tr>
<td>Real estate and rental leasing</td>
<td>5.4</td>
<td>5.2</td>
<td>4.6</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>3.2</td>
<td>2.4</td>
<td>1.9</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>3.5</td>
<td>3.4</td>
<td>1.8</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>4.5</td>
<td>3.3</td>
<td>4.9</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.8</td>
<td>2.6</td>
<td>1.0</td>
</tr>
<tr>
<td>Educational services</td>
<td>4.1</td>
<td>3.8</td>
<td>1.0</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.9</td>
<td>1.5</td>
<td>1.2</td>
</tr>
<tr>
<td>Health and social assistance</td>
<td>3.0</td>
<td>2.8</td>
<td>1.2</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>3.3</td>
<td>1.9</td>
<td>3.5</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>3.8</td>
<td>2.1</td>
<td>3.9</td>
</tr>
<tr>
<td>Other services</td>
<td>3.7</td>
<td>3.2</td>
<td>2.7</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.3</td>
<td>1.1</td>
<td>1.2</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.4</td>
<td>1.1</td>
<td>1.4</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.6</td>
<td>2.3</td>
<td>1.8</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.0</td>
<td>0.9</td>
<td>0.6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.4</td>
<td>1.3</td>
<td>0.7</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.4</td>
<td>1.4</td>
<td>0.9</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>All retirement benefits\textsuperscript{2}</th>
<th>Defined benefit</th>
<th>Defined contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>Northeast</td>
<td>1.9</td>
<td>1.8</td>
<td>1.3</td>
</tr>
<tr>
<td>New England</td>
<td>2.7</td>
<td>1.6</td>
<td>2.8</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>2.0</td>
<td>2.1</td>
<td>1.5</td>
</tr>
<tr>
<td>South</td>
<td>1.7</td>
<td>1.6</td>
<td>1.2</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>2.1</td>
<td>2.2</td>
<td>1.6</td>
</tr>
<tr>
<td>East South Central</td>
<td>1.6</td>
<td>2.8</td>
<td>4.7</td>
</tr>
<tr>
<td>West South Central</td>
<td>3.8</td>
<td>3.1</td>
<td>1.2</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.1</td>
<td>1.6</td>
<td>0.9</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.4</td>
<td>2.1</td>
<td>0.7</td>
</tr>
<tr>
<td>West North Central</td>
<td>3.9</td>
<td>2.6</td>
<td>2.2</td>
</tr>
<tr>
<td>West</td>
<td>1.5</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Mountain</td>
<td>2.3</td>
<td>2.0</td>
<td>1.3</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.9</td>
<td>1.2</td>
<td>1.5</td>
</tr>
</tbody>
</table>

\textsuperscript{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.

\textsuperscript{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.

\textsuperscript{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 2016.

\textsuperscript{4} Less than 0.05.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebss/glossary20152016.htm.

Table 3. Retirement benefit combinations: Access, private industry workers, March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>13</td>
<td>4</td>
<td>48</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>21</td>
<td>3</td>
<td>56</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>26</td>
<td>2</td>
<td>57</td>
</tr>
<tr>
<td>Professional and related</td>
<td>19</td>
<td>4</td>
<td>56</td>
</tr>
<tr>
<td>Service</td>
<td>4</td>
<td>3</td>
<td>34</td>
</tr>
<tr>
<td>Protective service</td>
<td>8</td>
<td>4</td>
<td>48</td>
</tr>
<tr>
<td>Sales and office</td>
<td>12</td>
<td>4</td>
<td>54</td>
</tr>
<tr>
<td>Sales and related</td>
<td>7</td>
<td>4</td>
<td>55</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>15</td>
<td>3</td>
<td>53</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>16</td>
<td>6</td>
<td>40</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>13</td>
<td>10</td>
<td>34</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>18</td>
<td>2</td>
<td>46</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>15</td>
<td>7</td>
<td>48</td>
</tr>
<tr>
<td>Production</td>
<td>19</td>
<td>3</td>
<td>52</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>12</td>
<td>11</td>
<td>44</td>
</tr>
<tr>
<td>Full time</td>
<td>17</td>
<td>4</td>
<td>55</td>
</tr>
<tr>
<td>Part time</td>
<td>3</td>
<td>5</td>
<td>29</td>
</tr>
<tr>
<td>Union</td>
<td>34</td>
<td>35</td>
<td>21</td>
</tr>
<tr>
<td>Nonunion</td>
<td>11</td>
<td>1</td>
<td>51</td>
</tr>
<tr>
<td>Average wage within the following categories:¹</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>3</td>
<td>3</td>
<td>36</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1</td>
<td>3</td>
<td>29</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>8</td>
<td>4</td>
<td>53</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>17</td>
<td>5</td>
<td>55</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>29</td>
<td>5</td>
<td>53</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>31</td>
<td>4</td>
<td>53</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>21</td>
<td>4</td>
<td>49</td>
</tr>
<tr>
<td>Construction</td>
<td>10</td>
<td>5</td>
<td>36</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>26</td>
<td>3</td>
<td>55</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>12</td>
<td>4</td>
<td>48</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>10</td>
<td>8</td>
<td>56</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>9</td>
<td>2</td>
<td>66</td>
</tr>
<tr>
<td>Retail trade</td>
<td>6</td>
<td>8</td>
<td>57</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>16</td>
<td>18</td>
<td>48</td>
</tr>
<tr>
<td>Utilities</td>
<td>75</td>
<td>1</td>
<td>45</td>
</tr>
<tr>
<td>Information</td>
<td>37</td>
<td>–</td>
<td>51</td>
</tr>
<tr>
<td>Financial activities</td>
<td>37</td>
<td>1</td>
<td>45</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>47</td>
<td>1</td>
<td>44</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 3. Retirement benefit combinations: Access, private industry workers, March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit intermediation and related activities</td>
<td>47</td>
<td>1</td>
<td>46</td>
</tr>
<tr>
<td>Insurance carriers and related activities .............</td>
<td>48</td>
<td>–</td>
<td>42</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>6</td>
<td>–</td>
<td>48</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>12</td>
<td>–</td>
<td>47</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>13</td>
<td>–</td>
<td>62</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>4</td>
<td>–</td>
<td>34</td>
</tr>
<tr>
<td>Education and health services</td>
<td>12</td>
<td>5</td>
<td>54</td>
</tr>
<tr>
<td>Educational services</td>
<td>7</td>
<td>9</td>
<td>56</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>12</td>
<td>4</td>
<td>72</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>13</td>
<td>5</td>
<td>54</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>–</td>
<td>2</td>
<td>28</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>–</td>
<td>2</td>
<td>28</td>
</tr>
<tr>
<td>Other services</td>
<td>5</td>
<td>4</td>
<td>38</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>6</td>
<td>2</td>
<td>43</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>5</td>
<td>1</td>
<td>41</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>9</td>
<td>5</td>
<td>51</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>22</td>
<td>7</td>
<td>54</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>14</td>
<td>6</td>
<td>59</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>35</td>
<td>7</td>
<td>47</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>16</td>
<td>6</td>
<td>46</td>
</tr>
<tr>
<td>New England</td>
<td>14</td>
<td>5</td>
<td>51</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>16</td>
<td>7</td>
<td>44</td>
</tr>
<tr>
<td>South</td>
<td>13</td>
<td>3</td>
<td>50</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>15</td>
<td>4</td>
<td>48</td>
</tr>
<tr>
<td>East South Central</td>
<td>11</td>
<td>3</td>
<td>54</td>
</tr>
<tr>
<td>West South Central</td>
<td>11</td>
<td>2</td>
<td>51</td>
</tr>
<tr>
<td>Midwest</td>
<td>14</td>
<td>4</td>
<td>52</td>
</tr>
<tr>
<td>East North Central</td>
<td>15</td>
<td>4</td>
<td>51</td>
</tr>
<tr>
<td>West North Central</td>
<td>14</td>
<td>3</td>
<td>55</td>
</tr>
<tr>
<td>West</td>
<td>11</td>
<td>4</td>
<td>44</td>
</tr>
<tr>
<td>Mountain</td>
<td>8</td>
<td>4</td>
<td>51</td>
</tr>
<tr>
<td>Pacific</td>
<td>12</td>
<td>5</td>
<td>40</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

### Table 3. Standard errors for retirement benefit combinations: Access, private industry workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.5</td>
<td>0.4</td>
<td>0.9</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.2</td>
<td>0.7</td>
<td>1.6</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.6</td>
<td>0.8</td>
<td>2.1</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.4</td>
<td>0.9</td>
<td>1.8</td>
</tr>
<tr>
<td>Service</td>
<td>0.4</td>
<td>0.5</td>
<td>2.2</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.4</td>
<td>2.0</td>
<td>7.9</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.6</td>
<td>0.4</td>
<td>1.0</td>
</tr>
<tr>
<td>Sales and related</td>
<td>0.7</td>
<td>0.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.7</td>
<td>0.3</td>
<td>1.4</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.2</td>
<td>0.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>1.8</td>
<td>1.6</td>
<td>2.6</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.5</td>
<td>0.4</td>
<td>2.6</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.1</td>
<td>0.9</td>
<td>1.5</td>
</tr>
<tr>
<td>Production</td>
<td>1.6</td>
<td>0.4</td>
<td>2.1</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.3</td>
<td>1.5</td>
<td>1.8</td>
</tr>
<tr>
<td>Full time</td>
<td>0.7</td>
<td>0.4</td>
<td>0.9</td>
</tr>
<tr>
<td>Part time</td>
<td>0.3</td>
<td>0.6</td>
<td>1.3</td>
</tr>
<tr>
<td>Union</td>
<td>2.0</td>
<td>2.6</td>
<td>2.1</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.5</td>
<td>0.2</td>
<td>1.0</td>
</tr>
<tr>
<td>**Average wage within the following categories:**1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>0.3</td>
<td>0.4</td>
<td>1.6</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>0.2</td>
<td>0.5</td>
<td>2.2</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.5</td>
<td>0.4</td>
<td>1.1</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.7</td>
<td>0.6</td>
<td>1.2</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.5</td>
<td>0.7</td>
<td>1.4</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.4</td>
<td>0.9</td>
<td>2.2</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.2</td>
<td>0.5</td>
<td>1.3</td>
</tr>
<tr>
<td>Construction</td>
<td>1.3</td>
<td>1.5</td>
<td>1.7</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>1.6</td>
<td>0.5</td>
<td>2.0</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.6</td>
<td>0.4</td>
<td>1.0</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>0.6</td>
<td>1.0</td>
<td>1.3</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>1.8</td>
<td>0.7</td>
<td>2.3</td>
</tr>
<tr>
<td>Retail trade</td>
<td>0.7</td>
<td>1.0</td>
<td>1.7</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>2.5</td>
<td>3.2</td>
<td>3.3</td>
</tr>
<tr>
<td>Utilities</td>
<td>6.1</td>
<td>–</td>
<td>5.7</td>
</tr>
<tr>
<td>Information</td>
<td>4.4</td>
<td>–</td>
<td>2.9</td>
</tr>
<tr>
<td>Financial activities</td>
<td>2.2</td>
<td>0.2</td>
<td>1.6</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>2.2</td>
<td>0.1</td>
<td>1.8</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
## Table 3. Standard errors for retirement benefit combinations:
Access, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit intermediation and related activities</td>
<td>3.1</td>
<td>0.2</td>
<td>3.0</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>2.5</td>
<td>–</td>
<td>2.5</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>2.4</td>
<td>–</td>
<td>4.2</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>1.6</td>
<td>–</td>
<td>3.3</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>3.4</td>
<td>–</td>
<td>4.0</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>1.6</td>
<td>–</td>
<td>4.5</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.1</td>
<td>1.3</td>
<td>2.0</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.2</td>
<td>2.3</td>
<td>3.6</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.2</td>
<td>1.2</td>
<td>1.9</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1.2</td>
<td>1.4</td>
<td>2.2</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>–</td>
<td>0.7</td>
<td>3.1</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>–</td>
<td>0.8</td>
<td>3.6</td>
</tr>
<tr>
<td>Other services</td>
<td>1.8</td>
<td>1.0</td>
<td>3.6</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.5</td>
<td>0.3</td>
<td>1.2</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.4</td>
<td>0.3</td>
<td>1.4</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.3</td>
<td>0.9</td>
<td>2.6</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.9</td>
<td>0.7</td>
<td>1.1</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.1</td>
<td>0.8</td>
<td>1.6</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.5</td>
<td>1.2</td>
<td>1.7</td>
</tr>
</tbody>
</table>

### Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.2</td>
<td>0.9</td>
<td>1.9</td>
</tr>
<tr>
<td>New England</td>
<td>2.1</td>
<td>1.0</td>
<td>3.9</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.4</td>
<td>1.1</td>
<td>2.0</td>
</tr>
<tr>
<td>South</td>
<td>0.9</td>
<td>0.6</td>
<td>1.4</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.2</td>
<td>1.1</td>
<td>1.4</td>
</tr>
<tr>
<td>East South Central</td>
<td>3.4</td>
<td>1.2</td>
<td>3.8</td>
</tr>
<tr>
<td>West South Central</td>
<td>0.9</td>
<td>0.7</td>
<td>3.3</td>
</tr>
<tr>
<td>Midwest</td>
<td>0.9</td>
<td>0.7</td>
<td>1.6</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.9</td>
<td>0.8</td>
<td>2.2</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.1</td>
<td>1.1</td>
<td>1.5</td>
</tr>
<tr>
<td>West</td>
<td>1.2</td>
<td>0.6</td>
<td>2.2</td>
</tr>
<tr>
<td>Mountain</td>
<td>0.6</td>
<td>0.4</td>
<td>2.6</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.7</td>
<td>0.9</td>
<td>2.9</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, private industry workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans</th>
<th>Soft freeze</th>
<th>Hard freeze</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All</td>
<td>Some</td>
<td>Hard</td>
</tr>
<tr>
<td></td>
<td>participants</td>
<td>participants</td>
<td>freeze</td>
</tr>
<tr>
<td></td>
<td>still accruing</td>
<td>still accruing</td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>62</td>
<td>23</td>
<td>3</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>55</td>
<td>27</td>
<td>3</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>55</td>
<td>23</td>
<td>3</td>
</tr>
<tr>
<td>Professional and related</td>
<td>55</td>
<td>29</td>
<td>4</td>
</tr>
<tr>
<td>Service</td>
<td>76</td>
<td>13</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>59</td>
<td>24</td>
<td>2</td>
</tr>
<tr>
<td>Sales and related</td>
<td>58</td>
<td>20</td>
<td>2</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>59</td>
<td>25</td>
<td>2</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>76</td>
<td>17</td>
<td>2</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>92</td>
<td>5</td>
<td>–</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>59</td>
<td>31</td>
<td>4</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>62</td>
<td>24</td>
<td>3</td>
</tr>
<tr>
<td>Production</td>
<td>48</td>
<td>32</td>
<td>3</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>74</td>
<td>17</td>
<td>2</td>
</tr>
<tr>
<td>Full time</td>
<td>60</td>
<td>24</td>
<td>3</td>
</tr>
<tr>
<td>Part time</td>
<td>75</td>
<td>18</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
<td>79</td>
<td>18</td>
<td>–</td>
</tr>
<tr>
<td>Nonunion</td>
<td>50</td>
<td>27</td>
<td>4</td>
</tr>
<tr>
<td>Average wage within the following categories:4</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>65</td>
<td>23</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>79</td>
<td>16</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>64</td>
<td>18</td>
<td>2</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>63</td>
<td>22</td>
<td>3</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>59</td>
<td>27</td>
<td>3</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>57</td>
<td>26</td>
<td>–</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>56</td>
<td>28</td>
<td>3</td>
</tr>
<tr>
<td>Construction</td>
<td>93</td>
<td>5</td>
<td>–</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>42</td>
<td>36</td>
<td>4</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>64</td>
<td>22</td>
<td>2</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>69</td>
<td>24</td>
<td>1</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>68</td>
<td>23</td>
<td>–</td>
</tr>
<tr>
<td>Retail trade</td>
<td>63</td>
<td>28</td>
<td>–</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>75</td>
<td>19</td>
<td>–</td>
</tr>
<tr>
<td>Utilities</td>
<td>68</td>
<td>25</td>
<td>–</td>
</tr>
<tr>
<td>Information</td>
<td>30</td>
<td>56</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, private industry workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans¹</th>
<th>Soft freeze²</th>
<th>Hard freeze³</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All participants still accruing benefits</td>
<td>Some participants still accruing benefits</td>
<td></td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial activities</td>
<td>55</td>
<td>19</td>
<td>3</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>53</td>
<td>20</td>
<td>3</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>46</td>
<td>18</td>
<td>2</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>68</td>
<td>20</td>
<td>–</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>86</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>70</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>83</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>62</td>
<td>22</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td>58</td>
<td>30</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>66</td>
<td>19</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>63</td>
<td>20</td>
<td>–</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>93</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>100</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Other services</td>
<td>79</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>64</td>
<td>20</td>
<td>2</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>59</td>
<td>22</td>
<td>2</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>71</td>
<td>18</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>61</td>
<td>24</td>
<td>3</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>61</td>
<td>25</td>
<td>4</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>61</td>
<td>24</td>
<td>2</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>67</td>
<td>18</td>
<td>1</td>
</tr>
<tr>
<td>New England</td>
<td>70</td>
<td>19</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>66</td>
<td>18</td>
<td>1</td>
</tr>
<tr>
<td>South</td>
<td>62</td>
<td>26</td>
<td>2</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>63</td>
<td>25</td>
<td>3</td>
</tr>
<tr>
<td>East South Central</td>
<td>55</td>
<td>35</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>62</td>
<td>24</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>63</td>
<td>20</td>
<td>3</td>
</tr>
<tr>
<td>East North Central</td>
<td>68</td>
<td>17</td>
<td>–</td>
</tr>
<tr>
<td>West North Central</td>
<td>54</td>
<td>29</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>53</td>
<td>30</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>67</td>
<td>17</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>48</td>
<td>34</td>
<td>–</td>
</tr>
</tbody>
</table>

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.

Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebss/glossary20152016.htm.

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, private industry workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans</th>
<th>Soft freeze</th>
<th>Hard freeze</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All workers still accruing benefits</td>
<td>Some participants still accruing benefits</td>
<td>Hard freeze</td>
</tr>
<tr>
<td>All workers</td>
<td>1.8</td>
<td>1.5</td>
<td>0.6</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>3.2</td>
<td>2.5</td>
<td>1.2</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>3.6</td>
<td>2.5</td>
<td>1.2</td>
</tr>
<tr>
<td>Professional and related</td>
<td>4.1</td>
<td>3.4</td>
<td>1.3</td>
</tr>
<tr>
<td>Service</td>
<td>4.8</td>
<td>3.3</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>2.1</td>
<td>1.6</td>
<td>0.4</td>
</tr>
<tr>
<td>Sales and related</td>
<td>6.0</td>
<td>3.1</td>
<td>0.8</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.9</td>
<td>1.8</td>
<td>0.5</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>3.1</td>
<td>2.7</td>
<td>0.5</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>2.7</td>
<td>2.4</td>
<td>–</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>4.4</td>
<td>4.1</td>
<td>1.0</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>3.0</td>
<td>3.0</td>
<td>0.6</td>
</tr>
<tr>
<td>Production</td>
<td>4.5</td>
<td>4.8</td>
<td>0.9</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>3.0</td>
<td>3.0</td>
<td>0.7</td>
</tr>
<tr>
<td>Full time</td>
<td>1.9</td>
<td>1.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Part time</td>
<td>2.7</td>
<td>2.3</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
<td>2.0</td>
<td>2.0</td>
<td>–</td>
</tr>
<tr>
<td>Nonunion</td>
<td>2.3</td>
<td>1.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>4.2</td>
<td>3.9</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>5.1</td>
<td>4.6</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>2.6</td>
<td>1.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>2.2</td>
<td>2.0</td>
<td>0.5</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>2.5</td>
<td>2.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>4.1</td>
<td>3.4</td>
<td>–</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>3.1</td>
<td>3.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Construction</td>
<td>2.3</td>
<td>2.1</td>
<td>–</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>3.8</td>
<td>4.2</td>
<td>1.0</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>2.0</td>
<td>1.6</td>
<td>0.8</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>2.3</td>
<td>2.3</td>
<td>0.3</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>5.8</td>
<td>5.6</td>
<td>–</td>
</tr>
<tr>
<td>Retail trade</td>
<td>3.7</td>
<td>2.9</td>
<td>–</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>4.8</td>
<td>4.7</td>
<td>–</td>
</tr>
<tr>
<td>Utilities</td>
<td>5.2</td>
<td>4.4</td>
<td>–</td>
</tr>
<tr>
<td>Information</td>
<td>4.5</td>
<td>5.0</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, private industry workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans¹</th>
<th>Soft freeze²</th>
<th>Some participants still accruing benefits</th>
<th>Hard freeze³</th>
</tr>
</thead>
<tbody>
<tr>
<td>All participants still accruing benefits</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial activities</td>
<td>2.0</td>
<td>1.8</td>
<td>0.8</td>
<td>1.7</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>2.2</td>
<td>2.0</td>
<td>0.5</td>
<td>1.6</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>3.2</td>
<td>1.9</td>
<td>0.7</td>
<td>3.1</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>4.0</td>
<td>3.1</td>
<td>0.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>8.0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professional and business services</td>
<td>6.4</td>
<td></td>
<td>2.6</td>
<td></td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>8.1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education and health services</td>
<td>6.2</td>
<td>4.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Educational services</td>
<td>6.9</td>
<td>8.3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>5.0</td>
<td>4.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>7.0</td>
<td>5.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>5.7</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>0.0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other services</td>
<td>8.6</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>3.0</td>
<td>2.5</td>
<td>0.6</td>
<td>2.0</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>3.5</td>
<td>3.0</td>
<td>0.8</td>
<td>2.9</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>4.3</td>
<td>3.7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 workers or more</td>
<td>2.1</td>
<td>1.7</td>
<td>0.8</td>
<td>1.1</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>3.2</td>
<td>2.6</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2.4</td>
<td>2.2</td>
<td>0.7</td>
<td>1.4</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>2.9</td>
<td>1.8</td>
<td>0.4</td>
<td>1.4</td>
</tr>
<tr>
<td>New England</td>
<td>3.8</td>
<td>3.9</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>3.6</td>
<td>2.2</td>
<td>0.5</td>
<td>1.7</td>
</tr>
<tr>
<td>South</td>
<td>3.0</td>
<td>2.6</td>
<td>0.6</td>
<td>1.4</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>4.2</td>
<td>3.5</td>
<td>0.8</td>
<td>1.8</td>
</tr>
<tr>
<td>East South Central</td>
<td>5.9</td>
<td>7.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>West South Central</td>
<td>4.3</td>
<td>3.6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Midwest</td>
<td>3.1</td>
<td>2.7</td>
<td>1.1</td>
<td>3.2</td>
</tr>
<tr>
<td>East North Central</td>
<td>3.9</td>
<td>1.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>West North Central</td>
<td>3.6</td>
<td>7.7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>West</td>
<td>5.2</td>
<td>4.8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mountain</td>
<td>3.1</td>
<td>2.8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pacific</td>
<td>6.5</td>
<td>6.1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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.

Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 6. Defined benefit frozen retirement plans: Selected attributes, private industry workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Time since plan closed to new workers or stopped accruing benefits²</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 year</td>
</tr>
<tr>
<td>All workers</td>
<td>–</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>–</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>–</td>
</tr>
<tr>
<td>Sales and related</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>–</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>–</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>–</td>
</tr>
<tr>
<td>Production</td>
<td>–</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>–</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
<td>–</td>
</tr>
<tr>
<td>Nonunion</td>
<td>–</td>
</tr>
<tr>
<td>**Average wage within the following categories:**³</td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>–</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>–</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>–</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>–</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>–</td>
</tr>
<tr>
<td>Construction</td>
<td>–</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>–</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>–</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>–</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>–</td>
</tr>
<tr>
<td>Retail trade</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 6. Defined benefit frozen retirement plans: Selected attributes, private industry workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Time since plan closed to new workers or stopped accruing benefits&lt;sup&gt;2&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 year</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>–</td>
</tr>
<tr>
<td>Utilities</td>
<td>–</td>
</tr>
<tr>
<td>Information</td>
<td>–</td>
</tr>
<tr>
<td>Financial activities</td>
<td>–</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>–</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>–</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>–</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>–</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>–</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>–</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>–</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Time since plan closed to new workers or stopped accruing benefits&lt;sup&gt;2&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 year</td>
</tr>
<tr>
<td>Northeast</td>
<td>–</td>
</tr>
<tr>
<td>New England</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>–</td>
</tr>
<tr>
<td>West North Central</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
</tr>
</tbody>
</table>

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

<sup>2</sup> The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2015 are included in the "1 year" column. Those frozen between 2011 and 2014 are included in the "2 to 5 year" column and plans frozen before 2011 are included in the "Greater than 5 years" column.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Time since plan closed to new workers or stopped accruing benefits&lt;sup&gt;2&lt;/sup&gt;</th>
<th>1 year</th>
<th>2 to 5 years</th>
<th>Greater than 5 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td></td>
<td>–</td>
<td>–</td>
<td>2.5</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td></td>
<td>–</td>
<td>–</td>
<td>3.7</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td></td>
<td>–</td>
<td>–</td>
<td>2.9</td>
</tr>
<tr>
<td>Professional and related</td>
<td></td>
<td>–</td>
<td>–</td>
<td>5.1</td>
</tr>
<tr>
<td>Service</td>
<td></td>
<td>–</td>
<td>–</td>
<td>11.3</td>
</tr>
<tr>
<td>Protective service</td>
<td></td>
<td>–</td>
<td>–</td>
<td>1.5</td>
</tr>
<tr>
<td>Sales and office</td>
<td></td>
<td>–</td>
<td>–</td>
<td>2.4</td>
</tr>
<tr>
<td>Sales and related</td>
<td></td>
<td>–</td>
<td>–</td>
<td>3.1</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td></td>
<td>–</td>
<td>–</td>
<td>3.0</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td></td>
<td>–</td>
<td>6.8</td>
<td>6.8</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td></td>
<td>–</td>
<td>–</td>
<td>18.2</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td></td>
<td>–</td>
<td>7.3</td>
<td>7.3</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td></td>
<td>–</td>
<td>2.9</td>
<td>2.9</td>
</tr>
<tr>
<td>Production</td>
<td></td>
<td>–</td>
<td>4.1</td>
<td>4.1</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td></td>
<td>–</td>
<td>3.0</td>
<td>3.0</td>
</tr>
<tr>
<td>Full time</td>
<td></td>
<td>–</td>
<td>–</td>
<td>2.6</td>
</tr>
<tr>
<td>Part time</td>
<td></td>
<td>–</td>
<td>–</td>
<td>4.5</td>
</tr>
<tr>
<td>Union</td>
<td></td>
<td>–</td>
<td>5.1</td>
<td>5.1</td>
</tr>
<tr>
<td>Nonunion</td>
<td></td>
<td>–</td>
<td>–</td>
<td>2.7</td>
</tr>
<tr>
<td>Average wage within the following categories:&lt;sup&gt;3&lt;/sup&gt;</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td></td>
<td>–</td>
<td>–</td>
<td>9.0</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td></td>
<td>–</td>
<td>–</td>
<td>13.7</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td></td>
<td>–</td>
<td>–</td>
<td>4.3</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td></td>
<td>–</td>
<td>–</td>
<td>3.9</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td></td>
<td>–</td>
<td>–</td>
<td>2.9</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td></td>
<td>–</td>
<td>–</td>
<td>3.9</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td></td>
<td>–</td>
<td>4.5</td>
<td>4.5</td>
</tr>
<tr>
<td>Construction</td>
<td></td>
<td>–</td>
<td>–</td>
<td>19.5</td>
</tr>
<tr>
<td>Manufacturing</td>
<td></td>
<td>–</td>
<td>4.2</td>
<td>4.2</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td></td>
<td>–</td>
<td>–</td>
<td>3.3</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td></td>
<td>–</td>
<td>2.1</td>
<td>2.1</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td></td>
<td>–</td>
<td>–</td>
<td>9.3</td>
</tr>
<tr>
<td>Retail trade</td>
<td></td>
<td>–</td>
<td>2.4</td>
<td>2.4</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 6. Standard errors for defined benefit frozen retirement plans: 1
Selected attributes, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Time since plan closed to new workers or stopped accruing benefits2</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 year</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>–</td>
</tr>
<tr>
<td>Utilities</td>
<td>–</td>
</tr>
<tr>
<td>Information</td>
<td>–</td>
</tr>
<tr>
<td>Financial activities</td>
<td>–</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>–</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>–</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>–</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>–</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>–</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>–</td>
</tr>
<tr>
<td>1000 workers or more</td>
<td>–</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>1 year</th>
<th>2 to 5 years</th>
<th>Greater than 5 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>–</td>
<td>–</td>
<td>2.4</td>
</tr>
<tr>
<td>New England</td>
<td>–</td>
<td>–</td>
<td>7.4</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>–</td>
<td>–</td>
<td>2.2</td>
</tr>
<tr>
<td>South</td>
<td>–</td>
<td>3.2</td>
<td>3.2</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>–</td>
<td>3.9</td>
<td>3.9</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>–</td>
<td>13.8</td>
</tr>
<tr>
<td>West South Central</td>
<td>–</td>
<td>–</td>
<td>2.4</td>
</tr>
<tr>
<td>Midwest</td>
<td>–</td>
<td>–</td>
<td>6.5</td>
</tr>
<tr>
<td>East North Central</td>
<td>–</td>
<td>–</td>
<td>9.6</td>
</tr>
<tr>
<td>West North Central</td>
<td>–</td>
<td>–</td>
<td>3.9</td>
</tr>
<tr>
<td>West</td>
<td>–</td>
<td>6.1</td>
<td>6.1</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>6.2</td>
<td>6.2</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>7.1</td>
<td>7.1</td>
</tr>
</tbody>
</table>

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 2015 are included in the “1 year” column. Those frozen between 2011 and 2014 are included in the “2 to 5 year” column and plans frozen before 2011 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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebss/glossary20152016.htm.

### Table 7. Defined benefit frozen retirement plans: Plan alternatives, private industry workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>No alternative to frozen plans</th>
<th>Alternatives to frozen plans</th>
<th>Alternatives to frozen plans²</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Modified existing defined benefit plan</td>
<td>New defined benefit plan</td>
</tr>
<tr>
<td>All workers ...........................................</td>
<td>12 88</td>
<td>8 23</td>
<td>32 33</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ...</td>
<td>10 90</td>
<td>7 26</td>
<td>37 31</td>
</tr>
<tr>
<td>Management, business, and financial ......</td>
<td>10 90</td>
<td>6 28</td>
<td>37 28</td>
</tr>
<tr>
<td>Professional and related ....................</td>
<td>10 90</td>
<td>8 24</td>
<td>37 33</td>
</tr>
<tr>
<td>Service ................................................</td>
<td>12 88</td>
<td>– 35</td>
<td>45</td>
</tr>
<tr>
<td>Sales and office ....................................</td>
<td>18 82</td>
<td>6 20</td>
<td>31 30</td>
</tr>
<tr>
<td>Sales and related ...............................</td>
<td>25 75</td>
<td>– 33</td>
<td>38</td>
</tr>
<tr>
<td>Office and administrative support ..........</td>
<td>16 84</td>
<td>7 24</td>
<td>31 27</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance:</td>
<td>7 93</td>
<td>– 35</td>
<td>34 18</td>
</tr>
<tr>
<td>Production, transportation, and material moving:</td>
<td>9 91</td>
<td>– 25</td>
<td>15 46</td>
</tr>
<tr>
<td>Transportation and material moving ..........</td>
<td>11 89</td>
<td>8 24</td>
<td>33 32</td>
</tr>
<tr>
<td>Part time ...............................................</td>
<td>29 71</td>
<td>8 –</td>
<td>40</td>
</tr>
<tr>
<td>Union .....................................................</td>
<td>3 97</td>
<td>11 37</td>
<td>27 27</td>
</tr>
<tr>
<td>Nonunion ...............................................</td>
<td>14 86</td>
<td>7 20</td>
<td>33 35</td>
</tr>
<tr>
<td>Average wage within the following categories:³</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent ..................................</td>
<td>29 71</td>
<td>– 24</td>
<td>30</td>
</tr>
<tr>
<td>Second 25 percent ...............................</td>
<td>15 85</td>
<td>10 14</td>
<td>27 38</td>
</tr>
<tr>
<td>Third 25 percent ....................................</td>
<td>11 89</td>
<td>8 25</td>
<td>25 37</td>
</tr>
<tr>
<td>Highest 25 percent ..................................</td>
<td>9 91</td>
<td>7 27</td>
<td>39 29</td>
</tr>
<tr>
<td>Highest 10 percent ..................................</td>
<td>9 91</td>
<td>6 27</td>
<td>45 28</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries ..................</td>
<td>7 93</td>
<td>8 22</td>
<td>38 34</td>
</tr>
<tr>
<td>Manufacturing .......................................</td>
<td>7 93</td>
<td>6 19</td>
<td>40 36</td>
</tr>
<tr>
<td>Service-providing industries ...............</td>
<td>14 86</td>
<td>7 24</td>
<td>30 33</td>
</tr>
<tr>
<td>Trade, transportation, and utilities .......</td>
<td>18 82</td>
<td>9 20</td>
<td>21 39</td>
</tr>
<tr>
<td>Financial activities ............................</td>
<td>37 63</td>
<td>– 10</td>
<td>20 39</td>
</tr>
<tr>
<td>Finance and insurance .......................</td>
<td>10 90</td>
<td>3 16</td>
<td>44 27</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>11 89</td>
<td>4 16</td>
<td>43 27</td>
</tr>
<tr>
<td>Insurance carriers and related activities ...</td>
<td>6 94</td>
<td>5 13</td>
<td>42 35</td>
</tr>
<tr>
<td>Professional and business services:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professional and technical services ........</td>
<td>12 88</td>
<td>– 80</td>
<td>81 –</td>
</tr>
<tr>
<td>Education and health services ..............</td>
<td>11 89</td>
<td>– 21</td>
<td>43</td>
</tr>
<tr>
<td>Health care and social assistance ..........</td>
<td>11 89</td>
<td>– 24</td>
<td>48</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 7. Defined benefit frozen retirement plans: Plan alternatives, private industry workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>No alternative to frozen plans</th>
<th>Alternatives to frozen plans</th>
<th>Alternatives to frozen plans&lt;sup&gt;2&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Modified existing defined benefit plan</td>
<td>New defined benefit plan</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1 to 99 workers .................</td>
<td>1 to 49 workers ........................</td>
</tr>
<tr>
<td></td>
<td></td>
<td>12</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td></td>
<td>88</td>
<td>94</td>
</tr>
<tr>
<td></td>
<td></td>
<td>11</td>
<td>–</td>
</tr>
<tr>
<td></td>
<td></td>
<td>19</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td></td>
<td>23</td>
<td>26</td>
</tr>
<tr>
<td></td>
<td></td>
<td>35</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>13</td>
<td>13</td>
</tr>
<tr>
<td></td>
<td></td>
<td>87</td>
<td>87</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td></td>
<td></td>
<td>17</td>
<td>83</td>
</tr>
<tr>
<td></td>
<td></td>
<td>6</td>
<td>–</td>
</tr>
<tr>
<td></td>
<td></td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td></td>
<td></td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td></td>
<td></td>
<td>35</td>
<td></td>
</tr>
</tbody>
</table>

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

<sup>2</sup> The sum of the individual components may be greater than the total because some employers offer more than one alternative.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 7. Standard errors for frozen defined benefit retirement plans: Plan alternatives, private industry workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>No alternative to frozen plans</th>
<th>Alternatives to frozen plans</th>
<th>Alternatives to frozen plans</th>
<th>Alternatives to frozen plans</th>
<th>Alternatives to frozen plans</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Modified existing defined benefit plan</td>
<td>New defined benefit plan</td>
<td>Enhanced existing defined benefit plan</td>
<td>New defined contribution plan</td>
</tr>
<tr>
<td>All workers</td>
<td>1.4</td>
<td>1.4</td>
<td>1.2</td>
<td>1.9</td>
<td>2.4</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>2.0</td>
<td>2.0</td>
<td>1.6</td>
<td>3.6</td>
<td>4.7</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>2.5</td>
<td>2.5</td>
<td>1.6</td>
<td>4.0</td>
<td>4.8</td>
</tr>
<tr>
<td>Professional and related</td>
<td>2.4</td>
<td>2.4</td>
<td>2.3</td>
<td>3.9</td>
<td>5.6</td>
</tr>
<tr>
<td>Service</td>
<td>2.5</td>
<td>2.5</td>
<td>–</td>
<td>4.6</td>
<td>8.0</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.8</td>
<td>1.8</td>
<td>0.9</td>
<td>2.3</td>
<td>2.6</td>
</tr>
<tr>
<td>Sales and related</td>
<td>3.6</td>
<td>3.6</td>
<td>–</td>
<td>4.9</td>
<td>4.8</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>2.0</td>
<td>2.0</td>
<td>1.1</td>
<td>2.3</td>
<td>2.9</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>2.8</td>
<td>2.8</td>
<td>–</td>
<td>5.8</td>
<td>5.8</td>
</tr>
<tr>
<td>Production, transportation, and material moving:</td>
<td>2.6</td>
<td>2.6</td>
<td>–</td>
<td>5.3</td>
<td>4.1</td>
</tr>
<tr>
<td>Full time</td>
<td>1.5</td>
<td>1.5</td>
<td>1.2</td>
<td>2.0</td>
<td>2.5</td>
</tr>
<tr>
<td>Part time</td>
<td>4.4</td>
<td>4.4</td>
<td>2.4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
<td>1.2</td>
<td>1.2</td>
<td>2.0</td>
<td>5.0</td>
<td>4.6</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.6</td>
<td>1.6</td>
<td>1.4</td>
<td>2.1</td>
<td>2.9</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>5.0</td>
<td>5.0</td>
<td>–</td>
<td>4.9</td>
<td>6.5</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>2.1</td>
<td>2.1</td>
<td>1.7</td>
<td>2.6</td>
<td>3.2</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>2.5</td>
<td>2.5</td>
<td>1.5</td>
<td>3.4</td>
<td>2.7</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.9</td>
<td>1.9</td>
<td>1.5</td>
<td>2.9</td>
<td>4.2</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.9</td>
<td>2.9</td>
<td>1.7</td>
<td>5.1</td>
<td>6.5</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.9</td>
<td>1.9</td>
<td>2.2</td>
<td>3.0</td>
<td>5.0</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>2.1</td>
<td>2.1</td>
<td>2.8</td>
<td>2.5</td>
<td>5.2</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.7</td>
<td>1.7</td>
<td>1.4</td>
<td>2.5</td>
<td>2.4</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>2.9</td>
<td>2.9</td>
<td>2.2</td>
<td>3.6</td>
<td>3.2</td>
</tr>
<tr>
<td>Retail trade</td>
<td>5.0</td>
<td>5.0</td>
<td>–</td>
<td>2.0</td>
<td>4.1</td>
</tr>
<tr>
<td>Financial activities</td>
<td>1.7</td>
<td>1.7</td>
<td>0.6</td>
<td>1.6</td>
<td>2.6</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>1.8</td>
<td>1.8</td>
<td>0.6</td>
<td>1.6</td>
<td>2.5</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>2.0</td>
<td>2.0</td>
<td>1.2</td>
<td>2.8</td>
<td>4.9</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>3.0</td>
<td>3.0</td>
<td>0.6</td>
<td>4.0</td>
<td>5.1</td>
</tr>
<tr>
<td>Professional and business services:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>–</td>
<td>0.0</td>
<td>–</td>
<td>14.4</td>
<td>14.3</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.9</td>
<td>2.9</td>
<td>–</td>
<td>–</td>
<td>4.7</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.6</td>
<td>2.6</td>
<td>–</td>
<td>–</td>
<td>5.3</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 7. Standard errors for frozen defined benefit retirement plans: Plan alternatives, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>No alternative to frozen plans</th>
<th>Alternatives to frozen plans</th>
<th>Alternatives to frozen plans</th>
<th>Alternatives to frozen plans</th>
<th>Alternatives to frozen plans</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Modified existing defined benefit plan</td>
<td>New defined benefit plan</td>
<td>Enhanced existing defined contribution plan</td>
<td>New defined contribution plan</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1 to 99 workers</td>
<td>1 to 49 workers</td>
<td>100 workers or more</td>
<td>100 to 499 workers</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3.4</td>
<td>3.4</td>
<td>3.0</td>
<td>3.3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1.6</td>
<td>1.6</td>
<td>1.2</td>
<td>2.5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1.6</td>
<td>1.6</td>
<td>1.2</td>
<td>2.5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1.9</td>
<td>1.9</td>
<td>1.6</td>
<td>2.5</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>3.1</td>
<td>3.1</td>
<td>0.8</td>
<td>2.4</td>
<td>2.9</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>3.6</td>
<td>3.6</td>
<td>1.0</td>
<td>3.2</td>
<td>2.8</td>
</tr>
<tr>
<td>South</td>
<td>1.7</td>
<td>1.7</td>
<td>2.2</td>
<td>3.6</td>
<td>3.3</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>2.3</td>
<td>2.3</td>
<td>1.2</td>
<td>4.1</td>
<td>4.9</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.8</td>
<td>1.8</td>
<td>-</td>
<td>5.9</td>
<td>5.3</td>
</tr>
<tr>
<td>Midwest</td>
<td>3.1</td>
<td>3.1</td>
<td>2.6</td>
<td>2.4</td>
<td>4.0</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.2</td>
<td>2.2</td>
<td>3.7</td>
<td>2.8</td>
<td>3.7</td>
</tr>
</tbody>
</table>

1 Plans closed to new workers or plans that cease accruals for some or all plan participants.
2 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution</th>
<th>Employee contribution option</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Required</td>
<td>Not required</td>
</tr>
<tr>
<td>All workers</td>
<td>68</td>
<td>32</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>69</td>
<td>31</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>70</td>
<td>30</td>
</tr>
<tr>
<td>Professional and related</td>
<td>67</td>
<td>33</td>
</tr>
<tr>
<td>Service</td>
<td>67</td>
<td>33</td>
</tr>
<tr>
<td>Protective service</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>Sales and office</td>
<td>66</td>
<td>34</td>
</tr>
<tr>
<td>Sales and related</td>
<td>67</td>
<td>33</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>66</td>
<td>34</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>64</td>
<td>36</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>52</td>
<td>48</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>71</td>
<td>29</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>69</td>
<td>31</td>
</tr>
<tr>
<td>Production</td>
<td>70</td>
<td>30</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>69</td>
<td>31</td>
</tr>
<tr>
<td>Full time</td>
<td>68</td>
<td>32</td>
</tr>
<tr>
<td>Part time</td>
<td>62</td>
<td>38</td>
</tr>
<tr>
<td>Union</td>
<td>67</td>
<td>33</td>
</tr>
<tr>
<td>Nonunion</td>
<td>68</td>
<td>32</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>68</td>
<td>32</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>68</td>
<td>32</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>67</td>
<td>33</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>67</td>
<td>33</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>68</td>
<td>32</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>70</td>
<td>30</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>66</td>
<td>34</td>
</tr>
<tr>
<td>Construction</td>
<td>54</td>
<td>46</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>68</td>
<td>32</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>68</td>
<td>32</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>66</td>
<td>34</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>77</td>
<td>23</td>
</tr>
<tr>
<td>Retail trade</td>
<td>60</td>
<td>40</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>64</td>
<td>36</td>
</tr>
<tr>
<td>Utilities</td>
<td>79</td>
<td>21</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution</th>
<th>Employee contribution option</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Required</td>
<td>Not required</td>
</tr>
<tr>
<td>Information ...............</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>Financial activities ..........</td>
<td>69</td>
<td>31</td>
</tr>
<tr>
<td>Finance and insurance ..........</td>
<td>70</td>
<td>30</td>
</tr>
<tr>
<td>Credit intermediation and related activities ..........</td>
<td>67</td>
<td>33</td>
</tr>
<tr>
<td>Insurance carriers and related activities ..........</td>
<td>74</td>
<td>26</td>
</tr>
<tr>
<td>Real estate and rental and leasing ..........</td>
<td>68</td>
<td>32</td>
</tr>
<tr>
<td>Professional and business services ..........</td>
<td>74</td>
<td>26</td>
</tr>
<tr>
<td>Professional and technical services ..........</td>
<td>70</td>
<td>30</td>
</tr>
<tr>
<td>Administrative and waste services ..........</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>Education and health services ..........</td>
<td>61</td>
<td>39</td>
</tr>
<tr>
<td>Educational services ..........</td>
<td>64</td>
<td>36</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ..........</td>
<td>57</td>
<td>43</td>
</tr>
<tr>
<td>Health care and social assistance ..........</td>
<td>61</td>
<td>39</td>
</tr>
<tr>
<td>Other services ..........</td>
<td>58</td>
<td>42</td>
</tr>
<tr>
<td>1 to 99 workers ..........</td>
<td>66</td>
<td>34</td>
</tr>
<tr>
<td>1 to 49 workers ..........</td>
<td>65</td>
<td>35</td>
</tr>
<tr>
<td>50 to 99 workers ..........</td>
<td>70</td>
<td>30</td>
</tr>
<tr>
<td>100 workers or more ..........</td>
<td>68</td>
<td>32</td>
</tr>
<tr>
<td>100 to 499 workers ..........</td>
<td>69</td>
<td>31</td>
</tr>
<tr>
<td>500 workers or more ..........</td>
<td>68</td>
<td>32</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Employee contribution</th>
<th>Employee contribution option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast ..........</td>
<td>66</td>
<td>34</td>
</tr>
<tr>
<td>New England ..........</td>
<td>65</td>
<td>35</td>
</tr>
<tr>
<td>Middle Atlantic ..........</td>
<td>66</td>
<td>34</td>
</tr>
<tr>
<td>South ..........</td>
<td>71</td>
<td>29</td>
</tr>
<tr>
<td>South Atlantic ..........</td>
<td>68</td>
<td>32</td>
</tr>
<tr>
<td>East South Central ..........</td>
<td>78</td>
<td>22</td>
</tr>
<tr>
<td>West South Central ..........</td>
<td>74</td>
<td>26</td>
</tr>
<tr>
<td>Midwest ..........</td>
<td>64</td>
<td>36</td>
</tr>
<tr>
<td>East North Central ..........</td>
<td>64</td>
<td>36</td>
</tr>
<tr>
<td>West North Central ..........</td>
<td>65</td>
<td>35</td>
</tr>
<tr>
<td>West ..........</td>
<td>67</td>
<td>33</td>
</tr>
<tr>
<td>Mountain ..........</td>
<td>68</td>
<td>32</td>
</tr>
<tr>
<td>Pacific ..........</td>
<td>66</td>
<td>34</td>
</tr>
</tbody>
</table>

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 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution</th>
<th>Employee contribution option</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Required</td>
<td>Not required</td>
</tr>
<tr>
<td>All workers</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Service</td>
<td>2.4</td>
<td>2.4</td>
</tr>
<tr>
<td>Protective service</td>
<td>4.3</td>
<td>4.3</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>3.7</td>
<td>3.7</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Production</td>
<td>2.4</td>
<td>2.4</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Full time</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Part time</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Union</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>3.6</td>
<td>3.6</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>2.3</td>
<td>2.3</td>
</tr>
<tr>
<td>Construction</td>
<td>3.3</td>
<td>3.3</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Retail trade</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>3.4</td>
<td>3.4</td>
</tr>
<tr>
<td>Utilities</td>
<td>2.8</td>
<td>2.8</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 8. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution</th>
<th></th>
<th>Employee contribution</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Required</td>
<td>Not required</td>
<td>Pretax</td>
<td>Not pretax</td>
</tr>
<tr>
<td>Information</td>
<td>3.5</td>
<td>3.5</td>
<td>2.6</td>
<td>2.6</td>
</tr>
<tr>
<td>Financial activities</td>
<td>1.1</td>
<td>1.1</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>1.2</td>
<td>1.2</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>1.3</td>
<td>1.3</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>2.5</td>
<td>2.5</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>5.5</td>
<td>5.5</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>2.8</td>
<td>2.8</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>3.7</td>
<td>3.7</td>
<td>2.4</td>
<td>2.4</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>3.9</td>
<td>3.9</td>
<td>3.2</td>
<td>3.2</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.3</td>
<td>2.3</td>
<td>2.4</td>
<td>2.4</td>
</tr>
<tr>
<td>Educational services</td>
<td>2.4</td>
<td>2.4</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.2</td>
<td>2.2</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.6</td>
<td>2.6</td>
<td>2.8</td>
<td>2.8</td>
</tr>
<tr>
<td>Other services</td>
<td>5.1</td>
<td>5.1</td>
<td>3.5</td>
<td>3.5</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.3</td>
<td>1.3</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.5</td>
<td>1.5</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.0</td>
<td>2.0</td>
<td>2.1</td>
<td>2.1</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.0</td>
<td>1.0</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.2</td>
<td>1.2</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.3</td>
<td>1.3</td>
<td>1.2</td>
<td>1.2</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Employee contribution</th>
<th></th>
<th>Employee contribution</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Required</td>
<td>Not required</td>
<td>Pretax</td>
<td>Not pretax</td>
</tr>
<tr>
<td>Northeast</td>
<td>1.4</td>
<td>1.4</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>New England</td>
<td>4.0</td>
<td>4.0</td>
<td>3.1</td>
<td>3.1</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.2</td>
<td>1.2</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>South</td>
<td>1.2</td>
<td>1.2</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.7</td>
<td>1.7</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>East South Central</td>
<td>2.3</td>
<td>2.3</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.5</td>
<td>2.5</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.6</td>
<td>1.6</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.0</td>
<td>2.0</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.6</td>
<td>2.6</td>
<td>3.3</td>
<td>3.3</td>
</tr>
<tr>
<td>West</td>
<td>2.1</td>
<td>2.1</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Mountain</td>
<td>4.9</td>
<td>4.9</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>Pacific</td>
<td>2.0</td>
<td>2.0</td>
<td>1.5</td>
<td>1.5</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

### Table 9. Healthcare benefits: Access, participation, and take-up rates, private industry workers, March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Healthcare Access</th>
<th>Healthcare Participation</th>
<th>Healthcare Take-up rate</th>
<th>Medical care Access</th>
<th>Medical care Participation</th>
<th>Medical care Take-up rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>68</td>
<td>54</td>
<td>80</td>
<td>67</td>
<td>49</td>
<td>73</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>87</td>
<td>74</td>
<td>85</td>
<td>86</td>
<td>66</td>
<td>77</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>95</td>
<td>81</td>
<td>86</td>
<td>94</td>
<td>73</td>
<td>77</td>
</tr>
<tr>
<td>Professional and related</td>
<td>82</td>
<td>70</td>
<td>85</td>
<td>82</td>
<td>62</td>
<td>76</td>
</tr>
<tr>
<td>Service</td>
<td>39</td>
<td>25</td>
<td>64</td>
<td>39</td>
<td>23</td>
<td>58</td>
</tr>
<tr>
<td>Protective service</td>
<td>40</td>
<td>24</td>
<td>60</td>
<td>40</td>
<td>20</td>
<td>51</td>
</tr>
<tr>
<td>Sales and office</td>
<td>67</td>
<td>52</td>
<td>78</td>
<td>66</td>
<td>47</td>
<td>71</td>
</tr>
<tr>
<td>Sales and related</td>
<td>55</td>
<td>41</td>
<td>74</td>
<td>55</td>
<td>37</td>
<td>67</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>75</td>
<td>60</td>
<td>81</td>
<td>74</td>
<td>54</td>
<td>73</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>65</td>
<td>56</td>
<td>85</td>
<td>65</td>
<td>53</td>
<td>82</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>79</td>
<td>66</td>
<td>84</td>
<td>79</td>
<td>62</td>
<td>79</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>74</td>
<td>60</td>
<td>80</td>
<td>74</td>
<td>55</td>
<td>74</td>
</tr>
<tr>
<td>Production</td>
<td>81</td>
<td>65</td>
<td>81</td>
<td>80</td>
<td>61</td>
<td>75</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>68</td>
<td>55</td>
<td>80</td>
<td>68</td>
<td>49</td>
<td>73</td>
</tr>
<tr>
<td>Full time</td>
<td>86</td>
<td>70</td>
<td>81</td>
<td>86</td>
<td>63</td>
<td>74</td>
</tr>
<tr>
<td>Part time</td>
<td>20</td>
<td>13</td>
<td>65</td>
<td>19</td>
<td>11</td>
<td>59</td>
</tr>
<tr>
<td>Union</td>
<td>93</td>
<td>84</td>
<td>90</td>
<td>93</td>
<td>78</td>
<td>85</td>
</tr>
<tr>
<td>Nonunion</td>
<td>65</td>
<td>51</td>
<td>78</td>
<td>65</td>
<td>46</td>
<td>71</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>34</td>
<td>21</td>
<td>62</td>
<td>33</td>
<td>19</td>
<td>57</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>22</td>
<td>12</td>
<td>52</td>
<td>22</td>
<td>11</td>
<td>48</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>71</td>
<td>55</td>
<td>77</td>
<td>71</td>
<td>50</td>
<td>70</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>85</td>
<td>71</td>
<td>83</td>
<td>85</td>
<td>65</td>
<td>77</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>92</td>
<td>80</td>
<td>87</td>
<td>92</td>
<td>72</td>
<td>78</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>93</td>
<td>81</td>
<td>87</td>
<td>93</td>
<td>72</td>
<td>78</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>84</td>
<td>71</td>
<td>85</td>
<td>84</td>
<td>66</td>
<td>79</td>
</tr>
<tr>
<td>Construction</td>
<td>67</td>
<td>55</td>
<td>81</td>
<td>67</td>
<td>52</td>
<td>77</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>92</td>
<td>79</td>
<td>86</td>
<td>92</td>
<td>73</td>
<td>79</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>65</td>
<td>51</td>
<td>78</td>
<td>64</td>
<td>46</td>
<td>71</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>68</td>
<td>52</td>
<td>77</td>
<td>67</td>
<td>47</td>
<td>70</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>85</td>
<td>70</td>
<td>82</td>
<td>85</td>
<td>63</td>
<td>74</td>
</tr>
<tr>
<td>Retail trade</td>
<td>56</td>
<td>39</td>
<td>70</td>
<td>54</td>
<td>35</td>
<td>65</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>83</td>
<td>69</td>
<td>83</td>
<td>83</td>
<td>61</td>
<td>73</td>
</tr>
<tr>
<td>Utilities</td>
<td>99</td>
<td>93</td>
<td>95</td>
<td>99</td>
<td>83</td>
<td>84</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Dental care</th>
<th>Vision care</th>
<th>Outpatient prescription drug coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>All workers ..................</td>
<td>42</td>
<td>33</td>
<td>78</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ........</td>
<td>60</td>
<td>49</td>
<td>81</td>
</tr>
<tr>
<td>Management, business, and financial ..........</td>
<td>65</td>
<td>53</td>
<td>82</td>
</tr>
<tr>
<td>Professional and related ..................</td>
<td>58</td>
<td>47</td>
<td>80</td>
</tr>
<tr>
<td>Service .....................</td>
<td>22</td>
<td>15</td>
<td>67</td>
</tr>
<tr>
<td>Protective service ..................</td>
<td>38</td>
<td>18</td>
<td>59</td>
</tr>
<tr>
<td>Sales and office ..................</td>
<td>38</td>
<td>29</td>
<td>76</td>
</tr>
<tr>
<td>Sales and related ..................</td>
<td>28</td>
<td>20</td>
<td>72</td>
</tr>
<tr>
<td>Office and administrative support ..........</td>
<td>46</td>
<td>36</td>
<td>78</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>38</td>
<td>32</td>
<td>83</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry ........</td>
<td>31</td>
<td>27</td>
<td>89</td>
</tr>
<tr>
<td>Installation, maintenance, and repair ..........</td>
<td>45</td>
<td>35</td>
<td>79</td>
</tr>
<tr>
<td>Production, transportation, and material moving ....</td>
<td>45</td>
<td>36</td>
<td>80</td>
</tr>
<tr>
<td>Production ......................</td>
<td>48</td>
<td>38</td>
<td>78</td>
</tr>
<tr>
<td>Transportation and material moving ............</td>
<td>41</td>
<td>34</td>
<td>82</td>
</tr>
<tr>
<td>Full time ....................</td>
<td>53</td>
<td>42</td>
<td>79</td>
</tr>
<tr>
<td>Part time ...................</td>
<td>12</td>
<td>8</td>
<td>67</td>
</tr>
<tr>
<td>Union ................................</td>
<td>73</td>
<td>63</td>
<td>87</td>
</tr>
<tr>
<td>Nonunion .........................</td>
<td>39</td>
<td>30</td>
<td>77</td>
</tr>
<tr>
<td>Average wage within the following categories:³</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent ..................</td>
<td>16</td>
<td>10</td>
<td>65</td>
</tr>
<tr>
<td>Lowest 10 percent ..................</td>
<td>10</td>
<td>6</td>
<td>60</td>
</tr>
<tr>
<td>Second 25 percent ..................</td>
<td>40</td>
<td>31</td>
<td>77</td>
</tr>
<tr>
<td>Third 25 percent ...................</td>
<td>53</td>
<td>42</td>
<td>80</td>
</tr>
<tr>
<td>Highest 25 percent ..................</td>
<td>67</td>
<td>54</td>
<td>82</td>
</tr>
<tr>
<td>Highest 10 percent ..................</td>
<td>70</td>
<td>57</td>
<td>81</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries ..............</td>
<td>52</td>
<td>43</td>
<td>83</td>
</tr>
<tr>
<td>Construction .......................</td>
<td>30</td>
<td>26</td>
<td>85</td>
</tr>
<tr>
<td>Manufacturing ......................</td>
<td>62</td>
<td>52</td>
<td>83</td>
</tr>
<tr>
<td>Service-providing industries ..........</td>
<td>40</td>
<td>31</td>
<td>77</td>
</tr>
<tr>
<td>Trade, transportation, and utilities ..........</td>
<td>36</td>
<td>28</td>
<td>78</td>
</tr>
<tr>
<td>Wholesale trade ..................</td>
<td>47</td>
<td>38</td>
<td>81</td>
</tr>
<tr>
<td>Retail trade .....................</td>
<td>24</td>
<td>17</td>
<td>71</td>
</tr>
<tr>
<td>Transportation and warehousing ..........</td>
<td>54</td>
<td>45</td>
<td>82</td>
</tr>
<tr>
<td>Utilities .........................</td>
<td>71</td>
<td>64</td>
<td>91</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 9. Healthcare benefits: Access, participation, and take-up rates, private industry workers, March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Healthcare 2</th>
<th>Medical care</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
</tr>
<tr>
<td>Information</td>
<td>94</td>
<td>84</td>
</tr>
<tr>
<td>Financial</td>
<td>88</td>
<td>75</td>
</tr>
<tr>
<td>activities</td>
<td>93</td>
<td>80</td>
</tr>
<tr>
<td>Finance and</td>
<td>95</td>
<td>80</td>
</tr>
<tr>
<td>insurance</td>
<td>89</td>
<td>78</td>
</tr>
<tr>
<td>Credit</td>
<td>71</td>
<td>59</td>
</tr>
<tr>
<td>intermediation</td>
<td>66</td>
<td>53</td>
</tr>
<tr>
<td>and related</td>
<td>83</td>
<td>70</td>
</tr>
<tr>
<td>activities</td>
<td>43</td>
<td>32</td>
</tr>
<tr>
<td>Insurance</td>
<td>74</td>
<td>60</td>
</tr>
<tr>
<td>carriers and</td>
<td>76</td>
<td>64</td>
</tr>
<tr>
<td>related</td>
<td>90</td>
<td>75</td>
</tr>
<tr>
<td>activities</td>
<td>74</td>
<td>59</td>
</tr>
<tr>
<td>Professional</td>
<td>31</td>
<td>18</td>
</tr>
<tr>
<td>and business</td>
<td>30</td>
<td>16</td>
</tr>
<tr>
<td>services</td>
<td>46</td>
<td>37</td>
</tr>
<tr>
<td>Education and</td>
<td>56</td>
<td>42</td>
</tr>
<tr>
<td>health services</td>
<td>52</td>
<td>38</td>
</tr>
<tr>
<td>Junior colleges</td>
<td>67</td>
<td>53</td>
</tr>
<tr>
<td>Higher education services</td>
<td>83</td>
<td>69</td>
</tr>
<tr>
<td>Health care and</td>
<td>80</td>
<td>65</td>
</tr>
<tr>
<td>social assistance</td>
<td>88</td>
<td>76</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>68</td>
<td>55</td>
</tr>
<tr>
<td>New England</td>
<td>66</td>
<td>51</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>69</td>
<td>56</td>
</tr>
<tr>
<td>South</td>
<td>68</td>
<td>53</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>68</td>
<td>53</td>
</tr>
<tr>
<td>East South Central</td>
<td>71</td>
<td>54</td>
</tr>
<tr>
<td>West South Central</td>
<td>67</td>
<td>53</td>
</tr>
<tr>
<td>Midwest</td>
<td>69</td>
<td>55</td>
</tr>
<tr>
<td>East North Central</td>
<td>69</td>
<td>55</td>
</tr>
<tr>
<td>West North Central</td>
<td>69</td>
<td>56</td>
</tr>
<tr>
<td>West</td>
<td>66</td>
<td>54</td>
</tr>
<tr>
<td>Mountain</td>
<td>65</td>
<td>53</td>
</tr>
<tr>
<td>Pacific</td>
<td>66</td>
<td>55</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 9. Healthcare benefits: Access, participation, and take-up rates,\(^1\) private industry workers, March 2016—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 | Access | Participation | Take-up rate | |
| Information     | 73          | 57            | 79      | 54            | 42          | 79      | 92          | 76            | 82 | 76          | 82          | |
| Financial activities | 65 | 51 | 79 | 29 | 22 | 77 | 87 | 68 | 78 | 68 | 78 | |
| Finance and insurance | 74 | 58 | 79 | 31 | 23 | 75 | 93 | 73 | 78 | 73 | 78 | |
| Credit intermediation and related activities | 77 | 59 | 76 | 32 | 23 | 73 | 95 | 72 | 76 | 72 | 76 | |
| Insurance carriers and related activities | 69 | 56 | 81 | 32 | 24 | 76 | 89 | 71 | 80 | 71 | 80 | |
| Real estate and rental and leasing | 36 | 29 | 81 | 23 | 20 | 85 | 69 | 54 | 78 | 69 | 54 | 78 |
| Professional and business services | 39 | 31 | 79 | 23 | 17 | 76 | 65 | 48 | 74 | 65 | 48 | 74 |
| Professional and technical services | 49 | 40 | 82 | 32 | 25 | 78 | 82 | 64 | 78 | 82 | 64 | 78 |
| Administrative and waste services | 21 | 15 | 72 | 12 | 9 | 74 | 41 | 29 | 70 | 41 | 29 | 70 |
| Education and health services | 51 | 39 | 77 | 24 | 18 | 77 | 71 | 50 | 70 | 71 | 50 | 70 |
| Educational services | 53 | 39 | 73 | 27 | 19 | 70 | 75 | 57 | 76 | 75 | 57 | 76 |
| Junior colleges, colleges, and universities | 61 | 44 | 72 | 32 | 21 | 67 | 89 | 67 | 76 | 89 | 67 | 76 |
| Health care and social assistance | 50 | 39 | 77 | 23 | 18 | 79 | 71 | 49 | 69 | 71 | 49 | 69 |
| Leisure and hospitality | 18 | 12 | 65 | 14 | 10 | 70 | 30 | 17 | 56 | 30 | 17 | 56 |
| Accommodation and food services | 18 | 11 | 60 | 14 | 9 | 66 | 29 | 14 | 50 | 29 | 14 | 50 |
| Other services | 26 | 20 | 76 | 15 | 13 | 83 | 46 | 34 | 75 | 46 | 34 | 75 |

| 1 to 99 workers | 29 | 22 | 74 | 17 | 12 | 73 | 54 | 37 | 70 | 54 | 37 | 70 |
| 1 to 49 workers | 25 | 19 | 76 | 15 | 11 | 73 | 50 | 35 | 69 | 50 | 35 | 69 |
| 50 to 99 workers | 42 | 30 | 71 | 22 | 16 | 73 | 64 | 46 | 72 | 64 | 46 | 72 |
| 100 workers or more | 57 | 46 | 81 | 32 | 26 | 81 | 82 | 61 | 75 | 82 | 61 | 75 |
| 100 to 499 workers | 50 | 40 | 80 | 28 | 23 | 81 | 78 | 57 | 74 | 78 | 57 | 74 |
| 500 workers or more | 69 | 56 | 81 | 38 | 31 | 82 | 88 | 67 | 77 | 88 | 67 | 77 |

| Geographic areas | | | | | | | | | | | |
|------------------|----------------|-------------|----------------|-------------|----------------|-------------|
| Northeast         | 44            | 35          | 79          | 22          | 17            | 77          | 67          | 49          | 73 | 49          | 73          | |
| New England       | 41            | 32          | 77          | 12          | 9             | 75          | 64          | 45          | 70 | 45          | 70          | |
| Middle Atlantic   | 45            | 36          | 79          | 26          | 20            | 77          | 67          | 50          | 74 | 50          | 74          | |
| South             | 38            | 29          | 76          | 20          | 15            | 76          | 66          | 47          | 71 | 66          | 47          | 71 |
| South Atlantic    | 41            | 31          | 77          | 22          | 17            | 77          | 65          | 46          | 72 | 65          | 46          | 72 |
| East South Central | 33          | 26          | 78          | 18          | 13            | 73          | 71          | 49          | 69 | 71          | 49          | 69 |
| West South Central | 36          | 27          | 74          | 19          | 14            | 76          | 65          | 47          | 72 | 65          | 47          | 72 |
| Midwest           | 43            | 33          | 77          | 23          | 18            | 77          | 68          | 48          | 71 | 68          | 48          | 71 |
| East North Central | 42          | 32          | 77          | 23          | 18            | 76          | 68          | 48          | 71 | 68          | 48          | 71 |
| West North Central | 45          | 35          | 77          | 22          | 17            | 78          | 68          | 49          | 72 | 68          | 49          | 72 |
| West              | 45            | 37          | 82          | 30          | 25            | 82          | 65          | 50          | 76 | 65          | 50          | 76 |
| Mountain          | 41            | 34          | 84          | 26          | 21            | 83          | 64          | 47          | 74 | 64          | 47          | 74 |
| Pacific           | 47            | 38          | 81          | 32          | 26            | 82          | 65          | 51          | 78 | 65          | 51          | 78 |

1 The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
2 Healthcare is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in healthcare.
3 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,\(^1\)
private industry workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Healthcare(^2)</th>
<th>Medical care</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>All workers</td>
<td>0.9</td>
<td>0.7</td>
<td>0.5</td>
<td>0.9</td>
<td>0.6</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.2</td>
<td>1.1</td>
<td>1.1</td>
<td>1.9</td>
<td>1.1</td>
<td>1.2</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>0.9</td>
<td>1.0</td>
<td>0.9</td>
<td>0.9</td>
<td>1.0</td>
<td>0.9</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.4</td>
<td>1.7</td>
<td>1.4</td>
<td>1.4</td>
<td>1.7</td>
<td>1.4</td>
</tr>
<tr>
<td>Service</td>
<td>1.9</td>
<td>1.3</td>
<td>1.9</td>
<td>4.9</td>
<td>5.1</td>
<td>4.5</td>
</tr>
<tr>
<td>Protective service</td>
<td>0.8</td>
<td>0.9</td>
<td>0.8</td>
<td>1.9</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.3</td>
<td>1.0</td>
<td>1.3</td>
<td>1.3</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.3</td>
<td>1.0</td>
<td>1.3</td>
<td>1.3</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.7</td>
<td>1.4</td>
<td>1.7</td>
<td>1.7</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.7</td>
<td>1.5</td>
<td>1.7</td>
<td>1.7</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>3.0</td>
<td>2.4</td>
<td>3.0</td>
<td>3.0</td>
<td>2.4</td>
<td>2.4</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.9</td>
<td>1.8</td>
<td>1.9</td>
<td>1.9</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.4</td>
<td>1.3</td>
<td>1.4</td>
<td>1.4</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Production</td>
<td>2.2</td>
<td>2.1</td>
<td>2.2</td>
<td>2.2</td>
<td>2.1</td>
<td>2.1</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.7</td>
<td>1.6</td>
<td>1.7</td>
<td>1.7</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Full time</td>
<td>0.7</td>
<td>0.6</td>
<td>0.7</td>
<td>0.7</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Part time</td>
<td>1.2</td>
<td>0.8</td>
<td>1.2</td>
<td>1.2</td>
<td>0.8</td>
<td>1.2</td>
</tr>
<tr>
<td>Union</td>
<td>1.2</td>
<td>1.4</td>
<td>1.2</td>
<td>1.2</td>
<td>1.3</td>
<td>1.1</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.9</td>
<td>0.7</td>
<td>0.9</td>
<td>0.9</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Average wage within the following categories(^3)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.3</td>
<td>0.9</td>
<td>1.3</td>
<td>1.3</td>
<td>0.8</td>
<td>1.1</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1.4</td>
<td>0.8</td>
<td>1.4</td>
<td>1.4</td>
<td>0.7</td>
<td>2.2</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.4</td>
<td>1.1</td>
<td>1.4</td>
<td>1.4</td>
<td>1.1</td>
<td>0.9</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.9</td>
<td>0.8</td>
<td>0.9</td>
<td>0.9</td>
<td>0.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.8</td>
<td>0.9</td>
<td>0.8</td>
<td>0.8</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.4</td>
<td>1.3</td>
<td>1.4</td>
<td>1.4</td>
<td>1.6</td>
<td>1.3</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>0.9</td>
<td>0.9</td>
<td>0.9</td>
<td>0.9</td>
<td>0.8</td>
<td>0.6</td>
</tr>
<tr>
<td>Construction</td>
<td>2.2</td>
<td>2.1</td>
<td>2.3</td>
<td>2.3</td>
<td>2.1</td>
<td>1.9</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>1.3</td>
<td>1.2</td>
<td>1.3</td>
<td>1.3</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.0</td>
<td>0.8</td>
<td>1.0</td>
<td>1.0</td>
<td>0.7</td>
<td>0.6</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>1.0</td>
<td>0.7</td>
<td>1.0</td>
<td>1.0</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>1.8</td>
<td>1.4</td>
<td>1.8</td>
<td>1.8</td>
<td>1.5</td>
<td>1.0</td>
</tr>
<tr>
<td>Retail trade</td>
<td>1.2</td>
<td>0.9</td>
<td>1.3</td>
<td>1.3</td>
<td>0.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>3.3</td>
<td>3.0</td>
<td>3.5</td>
<td>3.3</td>
<td>3.3</td>
<td>2.1</td>
</tr>
<tr>
<td>Utilities</td>
<td>0.7</td>
<td>1.5</td>
<td>0.8</td>
<td>0.8</td>
<td>2.5</td>
<td>2.6</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Dental care</th>
<th>Vision care</th>
<th>Outpatient prescription drug coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>All workers</td>
<td>0.8</td>
<td>0.7</td>
<td>0.6</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.5</td>
<td>1.3</td>
<td>0.7</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.7</td>
<td>1.5</td>
<td>0.9</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.8</td>
<td>1.6</td>
<td>1.0</td>
</tr>
<tr>
<td>Service</td>
<td>1.5</td>
<td>1.1</td>
<td>2.3</td>
</tr>
<tr>
<td>Protective service</td>
<td>5.0</td>
<td>4.5</td>
<td>14.3</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.1</td>
<td>1.0</td>
<td>0.9</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.4</td>
<td>1.3</td>
<td>2.7</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.3</td>
<td>1.0</td>
<td>0.7</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.9</td>
<td>1.7</td>
<td>1.6</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>2.7</td>
<td>2.5</td>
<td>2.1</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.5</td>
<td>2.0</td>
<td>1.7</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.6</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Production</td>
<td>2.0</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>2.5</td>
<td>2.2</td>
<td>1.7</td>
</tr>
<tr>
<td>Full time</td>
<td>0.8</td>
<td>0.8</td>
<td>0.6</td>
</tr>
<tr>
<td>Part time</td>
<td>0.9</td>
<td>0.7</td>
<td>2.0</td>
</tr>
<tr>
<td>Union</td>
<td>1.8</td>
<td>1.7</td>
<td>0.9</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.8</td>
<td>0.7</td>
<td>0.6</td>
</tr>
<tr>
<td>Average wage within the following categories:³</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>0.9</td>
<td>0.6</td>
<td>1.8</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1.1</td>
<td>0.6</td>
<td>3.8</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.2</td>
<td>1.0</td>
<td>1.1</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.4</td>
<td>1.3</td>
<td>0.9</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.3</td>
<td>1.2</td>
<td>0.8</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.0</td>
<td>2.0</td>
<td>1.4</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.5</td>
<td>1.5</td>
<td>1.3</td>
</tr>
<tr>
<td>Construction</td>
<td>2.3</td>
<td>2.0</td>
<td>2.4</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>1.6</td>
<td>1.5</td>
<td>1.4</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.9</td>
<td>0.8</td>
<td>0.7</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>1.6</td>
<td>1.3</td>
<td>1.2</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>1.9</td>
<td>1.9</td>
<td>1.7</td>
</tr>
<tr>
<td>Retail trade</td>
<td>1.3</td>
<td>1.0</td>
<td>1.3</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>5.0</td>
<td>4.0</td>
<td>2.8</td>
</tr>
<tr>
<td>Utilities</td>
<td>7.0</td>
<td>7.0</td>
<td>1.5</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Healthcare</th>
<th>Medical care</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
</tr>
<tr>
<td>Information</td>
<td>1.4</td>
<td>1.9</td>
</tr>
<tr>
<td>Financial activities</td>
<td>1.2</td>
<td>1.3</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>0.7</td>
<td>0.9</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>0.8</td>
<td>0.9</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>1.7</td>
<td>1.9</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>4.1</td>
<td>4.5</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>2.1</td>
<td>1.8</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>2.9</td>
<td>2.6</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>2.9</td>
<td>2.6</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.3</td>
<td>2.0</td>
</tr>
<tr>
<td>Educational services</td>
<td>2.7</td>
<td>2.8</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.7</td>
<td>1.6</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.7</td>
<td>2.2</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>2.4</td>
<td>1.6</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>3.0</td>
<td>1.8</td>
</tr>
<tr>
<td>Other services</td>
<td>3.3</td>
<td>2.8</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.2</td>
<td>0.8</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.2</td>
<td>0.9</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.8</td>
<td>2.6</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.2</td>
<td>1.1</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.4</td>
<td>1.3</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Healthcare</th>
<th>Medical care</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
</tr>
<tr>
<td>Northeast</td>
<td>1.0</td>
<td>1.2</td>
</tr>
<tr>
<td>New England</td>
<td>2.1</td>
<td>2.4</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.0</td>
<td>1.2</td>
</tr>
<tr>
<td>South</td>
<td>1.8</td>
<td>1.5</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.9</td>
<td>1.7</td>
</tr>
<tr>
<td>East South Central</td>
<td>4.2</td>
<td>4.2</td>
</tr>
<tr>
<td>West South Central</td>
<td>4.1</td>
<td>3.1</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.9</td>
<td>1.3</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.0</td>
<td>1.4</td>
</tr>
<tr>
<td>West North Central</td>
<td>4.4</td>
<td>2.6</td>
</tr>
<tr>
<td>West</td>
<td>1.5</td>
<td>1.4</td>
</tr>
<tr>
<td>Mountain</td>
<td>2.8</td>
<td>1.7</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.7</td>
<td>1.8</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Dental care</th>
<th>Vision care</th>
<th>Outpatient prescription drug coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>Information</td>
<td>3.1</td>
<td>2.7</td>
<td>2.3</td>
</tr>
<tr>
<td>Financial activities</td>
<td>2.0</td>
<td>1.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>1.2</td>
<td>1.3</td>
<td>0.9</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>1.8</td>
<td>1.8</td>
<td>1.3</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>2.4</td>
<td>1.8</td>
<td>1.0</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>6.1</td>
<td>5.2</td>
<td>2.9</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>1.8</td>
<td>1.4</td>
<td>1.7</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>3.5</td>
<td>3.1</td>
<td>1.7</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>2.9</td>
<td>2.3</td>
<td>5.3</td>
</tr>
<tr>
<td>Education and health services</td>
<td>3.0</td>
<td>2.6</td>
<td>1.3</td>
</tr>
<tr>
<td>Educational services</td>
<td>2.5</td>
<td>2.5</td>
<td>2.0</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.3</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>3.4</td>
<td>2.9</td>
<td>1.4</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>2.2</td>
<td>1.5</td>
<td>3.3</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>2.2</td>
<td>1.5</td>
<td>3.6</td>
</tr>
<tr>
<td>Other services</td>
<td>3.7</td>
<td>3.1</td>
<td>2.9</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.9</td>
<td>0.8</td>
<td>1.0</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.1</td>
<td>0.9</td>
<td>1.4</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.8</td>
<td>2.4</td>
<td>2.5</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.1</td>
<td>1.0</td>
<td>0.7</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.6</td>
<td>1.4</td>
<td>1.0</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.8</td>
<td>1.5</td>
<td>0.9</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Dental care</th>
<th>Vision care</th>
<th>Outpatient prescription drug coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.4</td>
<td>1.5</td>
<td>1.3</td>
</tr>
<tr>
<td>New England</td>
<td>3.2</td>
<td>3.0</td>
<td>2.8</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.1</td>
<td>1.3</td>
<td>1.4</td>
</tr>
<tr>
<td>South</td>
<td>1.4</td>
<td>1.3</td>
<td>1.1</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.6</td>
<td>1.4</td>
<td>1.5</td>
</tr>
<tr>
<td>East South Central</td>
<td>3.8</td>
<td>3.0</td>
<td>2.3</td>
</tr>
<tr>
<td>West South Central</td>
<td>3.0</td>
<td>2.9</td>
<td>2.1</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.0</td>
<td>1.7</td>
<td>1.2</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.9</td>
<td>1.6</td>
<td>1.5</td>
</tr>
<tr>
<td>West North Central</td>
<td>4.8</td>
<td>4.0</td>
<td>2.0</td>
</tr>
<tr>
<td>West</td>
<td>1.1</td>
<td>1.0</td>
<td>1.3</td>
</tr>
<tr>
<td>Mountain</td>
<td>2.3</td>
<td>2.1</td>
<td>0.9</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.2</td>
<td>1.1</td>
<td>1.9</td>
</tr>
</tbody>
</table>

1 The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
2 Healthcare is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in healthcare.
3 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/eb/society/glossary20152016.htm.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2016  

(In percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage</th>
<th>Family coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employer share</td>
<td>Employee share</td>
</tr>
<tr>
<td>All workers</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>Professional and related</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>Service</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>Protective service</td>
<td>83</td>
<td>17</td>
</tr>
<tr>
<td>Sales and office</td>
<td>77</td>
<td>23</td>
</tr>
<tr>
<td>Sales and related</td>
<td>75</td>
<td>25</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>78</td>
<td>22</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>Production</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>Full time</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>Part time</td>
<td>77</td>
<td>23</td>
</tr>
<tr>
<td>Union</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>Nonunion</td>
<td>78</td>
<td>22</td>
</tr>
<tr>
<td>Average wage within the following categories:1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>76</td>
<td>24</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>75</td>
<td>25</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>78</td>
<td>22</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>Construction</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>78</td>
<td>22</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>Retail trade</td>
<td>74</td>
<td>26</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>Utilities</td>
<td>84</td>
<td>16</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 10. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2016—continued

(In percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage</th>
<th>Family coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employer share</td>
<td>Employee share</td>
</tr>
<tr>
<td>Information</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>Financial activities</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>Credit intermediation and related activities ....</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>Insurance carriers and related activities ...</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>76</td>
<td>24</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>78</td>
<td>22</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>72</td>
<td>28</td>
</tr>
<tr>
<td>Education and health services</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>Educational services</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>83</td>
<td>17</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>Other services</td>
<td>85</td>
<td>15</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>77</td>
<td>23</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>78</td>
<td>22</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>80</td>
<td>20</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Single coverage</th>
<th>Family coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employer share</td>
<td>Employee share</td>
</tr>
<tr>
<td>Northeast</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>New England</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>South</td>
<td>78</td>
<td>22</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>77</td>
<td>23</td>
</tr>
<tr>
<td>East South Central</td>
<td>78</td>
<td>22</td>
</tr>
<tr>
<td>West South Central</td>
<td>78</td>
<td>22</td>
</tr>
<tr>
<td>Midwest</td>
<td>78</td>
<td>22</td>
</tr>
<tr>
<td>East North Central</td>
<td>78</td>
<td>22</td>
</tr>
<tr>
<td>West North Central</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>West</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>Mountain</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>Pacific</td>
<td>82</td>
<td>18</td>
</tr>
</tbody>
</table>

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 2016.

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/glossary20152016.htm.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage</th>
<th>Family coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employer share</td>
<td>Employee share</td>
</tr>
<tr>
<td>All workers</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Service</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Protective service</td>
<td>3.2</td>
<td>3.2</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Sales and related</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Production</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Full time</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>Part time</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Union</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>Average wage within the following categories:1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Construction</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Retail trade</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Utilities</td>
<td>1.2</td>
<td>1.2</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage</th>
<th></th>
<th>Family coverage</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employer share</td>
<td>Employee share</td>
<td>Employer share</td>
<td>Employee share</td>
</tr>
<tr>
<td>Information</td>
<td>0.7</td>
<td>0.7</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Financial activities</td>
<td>0.4</td>
<td>0.4</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>0.3</td>
<td>0.3</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>0.6</td>
<td>0.6</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>1.9</td>
<td>1.9</td>
<td>4.1</td>
<td>4.1</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>0.6</td>
<td>0.6</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>0.9</td>
<td>0.9</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>1.0</td>
<td>1.0</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.6</td>
<td>0.6</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.7</td>
<td>0.7</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>0.7</td>
<td>0.7</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>0.8</td>
<td>0.8</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>2.0</td>
<td>2.0</td>
<td>2.7</td>
<td>2.7</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>2.2</td>
<td>2.2</td>
<td>2.6</td>
<td>2.6</td>
</tr>
<tr>
<td>Other services</td>
<td>1.4</td>
<td>1.4</td>
<td>2.9</td>
<td>2.9</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.4</td>
<td>0.4</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.6</td>
<td>0.6</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>0.9</td>
<td>0.9</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.3</td>
<td>0.3</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.4</td>
<td>0.4</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.3</td>
<td>0.3</td>
<td>0.5</td>
<td>0.5</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Single coverage</th>
<th></th>
<th>Family coverage</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employer share</td>
<td>Employee share</td>
<td>Employer share</td>
<td>Employee share</td>
</tr>
<tr>
<td>Northeast</td>
<td>0.5</td>
<td>0.5</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>New England</td>
<td>0.8</td>
<td>0.8</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.6</td>
<td>0.6</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>South</td>
<td>0.6</td>
<td>0.6</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>0.8</td>
<td>0.8</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>East South Central</td>
<td>1.7</td>
<td>1.7</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>West South Central</td>
<td>0.8</td>
<td>0.8</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Midwest</td>
<td>0.6</td>
<td>0.6</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.8</td>
<td>0.8</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.0</td>
<td>1.0</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>West</td>
<td>0.5</td>
<td>0.5</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Mountain</td>
<td>0.8</td>
<td>0.8</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.7</td>
<td>0.7</td>
<td>0.7</td>
<td>0.7</td>
</tr>
</tbody>
</table>

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 2016.

Note: For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>All workers ..................................................................................................</td>
<td>100</td>
<td>$417.09</td>
<td>16</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related .....................................................</td>
<td>100</td>
<td>428.35</td>
<td>16</td>
</tr>
<tr>
<td>Management, business, and financial .......................................................</td>
<td>100</td>
<td>423.01</td>
<td>13</td>
</tr>
<tr>
<td>Professional and related ............................................................................</td>
<td>100</td>
<td>431.62</td>
<td>17</td>
</tr>
<tr>
<td>Service ........................................................................................................</td>
<td>100</td>
<td>415.00</td>
<td>19</td>
</tr>
<tr>
<td>Protective service .......................................................................................</td>
<td>100</td>
<td>377.74</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office .........................................................................................</td>
<td>100</td>
<td>397.58</td>
<td>11</td>
</tr>
<tr>
<td>Sales and related ..........................................................................................</td>
<td>100</td>
<td>378.71</td>
<td>7</td>
</tr>
<tr>
<td>Office and administrative support ...................................................................</td>
<td>100</td>
<td>406.32</td>
<td>13</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance .........................................</td>
<td>100</td>
<td>433.61</td>
<td>24</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry ................................</td>
<td>100</td>
<td>451.49</td>
<td>32</td>
</tr>
<tr>
<td>Installation, maintenance, and repair ......................................................</td>
<td>100</td>
<td>419.69</td>
<td>18</td>
</tr>
<tr>
<td>Production, transportation, and material moving .........................................</td>
<td>100</td>
<td>414.48</td>
<td>17</td>
</tr>
<tr>
<td>Production ....................................................................................................</td>
<td>100</td>
<td>400.56</td>
<td>15</td>
</tr>
<tr>
<td>Transportation and material moving ................................................................</td>
<td>100</td>
<td>431.01</td>
<td>19</td>
</tr>
<tr>
<td>Full time .......................................................................................................</td>
<td>100</td>
<td>418.63</td>
<td>16</td>
</tr>
<tr>
<td>Part time ......................................................................................................</td>
<td>100</td>
<td>394.08</td>
<td>16</td>
</tr>
<tr>
<td>Union .............................................................................................................</td>
<td>100</td>
<td>499.82</td>
<td>39</td>
</tr>
<tr>
<td>Nonunion .......................................................................................................</td>
<td>100</td>
<td>403.17</td>
<td>12</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent .......................................................................................</td>
<td>100</td>
<td>384.76</td>
<td>13</td>
</tr>
<tr>
<td>Lowest 10 percent ......................................................................................</td>
<td>100</td>
<td>401.06</td>
<td>11</td>
</tr>
<tr>
<td>Second 25 percent ......................................................................................</td>
<td>100</td>
<td>404.07</td>
<td>15</td>
</tr>
<tr>
<td>Third 25 percent .......................................................................................</td>
<td>100</td>
<td>418.77</td>
<td>17</td>
</tr>
<tr>
<td>Highest 25 percent .....................................................................................</td>
<td>100</td>
<td>436.29</td>
<td>17</td>
</tr>
<tr>
<td>Highest 10 percent .....................................................................................</td>
<td>100</td>
<td>429.25</td>
<td>15</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries ...........................................................................</td>
<td>100</td>
<td>419.57</td>
<td>19</td>
</tr>
<tr>
<td>Construction ...............................................................................................</td>
<td>100</td>
<td>450.32</td>
<td>11</td>
</tr>
<tr>
<td>Manufacturing .............................................................................................</td>
<td>100</td>
<td>410.30</td>
<td>15</td>
</tr>
<tr>
<td>Service-providing industries .......................................................................</td>
<td>100</td>
<td>416.37</td>
<td>15</td>
</tr>
<tr>
<td>Trade, transportation, and utilities ..........................................................</td>
<td>100</td>
<td>407.74</td>
<td>14</td>
</tr>
<tr>
<td>Wholesale trade ............................................................................................</td>
<td>100</td>
<td>409.57</td>
<td>16</td>
</tr>
<tr>
<td>Retail trade ..................................................................................................</td>
<td>100</td>
<td>377.53</td>
<td>11</td>
</tr>
<tr>
<td>Transportation and warehousing ....................................................................</td>
<td>100</td>
<td>450.42</td>
<td>17</td>
</tr>
<tr>
<td>Utilities ......................................................................................................</td>
<td>100</td>
<td>466.16</td>
<td>22</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>Information</td>
<td>100</td>
<td>$413.97</td>
<td>15 $624.47</td>
</tr>
<tr>
<td>Financial activities</td>
<td>100</td>
<td>398.11</td>
<td>8 599.32</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>100</td>
<td>396.59</td>
<td>8 571.99</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>100</td>
<td>396.30</td>
<td>6 562.52</td>
</tr>
<tr>
<td>Insurance carriers and related activities ...</td>
<td>100</td>
<td>392.92</td>
<td>10 575.98</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>100</td>
<td>404.18</td>
<td></td>
</tr>
<tr>
<td>Professional and business services</td>
<td>100</td>
<td>407.73</td>
<td>15 474.44</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>100</td>
<td>439.07</td>
<td>21 480.18</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>100</td>
<td>363.79</td>
<td>6 475.20</td>
</tr>
<tr>
<td>Education and health services</td>
<td>100</td>
<td>426.97</td>
<td>12 573.88</td>
</tr>
<tr>
<td>Educational services</td>
<td>100</td>
<td>451.70</td>
<td>13 569.97</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>100</td>
<td>461.00</td>
<td>7 523.44</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>100</td>
<td>422.41</td>
<td>12 574.54</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>100</td>
<td>408.88</td>
<td>13 556.38</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>100</td>
<td>443.54</td>
<td>25 581.90</td>
</tr>
<tr>
<td>Other services</td>
<td>100</td>
<td>479.80</td>
<td>42 589.72</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>100</td>
<td>422.81</td>
<td>21 547.99</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>100</td>
<td>429.25</td>
<td>22 549.53</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>100</td>
<td>407.91</td>
<td>17 543.44</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>100</td>
<td>412.76</td>
<td>12 539.44</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>100</td>
<td>408.88</td>
<td>13 556.38</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>100</td>
<td>418.00</td>
<td>12 514.52</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>100</td>
<td>451.38</td>
<td>19 552.33</td>
</tr>
<tr>
<td>New England</td>
<td>100</td>
<td>434.29</td>
<td>16 555.79</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>100</td>
<td>456.78</td>
<td>20 551.46</td>
</tr>
<tr>
<td>South</td>
<td>100</td>
<td>398.61</td>
<td>13 517.65</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>100</td>
<td>401.96</td>
<td>13 526.47</td>
</tr>
<tr>
<td>East South Central</td>
<td>100</td>
<td>393.91</td>
<td>15 515.65</td>
</tr>
<tr>
<td>West South Central</td>
<td>100</td>
<td>395.42</td>
<td>15 503.07</td>
</tr>
<tr>
<td>Midwest</td>
<td>100</td>
<td>406.31</td>
<td>13 580.21</td>
</tr>
<tr>
<td>East North Central</td>
<td>100</td>
<td>409.22</td>
<td>12 563.82</td>
</tr>
<tr>
<td>West North Central</td>
<td>100</td>
<td>399.90</td>
<td>15 573.63</td>
</tr>
<tr>
<td>West</td>
<td>100</td>
<td>427.99</td>
<td>20 539.89</td>
</tr>
<tr>
<td>Mountain</td>
<td>100</td>
<td>418.50</td>
<td>14 544.38</td>
</tr>
<tr>
<td>Pacific</td>
<td>100</td>
<td>432.26</td>
<td>23 538.61</td>
</tr>
</tbody>
</table>

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 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>$2.52</td>
<td>0.7</td>
<td>$7.36</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>4.83</td>
<td>1.4</td>
<td>12.67</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>5.93</td>
<td>1.3</td>
<td>17.03</td>
</tr>
<tr>
<td>Professional and related</td>
<td>6.26</td>
<td>1.9</td>
<td>14.26</td>
</tr>
<tr>
<td>Service</td>
<td>6.52</td>
<td>3.1</td>
<td>22.90</td>
</tr>
<tr>
<td>Protective service</td>
<td>15.94</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sales and office</td>
<td>3.84</td>
<td>0.8</td>
<td>9.82</td>
</tr>
<tr>
<td>Sales and related</td>
<td>7.39</td>
<td>1.0</td>
<td>22.61</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>3.83</td>
<td>1.0</td>
<td>10.44</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>7.94</td>
<td>2.2</td>
<td>12.23</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>15.16</td>
<td>4.1</td>
<td>17.51</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>5.73</td>
<td>1.3</td>
<td>14.68</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>7.60</td>
<td>1.4</td>
<td>15.22</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>7.32</td>
<td>2.3</td>
<td>20.85</td>
</tr>
<tr>
<td>Full time</td>
<td>2.71</td>
<td>0.7</td>
<td>7.87</td>
</tr>
<tr>
<td>Part time</td>
<td>7.07</td>
<td>2.1</td>
<td>14.38</td>
</tr>
<tr>
<td>Union</td>
<td>8.22</td>
<td>2.4</td>
<td>15.67</td>
</tr>
<tr>
<td>Nonunion</td>
<td>2.74</td>
<td>0.6</td>
<td>9.35</td>
</tr>
<tr>
<td>Average wage within the following categories:†</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>6.47</td>
<td>1.5</td>
<td>17.15</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>12.16</td>
<td>1.8</td>
<td>38.49</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>3.99</td>
<td>0.9</td>
<td>15.28</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>4.07</td>
<td>1.0</td>
<td>12.17</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>4.51</td>
<td>1.2</td>
<td>10.36</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>6.16</td>
<td>2.1</td>
<td>15.65</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>6.92</td>
<td>1.5</td>
<td>12.20</td>
</tr>
<tr>
<td>Construction</td>
<td>12.55</td>
<td>3.6</td>
<td>15.37</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>6.48</td>
<td>1.3</td>
<td>15.78</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>2.62</td>
<td>0.8</td>
<td>8.88</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>3.97</td>
<td>1.2</td>
<td>15.39</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>6.76</td>
<td>1.6</td>
<td>19.82</td>
</tr>
<tr>
<td>Retail trade</td>
<td>6.24</td>
<td>1.5</td>
<td>22.48</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>10.13</td>
<td>3.2</td>
<td>32.43</td>
</tr>
<tr>
<td>Utilities</td>
<td>15.80</td>
<td>4.6</td>
<td>46.32</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution not required</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution required</th>
<th>Average flat monthly employer premium</th>
<th>Average flat monthly employee contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Percent of participating employees</td>
<td>Percent of participating employees</td>
<td>Percent of participating employees</td>
<td>Percent of participating employees</td>
<td></td>
</tr>
<tr>
<td>Information</td>
<td>............................................</td>
<td>$7.42</td>
<td>2.9</td>
<td>$22.66</td>
<td>2.9</td>
<td>$7.74</td>
</tr>
<tr>
<td>Financial activities</td>
<td>........................................</td>
<td>5.09</td>
<td>1.0</td>
<td>16.38</td>
<td>1.0</td>
<td>3.60</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>..................................</td>
<td>3.92</td>
<td>0.8</td>
<td>24.96</td>
<td>0.8</td>
<td>2.42</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>..................................</td>
<td>5.95</td>
<td>0.9</td>
<td>31.70</td>
<td>0.9</td>
<td>5.53</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>..................................</td>
<td>7.39</td>
<td>2.0</td>
<td>39.81</td>
<td>2.0</td>
<td>3.38</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>..................................</td>
<td>23.07</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>..................................</td>
<td>7.33</td>
<td>1.7</td>
<td>15.58</td>
<td>1.7</td>
<td>7.70</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>..................................</td>
<td>11.95</td>
<td>3.3</td>
<td>17.58</td>
<td>3.3</td>
<td>13.91</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>..................................</td>
<td>7.06</td>
<td>2.2</td>
<td>46.05</td>
<td>2.2</td>
<td>8.72</td>
</tr>
<tr>
<td>Education and health services</td>
<td>..................................</td>
<td>5.70</td>
<td>1.9</td>
<td>22.25</td>
<td>1.9</td>
<td>4.55</td>
</tr>
<tr>
<td>Educational services</td>
<td>..................................</td>
<td>8.06</td>
<td>2.5</td>
<td>40.91</td>
<td>2.5</td>
<td>7.42</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>..................................</td>
<td>6.96</td>
<td>2.2</td>
<td>25.34</td>
<td>2.2</td>
<td>5.35</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>..................................</td>
<td>8.62</td>
<td>6.0</td>
<td>29.13</td>
<td>6.0</td>
<td>15.16</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>..................................</td>
<td>14.79</td>
<td>5.6</td>
<td>48.32</td>
<td>5.6</td>
<td>15.65</td>
</tr>
<tr>
<td>Other services</td>
<td>........................................</td>
<td>14.93</td>
<td>3.4</td>
<td>27.14</td>
<td>3.4</td>
<td>16.44</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>........................................</td>
<td>4.19</td>
<td>1.0</td>
<td>10.75</td>
<td>1.0</td>
<td>4.73</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>........................................</td>
<td>5.93</td>
<td>1.3</td>
<td>12.10</td>
<td>1.3</td>
<td>5.92</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>........................................</td>
<td>8.21</td>
<td>1.5</td>
<td>13.90</td>
<td>1.5</td>
<td>9.10</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>....................................</td>
<td>3.05</td>
<td>0.8</td>
<td>12.97</td>
<td>0.8</td>
<td>2.64</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>...................................</td>
<td>4.68</td>
<td>1.0</td>
<td>15.69</td>
<td>1.0</td>
<td>3.83</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>....................................</td>
<td>3.91</td>
<td>1.3</td>
<td>21.60</td>
<td>1.3</td>
<td>3.19</td>
</tr>
<tr>
<td>Geographic areas</td>
<td>........................................</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>........................................</td>
<td>6.02</td>
<td>0.9</td>
<td>11.56</td>
<td>0.9</td>
<td>7.95</td>
</tr>
<tr>
<td>New England</td>
<td>........................................</td>
<td>7.90</td>
<td>2.3</td>
<td>22.94</td>
<td>2.3</td>
<td>6.63</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>........................................</td>
<td>8.30</td>
<td>1.1</td>
<td>13.23</td>
<td>1.1</td>
<td>10.84</td>
</tr>
<tr>
<td>South</td>
<td>........................................</td>
<td>3.06</td>
<td>0.9</td>
<td>9.47</td>
<td>0.9</td>
<td>3.32</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>........................................</td>
<td>4.43</td>
<td>1.3</td>
<td>13.20</td>
<td>1.3</td>
<td>4.92</td>
</tr>
<tr>
<td>East South Central</td>
<td>..................................</td>
<td>7.59</td>
<td>2.2</td>
<td>21.14</td>
<td>2.2</td>
<td>9.38</td>
</tr>
<tr>
<td>West South Central</td>
<td>..................................</td>
<td>4.94</td>
<td>1.3</td>
<td>15.02</td>
<td>1.3</td>
<td>8.44</td>
</tr>
<tr>
<td>Midwest</td>
<td>........................................</td>
<td>6.80</td>
<td>1.6</td>
<td>13.74</td>
<td>1.6</td>
<td>4.43</td>
</tr>
<tr>
<td>East North Central</td>
<td>..................................</td>
<td>8.49</td>
<td>2.0</td>
<td>15.11</td>
<td>2.0</td>
<td>5.78</td>
</tr>
<tr>
<td>West North Central</td>
<td>..................................</td>
<td>11.38</td>
<td>2.4</td>
<td>27.74</td>
<td>2.4</td>
<td>6.82</td>
</tr>
<tr>
<td>West</td>
<td>........................................</td>
<td>4.98</td>
<td>2.0</td>
<td>18.46</td>
<td>2.0</td>
<td>4.55</td>
</tr>
<tr>
<td>Mountain</td>
<td>........................................</td>
<td>6.37</td>
<td>1.3</td>
<td>48.80</td>
<td>1.3</td>
<td>8.95</td>
</tr>
<tr>
<td>Pacific</td>
<td>........................................</td>
<td>6.64</td>
<td>2.9</td>
<td>19.20</td>
<td>2.9</td>
<td>5.23</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, March 2016

(All workers with contributory coverage = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Flat dollar amount</td>
</tr>
<tr>
<td>All workers</td>
<td>71</td>
</tr>
</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount</th>
<th>Varies(^1)</th>
<th>Exists, but amount unknown</th>
<th>Other(^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>70</td>
<td>13</td>
<td>16</td>
<td>1</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>75</td>
<td>12</td>
<td>13</td>
<td>1</td>
</tr>
<tr>
<td>Professional and related</td>
<td>67</td>
<td>14</td>
<td>18</td>
<td>1</td>
</tr>
<tr>
<td>Service</td>
<td>72</td>
<td>16</td>
<td>10</td>
<td>1</td>
</tr>
<tr>
<td>Protective service</td>
<td>60</td>
<td>–</td>
<td>24</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>67</td>
<td>20</td>
<td>11</td>
<td>1</td>
</tr>
<tr>
<td>Sales and related</td>
<td>60</td>
<td>28</td>
<td>11</td>
<td>1</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>71</td>
<td>16</td>
<td>12</td>
<td>1</td>
</tr>
</tbody>
</table>

**Natural resources, construction, and maintenance**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount</th>
<th>Varies(^1)</th>
<th>Exists, but amount unknown</th>
<th>Other(^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>71</td>
<td>–</td>
<td>17</td>
<td>–</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>74</td>
<td>10</td>
<td>15</td>
<td>(3)</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>75</td>
<td>10</td>
<td>15</td>
<td>1</td>
</tr>
<tr>
<td>Production</td>
<td>78</td>
<td>11</td>
<td>12</td>
<td>(3)</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>72</td>
<td>9</td>
<td>18</td>
<td>1</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount</th>
<th>Varies(^1)</th>
<th>Exists, but amount unknown</th>
<th>Other(^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full time</td>
<td>71</td>
<td>14</td>
<td>14</td>
<td>1</td>
</tr>
<tr>
<td>Part time</td>
<td>59</td>
<td>25</td>
<td>14</td>
<td>2</td>
</tr>
</tbody>
</table>

**Union**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount</th>
<th>Varies(^1)</th>
<th>Exists, but amount unknown</th>
<th>Other(^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Union</td>
<td>76</td>
<td>6</td>
<td>15</td>
<td>3</td>
</tr>
<tr>
<td>Nonunion</td>
<td>70</td>
<td>16</td>
<td>14</td>
<td>1</td>
</tr>
</tbody>
</table>

**Average wage within the following categories:**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount</th>
<th>Varies(^1)</th>
<th>Exists, but amount unknown</th>
<th>Other(^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
<td>70</td>
<td>22</td>
<td>8</td>
<td>1</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>80</td>
<td>13</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>70</td>
<td>17</td>
<td>12</td>
<td>1</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>72</td>
<td>12</td>
<td>15</td>
<td>1</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>70</td>
<td>12</td>
<td>16</td>
<td>2</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>71</td>
<td>12</td>
<td>16</td>
<td>1</td>
</tr>
</tbody>
</table>

**Establishment characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount</th>
<th>Varies(^1)</th>
<th>Exists, but amount unknown</th>
<th>Other(^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>75</td>
<td>11</td>
<td>14</td>
<td>1</td>
</tr>
<tr>
<td>Construction</td>
<td>80</td>
<td>–</td>
<td>10</td>
<td>–</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>74</td>
<td>12</td>
<td>13</td>
<td>1</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>69</td>
<td>16</td>
<td>14</td>
<td>1</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>63</td>
<td>21</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>80</td>
<td>7</td>
<td>13</td>
<td>–</td>
</tr>
<tr>
<td>Retail trade</td>
<td>53</td>
<td>36</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>64</td>
<td>–</td>
<td>25</td>
<td>–</td>
</tr>
<tr>
<td>Utilities</td>
<td>67</td>
<td>–</td>
<td>24</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, March 2016—continued

(All workers with contributory coverage = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount</th>
<th>Varies&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Exists, but amount unknown</th>
<th>Other&lt;sup&gt;2&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information</td>
<td>81</td>
<td>–</td>
<td>12</td>
<td>–</td>
</tr>
<tr>
<td>Financial activities</td>
<td>69</td>
<td>17</td>
<td>12</td>
<td>2</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>66</td>
<td>20</td>
<td>12</td>
<td>3</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>70</td>
<td>20</td>
<td>9</td>
<td>1</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>59</td>
<td>20</td>
<td>15</td>
<td>6</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>81</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>74</td>
<td>–</td>
<td>15</td>
<td>–</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>73</td>
<td>–</td>
<td>18</td>
<td>–</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>77</td>
<td>–</td>
<td>13</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>71</td>
<td>14</td>
<td>14</td>
<td>1</td>
</tr>
<tr>
<td>Educational services</td>
<td>77</td>
<td>16</td>
<td>6</td>
<td>1</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>74</td>
<td>19</td>
<td>6</td>
<td>1</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>70</td>
<td>–</td>
<td>15</td>
<td>–</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>68</td>
<td>23</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>64</td>
<td>29</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Other services</td>
<td>70</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>75</td>
<td>11</td>
<td>13</td>
<td>1</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>73</td>
<td>12</td>
<td>14</td>
<td>1</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>77</td>
<td>–</td>
<td>11</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>68</td>
<td>17</td>
<td>14</td>
<td>1</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>70</td>
<td>15</td>
<td>14</td>
<td>1</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>64</td>
<td>19</td>
<td>15</td>
<td>2</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Flat dollar amount</th>
<th>Varies&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Exists, but amount unknown</th>
<th>Other&lt;sup&gt;2&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>73</td>
<td>13</td>
<td>12</td>
<td>2</td>
</tr>
<tr>
<td>New England</td>
<td>77</td>
<td>11</td>
<td>10</td>
<td>2</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>72</td>
<td>14</td>
<td>12</td>
<td>2</td>
</tr>
<tr>
<td>South</td>
<td>72</td>
<td>15</td>
<td>12</td>
<td>(3)</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>72</td>
<td>16</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>79</td>
<td>13</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>70</td>
<td>14</td>
<td>15</td>
<td>(3)</td>
</tr>
<tr>
<td>Midwest</td>
<td>70</td>
<td>13</td>
<td>16</td>
<td>1</td>
</tr>
<tr>
<td>East North Central</td>
<td>70</td>
<td>14</td>
<td>15</td>
<td>1</td>
</tr>
<tr>
<td>West North Central</td>
<td>70</td>
<td>–</td>
<td>18</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>66</td>
<td>16</td>
<td>16</td>
<td>1</td>
</tr>
<tr>
<td>Mountain</td>
<td>62</td>
<td>21</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>69</td>
<td>14</td>
<td>16</td>
<td>1</td>
</tr>
</tbody>
</table>

1 Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.
2 Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.
3 Less than 0.5.
4 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 12. Standard errors for medical care benefits, single coverage:
Employee participation by type of contribution, private industry workers,
March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage</th>
<th>Flat dollar amount</th>
<th>Varies&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Exists, but amount unknown</th>
<th>Other&lt;sup&gt;2&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers ................................................................................................</td>
<td>1.0</td>
<td>0.7</td>
<td>0.8</td>
<td>0.2</td>
<td></td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ....................................................</td>
<td>1.4</td>
<td>1.0</td>
<td>1.3</td>
<td>0.3</td>
<td></td>
</tr>
<tr>
<td>Management, business, and financial ......................................................</td>
<td>1.5</td>
<td>1.0</td>
<td>1.1</td>
<td>0.3</td>
<td></td>
</tr>
<tr>
<td>Professional and related ...........................................................................</td>
<td>1.9</td>
<td>1.3</td>
<td>1.9</td>
<td>0.4</td>
<td></td>
</tr>
<tr>
<td>Service .................................................................................................</td>
<td>2.6</td>
<td>2.0</td>
<td>1.6</td>
<td>0.4</td>
<td></td>
</tr>
<tr>
<td>Protective service .....................................................................................</td>
<td>7.3</td>
<td>–</td>
<td>6.4</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>Sales and office ......................................................................................</td>
<td>1.2</td>
<td>0.9</td>
<td>0.9</td>
<td>0.3</td>
<td></td>
</tr>
<tr>
<td>Sales and related .....................................................................................</td>
<td>2.3</td>
<td>1.6</td>
<td>1.4</td>
<td>0.3</td>
<td></td>
</tr>
<tr>
<td>Office and administrative support ................................................................</td>
<td>1.5</td>
<td>1.2</td>
<td>1.1</td>
<td>0.4</td>
<td></td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance .......................................</td>
<td>2.2</td>
<td>–</td>
<td>2.1</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry ..............................</td>
<td>3.4</td>
<td>–</td>
<td>3.8</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>Installation, maintenance, and repair .....................................................</td>
<td>2.7</td>
<td>1.1</td>
<td>2.4</td>
<td>0.2</td>
<td></td>
</tr>
<tr>
<td>Production, transportation, and material moving ..........................................</td>
<td>2.2</td>
<td>1.5</td>
<td>1.5</td>
<td>0.3</td>
<td></td>
</tr>
<tr>
<td>Production ...............................................................................................</td>
<td>2.7</td>
<td>2.0</td>
<td>1.8</td>
<td>0.1</td>
<td></td>
</tr>
<tr>
<td>Transportation and material moving ..........................................................</td>
<td>3.0</td>
<td>1.7</td>
<td>2.4</td>
<td>0.6</td>
<td></td>
</tr>
<tr>
<td>Full time ..................................................................................................</td>
<td>1.0</td>
<td>0.7</td>
<td>0.8</td>
<td>0.2</td>
<td></td>
</tr>
<tr>
<td>Part time ..................................................................................................</td>
<td>3.3</td>
<td>2.6</td>
<td>2.3</td>
<td>0.7</td>
<td></td>
</tr>
<tr>
<td>Union ........................................................................................................</td>
<td>2.5</td>
<td>1.3</td>
<td>2.3</td>
<td>1.0</td>
<td></td>
</tr>
<tr>
<td>Nonunion ....................................................................................................</td>
<td>1.1</td>
<td>0.7</td>
<td>0.8</td>
<td>0.2</td>
<td></td>
</tr>
<tr>
<td>Average wage within the following categories:&lt;sup&gt;3&lt;/sup&gt; ................................</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent ....................................................................................</td>
<td>2.7</td>
<td>2.3</td>
<td>0.9</td>
<td>0.1</td>
<td></td>
</tr>
<tr>
<td>Lowest 10 percent ....................................................................................</td>
<td>3.8</td>
<td>3.4</td>
<td>–</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>Second 25 percent ....................................................................................</td>
<td>1.7</td>
<td>1.2</td>
<td>1.3</td>
<td>0.2</td>
<td></td>
</tr>
<tr>
<td>Third 25 percent ......................................................................................</td>
<td>1.3</td>
<td>1.0</td>
<td>1.1</td>
<td>0.3</td>
<td></td>
</tr>
<tr>
<td>Highest 25 percent ...................................................................................</td>
<td>1.3</td>
<td>0.8</td>
<td>1.3</td>
<td>0.4</td>
<td></td>
</tr>
<tr>
<td>Highest 10 percent ...................................................................................</td>
<td>2.2</td>
<td>1.1</td>
<td>1.9</td>
<td>0.4</td>
<td></td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries ...........................................................................</td>
<td>2.0</td>
<td>1.8</td>
<td>1.4</td>
<td>0.3</td>
<td></td>
</tr>
<tr>
<td>Construction .............................................................................................</td>
<td>1.8</td>
<td>–</td>
<td>1.7</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>Manufacturing .........................................................................................</td>
<td>2.6</td>
<td>2.2</td>
<td>1.7</td>
<td>0.2</td>
<td></td>
</tr>
<tr>
<td>Service-providing industries .......................................................................</td>
<td>1.2</td>
<td>0.8</td>
<td>0.9</td>
<td>0.2</td>
<td></td>
</tr>
<tr>
<td>Trade, transportation, and utilities .........................................................</td>
<td>2.2</td>
<td>1.4</td>
<td>–</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>Wholesale trade ........................................................................................</td>
<td>3.7</td>
<td>2.0</td>
<td>2.6</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>Retail trade .............................................................................................</td>
<td>3.0</td>
<td>2.3</td>
<td>–</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>Transportation and warehousing ..................................................................</td>
<td>5.2</td>
<td>–</td>
<td>5.0</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>Utilities .................................................................................................</td>
<td>5.8</td>
<td>–</td>
<td>6.1</td>
<td>–</td>
<td></td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount</th>
<th>Varies¹</th>
<th>Exists, but amount unknown</th>
<th>Other²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information</td>
<td>3.0</td>
<td>–</td>
<td>2.2</td>
<td>–</td>
</tr>
<tr>
<td>Financial activities</td>
<td>2.6</td>
<td>2.0</td>
<td>1.3</td>
<td>0.5</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>1.9</td>
<td>2.0</td>
<td>1.3</td>
<td>0.6</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>2.8</td>
<td>2.8</td>
<td>1.5</td>
<td>0.3</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>3.3</td>
<td>2.6</td>
<td>2.3</td>
<td>1.6</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>6.8</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>2.6</td>
<td>–</td>
<td>2.3</td>
<td>–</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>4.1</td>
<td>–</td>
<td>4.6</td>
<td>–</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>3.9</td>
<td>–</td>
<td>2.8</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.4</td>
<td>1.9</td>
<td>2.3</td>
<td>0.5</td>
</tr>
<tr>
<td>Educational services</td>
<td>2.8</td>
<td>2.6</td>
<td>1.4</td>
<td>0.1</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.4</td>
<td>1.8</td>
<td>1.6</td>
<td>0.2</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.8</td>
<td>–</td>
<td>2.7</td>
<td>–</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>4.0</td>
<td>3.9</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>5.5</td>
<td>4.8</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Other services</td>
<td>6.5</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.4</td>
<td>1.1</td>
<td>1.1</td>
<td>0.2</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.9</td>
<td>1.5</td>
<td>1.2</td>
<td>0.2</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.9</td>
<td>–</td>
<td>2.4</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.3</td>
<td>0.9</td>
<td>1.1</td>
<td>0.3</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.4</td>
<td>0.9</td>
<td>1.4</td>
<td>0.2</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2.0</td>
<td>1.4</td>
<td>1.5</td>
<td>0.6</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Single coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.6</td>
</tr>
<tr>
<td>New England</td>
<td>2.6</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>2.1</td>
</tr>
<tr>
<td>South</td>
<td>1.5</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.4</td>
</tr>
<tr>
<td>East South Central</td>
<td>6.8</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.3</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.4</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.8</td>
</tr>
<tr>
<td>West North Central</td>
<td>4.4</td>
</tr>
<tr>
<td>West</td>
<td>2.5</td>
</tr>
<tr>
<td>Mountain</td>
<td>5.8</td>
</tr>
<tr>
<td>Pacific</td>
<td>2.4</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Percent of participating employees</th>
<th>Total</th>
<th>Percent of participating employees</th>
<th>Total</th>
<th>Percent of participating employees</th>
<th>Total</th>
<th>Average flat monthly employer premium</th>
<th>Average flat monthly employer premium</th>
<th>Average flat monthly employee contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>100</td>
<td>$1,014.30</td>
<td>8</td>
<td>$1,444.13</td>
<td>92</td>
<td>$977.66</td>
<td>511.47</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>100</td>
<td>1,052.65</td>
<td>6</td>
<td>1,413.10</td>
<td>94</td>
<td>1,029.05</td>
<td>498.90</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>100</td>
<td>1,067.91</td>
<td>4</td>
<td>1,456.29</td>
<td>96</td>
<td>1,049.89</td>
<td>474.13</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professional and related</td>
<td>100</td>
<td>1,043.25</td>
<td>7</td>
<td>1,396.72</td>
<td>93</td>
<td>1,013.40</td>
<td>514.63</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service</td>
<td>100</td>
<td>955.46</td>
<td>11</td>
<td>1,401.21</td>
<td>89</td>
<td>900.11</td>
<td>578.68</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Protective service</td>
<td>100</td>
<td>939.62</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sales and office</td>
<td>100</td>
<td>943.61</td>
<td>4</td>
<td>1,486.39</td>
<td>96</td>
<td>921.16</td>
<td>521.14</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sales and related</td>
<td>100</td>
<td>889.57</td>
<td>4</td>
<td>1,529.62</td>
<td>96</td>
<td>866.81</td>
<td>531.19</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>100</td>
<td>968.63</td>
<td>4</td>
<td>1,470.11</td>
<td>96</td>
<td>946.53</td>
<td>516.45</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>100</td>
<td>1,035.69</td>
<td>16</td>
<td>1,522.77</td>
<td>84</td>
<td>942.18</td>
<td>551.94</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>100</td>
<td>1,079.94</td>
<td>12</td>
<td>1,449.65</td>
<td>88</td>
<td>1,031.62</td>
<td>460.13</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>100</td>
<td>1,030.18</td>
<td>10</td>
<td>1,434.66</td>
<td>90</td>
<td>974.43</td>
<td>506.44</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>100</td>
<td>1,056.93</td>
<td>10</td>
<td>1,418.34</td>
<td>90</td>
<td>1,014.50</td>
<td>467.37</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Production</td>
<td>100</td>
<td>1,042.27</td>
<td>8</td>
<td>1,429.99</td>
<td>92</td>
<td>1,008.00</td>
<td>442.23</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>100</td>
<td>1,074.33</td>
<td>13</td>
<td>1,490.92</td>
<td>87</td>
<td>1,022.69</td>
<td>499.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full time</td>
<td>100</td>
<td>1,021.50</td>
<td>8</td>
<td>1,441.81</td>
<td>92</td>
<td>986.73</td>
<td>509.51</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Part time</td>
<td>100</td>
<td>907.62</td>
<td>11</td>
<td>1,468.01</td>
<td>89</td>
<td>838.04</td>
<td>541.64</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Union</td>
<td>100</td>
<td>1,305.12</td>
<td>34</td>
<td>1,515.80</td>
<td>66</td>
<td>1,198.57</td>
<td>418.40</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nonunion</td>
<td>100</td>
<td>965.87</td>
<td>4</td>
<td>1,331.82</td>
<td>96</td>
<td>952.32</td>
<td>522.15</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Average wage within the following categories:1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>100</td>
<td>881.02</td>
<td>6</td>
<td>1,401.86</td>
<td>94</td>
<td>849.77</td>
<td>555.30</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>100</td>
<td>963.68</td>
<td>4</td>
<td>1,511.58</td>
<td>96</td>
<td>938.77</td>
<td>575.10</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>100</td>
<td>946.60</td>
<td>6</td>
<td>1,358.17</td>
<td>94</td>
<td>918.73</td>
<td>542.47</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>100</td>
<td>1,029.02</td>
<td>8</td>
<td>1,461.87</td>
<td>92</td>
<td>989.29</td>
<td>509.37</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>100</td>
<td>1,096.72</td>
<td>9</td>
<td>1,482.50</td>
<td>91</td>
<td>1,057.48</td>
<td>474.14</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>100</td>
<td>1,096.43</td>
<td>8</td>
<td>1,397.69</td>
<td>92</td>
<td>1,069.94</td>
<td>452.80</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>100</td>
<td>1,079.94</td>
<td>12</td>
<td>1,449.65</td>
<td>88</td>
<td>1,031.62</td>
<td>460.13</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Construction</td>
<td>100</td>
<td>1,015.76</td>
<td>21</td>
<td>1,534.60</td>
<td>79</td>
<td>875.04</td>
<td>614.08</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Manufacturing</td>
<td>100</td>
<td>1,103.13</td>
<td>9</td>
<td>1,389.25</td>
<td>91</td>
<td>1,075.41</td>
<td>412.63</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>100</td>
<td>995.06</td>
<td>7</td>
<td>1,441.37</td>
<td>93</td>
<td>962.65</td>
<td>525.75</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>100</td>
<td>992.80</td>
<td>8</td>
<td>1,454.23</td>
<td>92</td>
<td>952.48</td>
<td>527.64</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>100</td>
<td>1,052.62</td>
<td>8</td>
<td>1,491.55</td>
<td>92</td>
<td>1,013.40</td>
<td>492.08</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retail trade</td>
<td>100</td>
<td>858.70</td>
<td>5</td>
<td>1,484.33</td>
<td>95</td>
<td>826.88</td>
<td>575.01</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>100</td>
<td>1,121.22</td>
<td>13</td>
<td>1,415.33</td>
<td>87</td>
<td>1,076.80</td>
<td>490.74</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utilities</td>
<td>100</td>
<td>1,262.53</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>Information .........................................................</td>
<td>100</td>
<td>$1,130.17</td>
<td>11</td>
</tr>
<tr>
<td>Financial activities .............................................</td>
<td>100</td>
<td>1,016.67</td>
<td>2</td>
</tr>
<tr>
<td>Finance and insurance ..........................................</td>
<td>100</td>
<td>1,037.03</td>
<td>2</td>
</tr>
<tr>
<td>Credit intermediation and related activities ....</td>
<td>100</td>
<td>992.65</td>
<td>1</td>
</tr>
<tr>
<td>Insurance carriers and related activities ............</td>
<td>100</td>
<td>1,059.79</td>
<td>3</td>
</tr>
<tr>
<td>Real estate and rental and leasing .....................</td>
<td>100</td>
<td>934.63</td>
<td>–</td>
</tr>
<tr>
<td>Professional and technical services ....................</td>
<td>100</td>
<td>1,035.67</td>
<td>4</td>
</tr>
<tr>
<td>Professional and business services ........................</td>
<td>100</td>
<td>1,003.16</td>
<td>6</td>
</tr>
<tr>
<td>Administrative and waste services ......................</td>
<td>100</td>
<td>814.06</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services .............................</td>
<td>100</td>
<td>977.46</td>
<td>5</td>
</tr>
<tr>
<td>Educational services ..........................................</td>
<td>100</td>
<td>1,036.66</td>
<td>4</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ...........</td>
<td>100</td>
<td>1,117.23</td>
<td>3</td>
</tr>
<tr>
<td>Health care and social assistance ......................</td>
<td>100</td>
<td>966.45</td>
<td>5</td>
</tr>
<tr>
<td>Leisure and hospitality .....................................</td>
<td>100</td>
<td>1,115.95</td>
<td>–</td>
</tr>
<tr>
<td>Accommodation and food services ..........................</td>
<td>100</td>
<td>1,086.99</td>
<td>13</td>
</tr>
<tr>
<td>Other services ..................................................</td>
<td>100</td>
<td>1,047.39</td>
<td>16</td>
</tr>
<tr>
<td>1 to 99 workers ..................................................</td>
<td>100</td>
<td>959.27</td>
<td>8</td>
</tr>
<tr>
<td>1 to 49 workers ..................................................</td>
<td>100</td>
<td>948.20</td>
<td>8</td>
</tr>
<tr>
<td>50 to 99 workers ..................................................</td>
<td>100</td>
<td>984.70</td>
<td>8</td>
</tr>
<tr>
<td>100 workers or more ............................................</td>
<td>100</td>
<td>1,055.56</td>
<td>8</td>
</tr>
<tr>
<td>500 workers or more ............................................</td>
<td>100</td>
<td>1,125.21</td>
<td>10</td>
</tr>
<tr>
<td>Northeast ..........................................................</td>
<td>100</td>
<td>1,128.61</td>
<td>12</td>
</tr>
<tr>
<td>New England ......................................................</td>
<td>100</td>
<td>1,116.89</td>
<td>11</td>
</tr>
<tr>
<td>Middle Atlantic ..................................................</td>
<td>100</td>
<td>1,132.39</td>
<td>12</td>
</tr>
<tr>
<td>South ..............................................................</td>
<td>100</td>
<td>951.60</td>
<td>5</td>
</tr>
<tr>
<td>South Atlantic ....................................................</td>
<td>100</td>
<td>990.54</td>
<td>7</td>
</tr>
<tr>
<td>East South Central .............................................</td>
<td>100</td>
<td>941.56</td>
<td>5</td>
</tr>
<tr>
<td>West South Central ...............................................</td>
<td>100</td>
<td>892.35</td>
<td>3</td>
</tr>
<tr>
<td>Midwest ...........................................................</td>
<td>100</td>
<td>1,013.59</td>
<td>7</td>
</tr>
<tr>
<td>East North Central ...............................................</td>
<td>100</td>
<td>1,035.47</td>
<td>7</td>
</tr>
<tr>
<td>West North Central ...............................................</td>
<td>100</td>
<td>965.77</td>
<td>8</td>
</tr>
<tr>
<td>West ..............................................................</td>
<td>100</td>
<td>1,015.77</td>
<td>9</td>
</tr>
<tr>
<td>Mountain ..........................................................</td>
<td>100</td>
<td>974.72</td>
<td>7</td>
</tr>
<tr>
<td>Pacific ...........................................................</td>
<td>100</td>
<td>1,034.42</td>
<td>10</td>
</tr>
</tbody>
</table>

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

### Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>All workers</td>
<td>$7.39 0.5</td>
<td>$20.72 0.5</td>
<td>$7.17 0.5</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>12.07 0.8</td>
<td>39.36 0.8</td>
<td>10.76 10.14</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>16.19 0.8</td>
<td>51.34 0.8</td>
<td>15.72 10.17</td>
</tr>
<tr>
<td>Professional and related</td>
<td>15.74 1.1</td>
<td>50.34 1.1</td>
<td>13.55 13.67</td>
</tr>
<tr>
<td>Service</td>
<td>26.05 2.8</td>
<td>73.04 2.8</td>
<td>28.09 23.61</td>
</tr>
<tr>
<td>Protective service</td>
<td>55.45 –</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>12.84 0.5</td>
<td>48.51 0.5</td>
<td>13.32 7.31</td>
</tr>
<tr>
<td>Sales and related</td>
<td>18.68 0.5</td>
<td>88.62 0.5</td>
<td>19.05 14.02</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>13.40 0.5</td>
<td>53.24 0.5</td>
<td>13.56 11.20</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>18.78 0.9</td>
<td>35.28 0.9</td>
<td>17.69 15.87</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>34.01 4.1</td>
<td>41.08 4.1</td>
<td>24.50 26.79</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>24.49 0.9</td>
<td>47.07 0.9</td>
<td>23.84 12.41</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>23.93 2.1</td>
<td>30.93 2.1</td>
<td>24.53 17.90</td>
</tr>
<tr>
<td>Full time</td>
<td>8.00 0.6</td>
<td>22.61 0.6</td>
<td>7.54 6.12</td>
</tr>
<tr>
<td>Part time</td>
<td>26.90 2.1</td>
<td>43.07 2.1</td>
<td>27.18 21.11</td>
</tr>
<tr>
<td>Union</td>
<td>18.04 2.5</td>
<td>19.82 2.5</td>
<td>19.91 12.99</td>
</tr>
<tr>
<td>Nonunion</td>
<td>8.47 0.4</td>
<td>38.42 0.4</td>
<td>7.89 6.32</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>21.87 1.2</td>
<td>46.02 1.2</td>
<td>23.58 16.03</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>46.42 1.0</td>
<td>126.59 1.0</td>
<td>52.16 30.60</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>13.15 0.7</td>
<td>57.62 0.7</td>
<td>13.78 12.69</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>11.30 0.7</td>
<td>26.72 0.7</td>
<td>10.57 8.97</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>11.07 0.9</td>
<td>24.57 0.9</td>
<td>11.18 9.52</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>17.41 1.5</td>
<td>52.23 1.5</td>
<td>16.82 10.05</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>16.82 1.5</td>
<td>34.78 1.5</td>
<td>14.07 10.98</td>
</tr>
<tr>
<td>Construction</td>
<td>24.11 3.7</td>
<td>45.60 3.7</td>
<td>16.12 29.37</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>17.52 1.3</td>
<td>51.84 1.3</td>
<td>16.43 11.47</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>7.97 0.6</td>
<td>25.08 0.6</td>
<td>7.99 7.11</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>12.06 1.1</td>
<td>28.59 1.1</td>
<td>11.25 8.89</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>18.94 1.6</td>
<td>97.22 1.6</td>
<td>18.34 14.97</td>
</tr>
<tr>
<td>Retail trade</td>
<td>21.23 0.6</td>
<td>86.86 0.6</td>
<td>22.62 14.31</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>35.23 3.0</td>
<td>49.96 3.0</td>
<td>34.70 22.44</td>
</tr>
<tr>
<td>Utilities</td>
<td>31.63 –</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Average flat monthly employee contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information</td>
<td>$18.78</td>
<td>2.1</td>
<td>$37.23</td>
<td>2.1</td>
<td>$17.88</td>
<td>$11.28</td>
</tr>
<tr>
<td>Financial activities</td>
<td>14.92</td>
<td>0.6</td>
<td>54.17</td>
<td>0.6</td>
<td>15.32</td>
<td>12.27</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>11.49</td>
<td>0.4</td>
<td>86.21</td>
<td>0.4</td>
<td>10.62</td>
<td>7.07</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>14.39</td>
<td>0.4</td>
<td>87.78</td>
<td>0.4</td>
<td>13.66</td>
<td>7.08</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>13.59</td>
<td>0.7</td>
<td>70.51</td>
<td>0.7</td>
<td>13.85</td>
<td>8.87</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>58.92</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>21.75</td>
<td>1.1</td>
<td>108.73</td>
<td>1.1</td>
<td>20.70</td>
<td>13.03</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>31.96</td>
<td>1.9</td>
<td>126.91</td>
<td>1.9</td>
<td>31.29</td>
<td>17.28</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>28.50</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>18.81</td>
<td>1.0</td>
<td>42.51</td>
<td>1.0</td>
<td>17.07</td>
<td>19.04</td>
</tr>
<tr>
<td>Educational services</td>
<td>26.79</td>
<td>1.5</td>
<td>61.34</td>
<td>1.5</td>
<td>26.71</td>
<td>16.06</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>22.87</td>
<td>1.3</td>
<td>61.64</td>
<td>1.3</td>
<td>19.84</td>
<td>22.40</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>28.19</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>32.34</td>
<td>3.2</td>
<td>129.66</td>
<td>3.2</td>
<td>39.55</td>
<td>45.36</td>
</tr>
<tr>
<td>Other services</td>
<td>69.85</td>
<td>4.3</td>
<td>169.40</td>
<td>4.3</td>
<td>64.66</td>
<td>32.28</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>11.24</td>
<td>0.8</td>
<td>36.88</td>
<td>0.8</td>
<td>12.16</td>
<td>11.23</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>14.65</td>
<td>1.0</td>
<td>58.05</td>
<td>1.0</td>
<td>14.23</td>
<td>12.43</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>24.58</td>
<td>0.9</td>
<td>45.19</td>
<td>0.9</td>
<td>25.09</td>
<td>19.42</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>8.39</td>
<td>0.6</td>
<td>31.12</td>
<td>0.6</td>
<td>11.63</td>
<td>6.66</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>12.15</td>
<td>0.8</td>
<td>31.12</td>
<td>0.8</td>
<td>11.63</td>
<td>8.66</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>9.73</td>
<td>1.1</td>
<td>34.82</td>
<td>1.1</td>
<td>9.22</td>
<td>7.61</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>17.50</td>
<td>1.1</td>
<td>40.90</td>
<td>1.1</td>
<td>21.32</td>
<td>8.44</td>
</tr>
<tr>
<td>New England</td>
<td>27.65</td>
<td>2.2</td>
<td>53.13</td>
<td>2.2</td>
<td>28.47</td>
<td>18.39</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>21.03</td>
<td>1.4</td>
<td>49.77</td>
<td>1.4</td>
<td>27.70</td>
<td>10.78</td>
</tr>
<tr>
<td>South</td>
<td>12.99</td>
<td>0.9</td>
<td>39.41</td>
<td>0.9</td>
<td>12.07</td>
<td>9.84</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>18.46</td>
<td>1.5</td>
<td>55.49</td>
<td>1.5</td>
<td>17.03</td>
<td>11.50</td>
</tr>
<tr>
<td>East South Central</td>
<td>18.17</td>
<td>1.0</td>
<td>136.14</td>
<td>1.0</td>
<td>23.00</td>
<td>28.37</td>
</tr>
<tr>
<td>West South Central</td>
<td>19.90</td>
<td>0.9</td>
<td>67.18</td>
<td>0.9</td>
<td>21.05</td>
<td>19.15</td>
</tr>
<tr>
<td>Midwest</td>
<td>15.59</td>
<td>1.2</td>
<td>49.71</td>
<td>1.2</td>
<td>13.63</td>
<td>15.05</td>
</tr>
<tr>
<td>East North Central</td>
<td>19.01</td>
<td>1.7</td>
<td>61.59</td>
<td>1.7</td>
<td>16.59</td>
<td>13.84</td>
</tr>
<tr>
<td>West North Central</td>
<td>28.43</td>
<td>0.5</td>
<td>84.49</td>
<td>0.5</td>
<td>25.04</td>
<td>36.88</td>
</tr>
<tr>
<td>West</td>
<td>13.09</td>
<td>1.1</td>
<td>37.29</td>
<td>1.1</td>
<td>10.94</td>
<td>11.41</td>
</tr>
<tr>
<td>Mountain</td>
<td>10.02</td>
<td>1.0</td>
<td>34.02</td>
<td>1.0</td>
<td>9.40</td>
<td>26.21</td>
</tr>
<tr>
<td>Pacific</td>
<td>18.26</td>
<td>1.6</td>
<td>48.78</td>
<td>1.6</td>
<td>15.46</td>
<td>11.03</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, March 2016

(All workers with contributory coverage = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Family coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Flat dollar amount</td>
</tr>
<tr>
<td>All workers ........................................................................................................</td>
<td>71</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>71</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>75</td>
</tr>
<tr>
<td>Professional and related</td>
<td>69</td>
</tr>
<tr>
<td>Service</td>
<td>70</td>
</tr>
<tr>
<td>Protective service</td>
<td>60</td>
</tr>
<tr>
<td>Sales and office</td>
<td>67</td>
</tr>
<tr>
<td>Sales and related</td>
<td>59</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>71</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>72</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>70</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>74</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>75</td>
</tr>
<tr>
<td>Production</td>
<td>77</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>71</td>
</tr>
<tr>
<td>Full time</td>
<td>72</td>
</tr>
<tr>
<td>Part time</td>
<td>61</td>
</tr>
<tr>
<td>Union</td>
<td>76</td>
</tr>
<tr>
<td>Nonunion</td>
<td>70</td>
</tr>
<tr>
<td>Average wage within the following categories:4</td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>68</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>81</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>70</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>73</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>71</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>72</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>74</td>
</tr>
<tr>
<td>Construction</td>
<td>80</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>74</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>70</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>64</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>80</td>
</tr>
<tr>
<td>Retail trade</td>
<td>53</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>65</td>
</tr>
<tr>
<td>Utilities</td>
<td>65</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, March 2016—continued

(All workers with contributory coverage = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Family coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Flat dollar amount</td>
</tr>
<tr>
<td>Information .................</td>
<td>81</td>
</tr>
<tr>
<td>Financial activities ........</td>
<td>69</td>
</tr>
<tr>
<td>Finance and insurance ..........</td>
<td>66</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>70</td>
</tr>
<tr>
<td>Insurance carriers and related activities ...</td>
<td>61</td>
</tr>
<tr>
<td>Real estate and rental and leasing ..........</td>
<td>81</td>
</tr>
<tr>
<td>Professional and business services ........</td>
<td>75</td>
</tr>
<tr>
<td>Professional and technical services ..........</td>
<td>74</td>
</tr>
<tr>
<td>Administrative and waste services ........</td>
<td>74</td>
</tr>
<tr>
<td>Education and health services ..........</td>
<td>71</td>
</tr>
<tr>
<td>Educational services ........</td>
<td>77</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>73</td>
</tr>
<tr>
<td>Health care and social assistance ........</td>
<td>70</td>
</tr>
<tr>
<td>Leisure and hospitality ..........</td>
<td>70</td>
</tr>
<tr>
<td>Accommodation and food services ........</td>
<td>66</td>
</tr>
<tr>
<td>Other services ..........</td>
<td>75</td>
</tr>
<tr>
<td>1 to 99 workers ...........</td>
<td>75</td>
</tr>
<tr>
<td>1 to 49 workers ...........</td>
<td>74</td>
</tr>
<tr>
<td>50 to 99 workers ...........</td>
<td>78</td>
</tr>
<tr>
<td>100 workers or more ...........</td>
<td>68</td>
</tr>
<tr>
<td>100 to 499 workers ...........</td>
<td>70</td>
</tr>
<tr>
<td>500 workers or more ...........</td>
<td>65</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Family coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Flat dollar amount</td>
</tr>
<tr>
<td>Northeast ..........</td>
<td>74</td>
</tr>
<tr>
<td>New England ........</td>
<td>78</td>
</tr>
<tr>
<td>Middle Atlantic ........</td>
<td>72</td>
</tr>
<tr>
<td>South ........</td>
<td>73</td>
</tr>
<tr>
<td>South Atlantic ........</td>
<td>73</td>
</tr>
<tr>
<td>East South Central ..........</td>
<td>80</td>
</tr>
<tr>
<td>West South Central ..........</td>
<td>69</td>
</tr>
<tr>
<td>Midwest ..........</td>
<td>70</td>
</tr>
<tr>
<td>East North Central ..........</td>
<td>71</td>
</tr>
<tr>
<td>West North Central ..........</td>
<td>69</td>
</tr>
<tr>
<td>West ........</td>
<td>67</td>
</tr>
<tr>
<td>Mountain ..........</td>
<td>64</td>
</tr>
<tr>
<td>Pacific ..........</td>
<td>68</td>
</tr>
</tbody>
</table>

\(^1\) Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

\(^2\) Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

\(^3\) Less than 0.5.

\(^4\) Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Family coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Flat dollar amount</td>
</tr>
<tr>
<td>All workers</td>
<td>1.0</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.4</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.5</td>
</tr>
<tr>
<td>Service</td>
<td>2.0</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.3</td>
</tr>
<tr>
<td>Sales and office</td>
<td>7.2</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.2</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>2.3</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.5</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>2.3</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>3.8</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>2.9</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>2.6</td>
</tr>
<tr>
<td>Full time</td>
<td>2.8</td>
</tr>
<tr>
<td>Part time</td>
<td>1.0</td>
</tr>
<tr>
<td>Union</td>
<td>3.2</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>2.6</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>3.5</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.5</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.3</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.3</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.1</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.9</td>
</tr>
<tr>
<td>Construction</td>
<td>2.2</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>2.6</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.1</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>2.1</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>3.3</td>
</tr>
<tr>
<td>Retail trade</td>
<td>3.0</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>5.2</td>
</tr>
<tr>
<td>Utilities</td>
<td>5.2</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount</th>
<th>Varies¹</th>
<th>Exists, but amount unknown</th>
<th>Other²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information</td>
<td>3.4</td>
<td>–</td>
<td>2.2</td>
<td>–</td>
</tr>
<tr>
<td>Financial activities</td>
<td>2.4</td>
<td>1.9</td>
<td>1.3</td>
<td>0.5</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>1.7</td>
<td>1.9</td>
<td>1.3</td>
<td>0.6</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>2.6</td>
<td>2.7</td>
<td>1.5</td>
<td>0.3</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>3.3</td>
<td>2.5</td>
<td>2.3</td>
<td>1.4</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>6.5</td>
<td>2.8</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>2.3</td>
<td>–</td>
<td>2.3</td>
<td>–</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>3.5</td>
<td>–</td>
<td>4.1</td>
<td>–</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>4.6</td>
<td>–</td>
<td>3.7</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.4</td>
<td>–</td>
<td>2.4</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td>3.1</td>
<td>2.7</td>
<td>1.3</td>
<td>0.7</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.5</td>
<td>2.0</td>
<td>1.9</td>
<td>0.2</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.9</td>
<td>–</td>
<td>2.8</td>
<td>–</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>4.2</td>
<td>3.2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>5.8</td>
<td>4.4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Other services</td>
<td>3.6</td>
<td>–</td>
<td>3.4</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.4</td>
<td>1.0</td>
<td>1.1</td>
<td>0.3</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.7</td>
<td>1.3</td>
<td>1.2</td>
<td>0.3</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.7</td>
<td>–</td>
<td>2.2</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.2</td>
<td>0.8</td>
<td>1.0</td>
<td>0.3</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.3</td>
<td>0.9</td>
<td>1.3</td>
<td>0.2</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2.0</td>
<td>1.3</td>
<td>1.5</td>
<td>0.7</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>1.9</td>
<td>1.0</td>
<td>1.6</td>
<td>0.7</td>
</tr>
<tr>
<td>New England</td>
<td>2.3</td>
<td>1.8</td>
<td>2.1</td>
<td>0.6</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>2.3</td>
<td>1.3</td>
<td>2.0</td>
<td>0.9</td>
</tr>
<tr>
<td>South</td>
<td>1.4</td>
<td>0.9</td>
<td>0.8</td>
<td>0.3</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.3</td>
<td>1.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>5.6</td>
<td>3.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.3</td>
<td>1.4</td>
<td>1.1</td>
<td>0.2</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.6</td>
<td>1.3</td>
<td>2.1</td>
<td>0.4</td>
</tr>
<tr>
<td>East North Central</td>
<td>3.0</td>
<td>–</td>
<td>2.7</td>
<td>–</td>
</tr>
<tr>
<td>West North Central</td>
<td>5.0</td>
<td>–</td>
<td>2.8</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>1.7</td>
<td>2.0</td>
<td>1.7</td>
<td>0.3</td>
</tr>
<tr>
<td>Mountain</td>
<td>4.1</td>
<td>4.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.6</td>
<td>2.3</td>
<td>1.7</td>
<td>0.4</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers,
March 2016
(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)
Single coverage1
Characteristics

All workers .............................................................

Family coverage1

50th
50th
10th
25th
75th
90th
10th
25th
75th
90th
percentile
percentile
percentile percentile
percentile percentile percentile percentile
percentile percentile
(median)
(median)
$43.33

$74.40

$112.51

$156.28

$227.50

$191.72

$281.65

$418.48

$660.09 $1024.75

Management, professional, and related ................
Management, business, and financial ...............
Professional and related ....................................
Service ...................................................................
Protective service ..............................................
Sales and office .....................................................
Sales and related ...............................................
Office and administrative support ......................
Natural resources, construction, and maintenance
Construction, extraction, farming, fishing, and
forestry .............................................................
Installation, maintenance, and repair .................
Production, transportation, and material moving ...
Production .........................................................
Transportation and material moving ..................

42.27
44.92
38.00
–
–
46.19
56.30
43.33
43.21

70.00
73.66
68.36
74.00
53.80
77.99
81.54
74.40
80.75

108.88
108.20
108.98
105.07
114.87
117.42
121.24
115.66
122.81

149.99
150.70
148.71
159.09
126.70
159.70
162.49
159.19
168.58

227.96
205.20
243.00
236.40
158.84
219.00
219.00
219.00
232.84

185.92
176.50
195.56
200.00
223.00
206.00
223.69
198.00
185.08

288.48
289.42
287.14
302.69
302.31
292.23
291.73
294.28
290.00

407.50
406.80
412.70
499.72
460.95
427.41
421.16
432.83
431.81

628.00
598.76
641.00
816.09
662.90
682.19
682.19
680.04
690.00

1008.12
890.96
1049.57
1099.31
–
1027.70
951.92
1036.24
1140.06

49.02
40.00
46.00
40.75
53.40

82.28
80.75
75.83
75.01
78.71

107.69
125.00
114.78
111.15
120.07

177.57
160.01
158.93
154.80
160.11

232.75
232.84
215.03
209.14
230.63

226.77
–
177.09
152.12
195.82

328.13
269.88
259.48
254.58
266.48

493.57
396.39
384.99
377.12
407.16

787.49
607.94
574.78
524.29
691.94

1150.89
1094.67
891.11
869.50
1048.07

Full time .................................................................
Part time ................................................................

43.33
–

74.40
74.41

112.08
118.61

155.02
204.91

217.42
236.40

189.43
215.34

281.41
321.51

414.68
506.85

652.50
691.94

1027.70
894.37

Union .....................................................................
Nonunion ...............................................................

35.00
43.95

80.59
74.00

119.05
111.99

179.86
153.62

236.40
217.42

167.12
195.00

242.38
289.91

356.99
425.00

557.78
666.62

802.63
1049.05

Average wage within the following categories:2
Lowest 25 percent .............................................
Lowest 10 percent .........................................
Second 25 percent ............................................
Third 25 percent ................................................
Highest 25 percent ............................................
Highest 10 percent ........................................

46.73
53.80
41.24
44.61
43.33
45.50

77.99
76.00
75.00
74.40
73.00
74.00

114.78
124.75
113.88
114.85
109.61
110.00

170.45
202.57
158.93
154.31
154.10
152.02

236.40
236.40
230.63
219.46
214.48
215.57

210.23
230.06
200.66
183.90
177.65
173.69

299.72
299.71
296.42
271.90
278.73
273.79

475.81
501.32
436.00
412.89
396.03
366.55

731.71
731.71
732.57
650.55
584.00
553.40

1024.75
1000.19
1081.30
1035.59
893.06
829.57

Goods-producing industries ...................................
Construction ......................................................
Manufacturing ....................................................

40.00
35.90
41.24

70.80
69.33
70.00

107.70
105.07
108.15

153.87
173.82
150.57

210.37
234.19
200.08

152.12
221.07
142.99

254.58
315.14
238.33

368.33
498.33
342.75

542.88
773.05
496.83

869.50
1184.55
771.25

Service-providing industries ..................................
Trade, transportation, and utilities .....................
Wholesale trade .............................................
Retail trade ....................................................
Transportation and warehousing ...................
Utilities ...........................................................

44.61
52.00
52.15
52.00
54.00
29.00

75.00
79.50
77.99
80.34
81.60
66.18

114.26
120.63
114.83
131.20
116.28
97.82

157.43
171.28
155.29
200.31
163.15
137.38

233.18
236.40
204.57
236.40
215.03
208.46

200.00
203.50
198.91
223.17
198.00
179.69

293.11
282.86
271.90
332.95
272.86
236.00

431.61
431.59
398.60
503.79
427.29
344.63

691.94
691.94
653.80
732.94
616.99
465.54

1049.57
949.66
913.37
1011.86
891.11
871.33

Worker characteristics

Establishment characteristics

See footnotes at end of table.


Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information</td>
<td>$43.33</td>
<td>$66.80</td>
<td>$101.00</td>
<td>$140.98</td>
<td>$181.98</td>
<td>$145.16</td>
<td>$244.23</td>
<td>$319.00</td>
<td>$455.13</td>
</tr>
<tr>
<td>Financial</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>activities</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Finance and</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>insurance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>intermediation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>and related</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>activities</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Real estate</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>and rental</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>leasing</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professional</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>and business</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>services</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professional</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>and technical</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>services</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Administrative</td>
<td>$53.80</td>
<td>$94.00</td>
<td>$135.90</td>
<td>$173.61</td>
<td>$247.91</td>
<td>$233.74</td>
<td>$385.00</td>
<td>$459.06</td>
<td>$793.37</td>
</tr>
<tr>
<td>and waste</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>services</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>and health</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>services</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Educational</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>services</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Junior colleges</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>and universities</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health care</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>and social</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>assistance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Leisure</td>
<td>$56.17</td>
<td>$78.71</td>
<td>$114.73</td>
<td>$158.84</td>
<td>$210.10</td>
<td>$215.34</td>
<td>$272.79</td>
<td>$437.62</td>
<td>$662.66</td>
</tr>
<tr>
<td>and hospitality</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accommodation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>and food</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>services</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>services</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>$40.75</td>
<td>$74.87</td>
<td>$114.83</td>
<td>$159.71</td>
<td>$238.08</td>
<td>$193.43</td>
<td>$302.31</td>
<td>$459.06</td>
<td>$793.37</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>$37.67</td>
<td>$74.68</td>
<td>$110.09</td>
<td>$150.20</td>
<td>$243.36</td>
<td>$212.47</td>
<td>$303.31</td>
<td>$455.58</td>
<td>$823.54</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>$45.00</td>
<td>$76.91</td>
<td>$121.15</td>
<td>$181.58</td>
<td>$276.35</td>
<td>$215.34</td>
<td>$301.72</td>
<td>$518.76</td>
<td>$854.22</td>
</tr>
<tr>
<td>100 workers or</td>
<td>$43.51</td>
<td>$74.10</td>
<td>$110.00</td>
<td>$154.80</td>
<td>$211.15</td>
<td>$182.00</td>
<td>$270.00</td>
<td>$396.72</td>
<td>$562.94</td>
</tr>
<tr>
<td>more</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 to 499</td>
<td>$44.61</td>
<td>$78.04</td>
<td>$112.31</td>
<td>$161.92</td>
<td>$236.40</td>
<td>$206.22</td>
<td>$290.00</td>
<td>$426.98</td>
<td>$643.95</td>
</tr>
<tr>
<td>workers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>500 workers or</td>
<td>$43.21</td>
<td>$72.00</td>
<td>$107.10</td>
<td>$148.00</td>
<td>$190.86</td>
<td>$145.16</td>
<td>$241.45</td>
<td>$349.91</td>
<td>$480.45</td>
</tr>
<tr>
<td>more</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic area</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile</th>
<th>75th percentile</th>
<th>90th percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>46.23</td>
<td>73.86</td>
<td>113.16</td>
<td>160.01</td>
<td>232.90</td>
</tr>
<tr>
<td>New England</td>
<td>54.25</td>
<td>92.16</td>
<td>123.50</td>
<td>184.15</td>
<td>259.11</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>46.19</td>
<td>70.54</td>
<td>108.20</td>
<td>153.87</td>
<td>216.60</td>
</tr>
<tr>
<td>South</td>
<td>46.48</td>
<td>79.90</td>
<td>116.00</td>
<td>163.08</td>
<td>232.31</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>49.02</td>
<td>78.71</td>
<td>117.04</td>
<td>166.47</td>
<td>236.40</td>
</tr>
<tr>
<td>East South Central</td>
<td>53.00</td>
<td>82.27</td>
<td>108.98</td>
<td>163.15</td>
<td>234.79</td>
</tr>
<tr>
<td>West South Central</td>
<td>39.91</td>
<td>78.09</td>
<td>117.14</td>
<td>160.11</td>
<td>240.72</td>
</tr>
<tr>
<td>Midwest</td>
<td>45.45</td>
<td>74.87</td>
<td>112.83</td>
<td>156.32</td>
<td>236.40</td>
</tr>
<tr>
<td>East North Central</td>
<td>47.00</td>
<td>79.08</td>
<td>117.14</td>
<td>160.11</td>
<td>240.72</td>
</tr>
<tr>
<td>West</td>
<td>30.95</td>
<td>67.88</td>
<td>102.49</td>
<td>147.50</td>
<td>200.00</td>
</tr>
<tr>
<td>Mountain</td>
<td>38.00</td>
<td>70.11</td>
<td>103.63</td>
<td>147.86</td>
<td>181.10</td>
</tr>
<tr>
<td>Pacific</td>
<td>30.00</td>
<td>66.23</td>
<td>101.06</td>
<td>147.32</td>
<td>206.90</td>
</tr>
</tbody>
</table>

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 less 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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebss/glossary20152016.htm.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage¹</th>
<th>Family coverage¹</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td>All workers</td>
<td>$1.42</td>
<td>$1.25</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>2.97</td>
<td>1.63</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.12</td>
<td>4.54</td>
</tr>
<tr>
<td>Professional and related</td>
<td>3.78</td>
<td>3.02</td>
</tr>
<tr>
<td>Service</td>
<td>–</td>
<td>5.16</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>7.88</td>
</tr>
<tr>
<td>Sales and office</td>
<td>3.51</td>
<td>3.03</td>
</tr>
<tr>
<td>Sales and related</td>
<td>3.35</td>
<td>5.58</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>4.07</td>
<td>3.85</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>8.02</td>
<td>1.84</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>12.76</td>
<td>3.29</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>9.76</td>
<td>6.42</td>
</tr>
<tr>
<td>Production, transportation, and material moving ...</td>
<td>4.97</td>
<td>3.03</td>
</tr>
<tr>
<td>Production</td>
<td>3.61</td>
<td>3.49</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>5.33</td>
<td>3.91</td>
</tr>
<tr>
<td>Full time</td>
<td>1.58</td>
<td>1.22</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>6.67</td>
</tr>
<tr>
<td>Union</td>
<td>4.36</td>
<td>2.28</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.54</td>
<td>1.72</td>
</tr>
<tr>
<td>Average wage within the following categories:²</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>5.89</td>
<td>4.21</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>7.68</td>
<td>8.23</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>7.13</td>
<td>3.44</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.85</td>
<td>2.04</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.33</td>
<td>2.56</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>3.16</td>
<td>3.57</td>
</tr>
<tr>
<td>Construction</td>
<td>4.66</td>
<td>7.70</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>3.57</td>
<td>4.23</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.78</td>
<td>2.43</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>2.24</td>
<td>2.01</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>5.42</td>
<td>4.16</td>
</tr>
<tr>
<td>Retail trade</td>
<td>3.32</td>
<td>1.96</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>4.32</td>
<td>2.84</td>
</tr>
<tr>
<td>Utilities</td>
<td>7.24</td>
<td>10.28</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage¹</th>
<th>Family coverage¹</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td>Information</td>
<td>$4.27</td>
<td>$5.85</td>
</tr>
<tr>
<td>Financial activities</td>
<td>2.91</td>
<td>4.02</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>2.77</td>
<td>3.58</td>
</tr>
<tr>
<td>New Credit intermediation and related activities</td>
<td>2.72</td>
<td>3.40</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>7.28</td>
<td>7.65</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>–</td>
<td>16.74</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>0.94</td>
<td>4.23</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>8.69</td>
<td>6.71</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>8.68</td>
<td>14.95</td>
</tr>
<tr>
<td>Education and health services</td>
<td>7.35</td>
<td>4.41</td>
</tr>
<tr>
<td>Educational services</td>
<td>9.82</td>
<td>3.20</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>5.41</td>
<td>4.08</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>8.23</td>
<td>5.65</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>6.20</td>
<td>5.81</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>12.60</td>
<td>7.53</td>
</tr>
<tr>
<td>Other services</td>
<td>–</td>
<td>15.55</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>6.00</td>
<td>2.96</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>7.42</td>
<td>3.65</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>7.37</td>
<td>6.32</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.40</td>
<td>1.10</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.94</td>
<td>3.24</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.78</td>
<td>2.10</td>
</tr>
</tbody>
</table>

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 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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 16. Insurance benefits: Access, participation, and take-up rates,\(^1\) private industry workers, March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Life insurance</th>
<th>Short-term disability</th>
<th>Long-term disability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>All workers .............................................................</td>
<td>55</td>
<td>54</td>
<td>98</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ........</td>
<td>75</td>
<td>75</td>
<td>99</td>
</tr>
<tr>
<td>Management, business, and financial ..........</td>
<td>83</td>
<td>83</td>
<td>99</td>
</tr>
<tr>
<td>Professional and related ......................</td>
<td>71</td>
<td>71</td>
<td>99</td>
</tr>
<tr>
<td>Service ..............................................................</td>
<td>27</td>
<td>25</td>
<td>94</td>
</tr>
<tr>
<td>Protective service .............................................</td>
<td>50</td>
<td>47</td>
<td>95</td>
</tr>
<tr>
<td>Sales and office ..............................................</td>
<td>54</td>
<td>52</td>
<td>98</td>
</tr>
<tr>
<td>Sales and related ............................................</td>
<td>41</td>
<td>40</td>
<td>96</td>
</tr>
<tr>
<td>Office and administrative support ............</td>
<td>62</td>
<td>61</td>
<td>98</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>54</td>
<td>53</td>
<td>97</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>46</td>
<td>44</td>
<td>97</td>
</tr>
<tr>
<td>Installation, maintenance, and repair ........</td>
<td>62</td>
<td>61</td>
<td>97</td>
</tr>
<tr>
<td>Production, transportation, and material moving ...</td>
<td>62</td>
<td>60</td>
<td>97</td>
</tr>
<tr>
<td>Production ..........................................................</td>
<td>68</td>
<td>66</td>
<td>98</td>
</tr>
<tr>
<td>Transportation and material moving ...........</td>
<td>56</td>
<td>54</td>
<td>95</td>
</tr>
<tr>
<td>Full time ..............................................................</td>
<td>71</td>
<td>70</td>
<td>98</td>
</tr>
<tr>
<td>Part time .............................................................</td>
<td>12</td>
<td>10</td>
<td>88</td>
</tr>
<tr>
<td>Union .................................................................</td>
<td>84</td>
<td>80</td>
<td>96</td>
</tr>
<tr>
<td>Nonunion ..............................................................</td>
<td>52</td>
<td>51</td>
<td>98</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong>(^2)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent ..................................................</td>
<td>21</td>
<td>19</td>
<td>91</td>
</tr>
<tr>
<td>Lowest 10 percent ................................................</td>
<td>13</td>
<td>11</td>
<td>83</td>
</tr>
<tr>
<td>Second 25 percent ..................................................</td>
<td>57</td>
<td>55</td>
<td>97</td>
</tr>
<tr>
<td>Third 25 percent ...................................................</td>
<td>71</td>
<td>70</td>
<td>98</td>
</tr>
<tr>
<td>Highest 25 percent ................................................</td>
<td>82</td>
<td>82</td>
<td>99</td>
</tr>
<tr>
<td>Highest 10 percent ................................................</td>
<td>85</td>
<td>85</td>
<td>99</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries ...................</td>
<td>70</td>
<td>68</td>
<td>98</td>
</tr>
<tr>
<td>Manufacturing .....................................................</td>
<td>82</td>
<td>80</td>
<td>98</td>
</tr>
<tr>
<td>Service-providing industries .................</td>
<td>52</td>
<td>51</td>
<td>97</td>
</tr>
<tr>
<td>Trade, transportation, and utilities .........</td>
<td>54</td>
<td>52</td>
<td>96</td>
</tr>
<tr>
<td>Wholesale trade ..................................................</td>
<td>70</td>
<td>69</td>
<td>99</td>
</tr>
<tr>
<td>Retail trade ........................................................</td>
<td>40</td>
<td>38</td>
<td>94</td>
</tr>
<tr>
<td>Transportation and warehousing ..............</td>
<td>74</td>
<td>70</td>
<td>95</td>
</tr>
<tr>
<td>Utilities .............................................................</td>
<td>96</td>
<td>96</td>
<td>100</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Life insurance</th>
<th></th>
<th>Short-term disability</th>
<th></th>
<th>Long-term disability</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation Take-up rate</td>
<td>Access</td>
<td>Participation Take-up rate</td>
<td>Access</td>
<td>Participation Take-up rate</td>
</tr>
<tr>
<td>Information</td>
<td>88</td>
<td>87</td>
<td>99</td>
<td>80</td>
<td>80</td>
<td>99</td>
</tr>
<tr>
<td>Financial activities</td>
<td>81</td>
<td>80</td>
<td>99</td>
<td>64</td>
<td>63</td>
<td>99</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>90</td>
<td>90</td>
<td>100</td>
<td>72</td>
<td>72</td>
<td>99</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>93</td>
<td>93</td>
<td>100</td>
<td>71</td>
<td>71</td>
<td>99</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>87</td>
<td>86</td>
<td>100</td>
<td>71</td>
<td>71</td>
<td>99</td>
</tr>
<tr>
<td>Real estate and rental leasing</td>
<td>51</td>
<td>49</td>
<td>97</td>
<td>36</td>
<td>35</td>
<td>97</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>53</td>
<td>52</td>
<td>98</td>
<td>41</td>
<td>40</td>
<td>98</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>67</td>
<td>66</td>
<td>98</td>
<td>52</td>
<td>52</td>
<td>99</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>31</td>
<td>30</td>
<td>96</td>
<td>23</td>
<td>23</td>
<td>98</td>
</tr>
<tr>
<td>Education and health services</td>
<td>62</td>
<td>62</td>
<td>99</td>
<td>36</td>
<td>35</td>
<td>99</td>
</tr>
<tr>
<td>Educational services</td>
<td>67</td>
<td>66</td>
<td>98</td>
<td>44</td>
<td>44</td>
<td>100</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>87</td>
<td>86</td>
<td>98</td>
<td>49</td>
<td>49</td>
<td>99</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>62</td>
<td>61</td>
<td>99</td>
<td>34</td>
<td>34</td>
<td>99</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>18</td>
<td>17</td>
<td>90</td>
<td>18</td>
<td>17</td>
<td>91</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>17</td>
<td>15</td>
<td>88</td>
<td>17</td>
<td>15</td>
<td>89</td>
</tr>
<tr>
<td>Other services</td>
<td>34</td>
<td>32</td>
<td>95</td>
<td>26</td>
<td>26</td>
<td>100</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>40</td>
<td>39</td>
<td>97</td>
<td>29</td>
<td>28</td>
<td>97</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>35</td>
<td>34</td>
<td>98</td>
<td>27</td>
<td>26</td>
<td>97</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>54</td>
<td>52</td>
<td>95</td>
<td>35</td>
<td>34</td>
<td>97</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>74</td>
<td>72</td>
<td>98</td>
<td>54</td>
<td>52</td>
<td>97</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>67</td>
<td>65</td>
<td>98</td>
<td>48</td>
<td>47</td>
<td>97</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>67</td>
<td>84</td>
<td>99</td>
<td>63</td>
<td>62</td>
<td>98</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>56</td>
<td>55</td>
<td>98</td>
<td>66</td>
<td>65</td>
<td>99</td>
</tr>
<tr>
<td>New England</td>
<td>56</td>
<td>54</td>
<td>98</td>
<td>42</td>
<td>41</td>
<td>97</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>56</td>
<td>55</td>
<td>98</td>
<td>74</td>
<td>73</td>
<td>99</td>
</tr>
<tr>
<td>South</td>
<td>57</td>
<td>55</td>
<td>97</td>
<td>36</td>
<td>35</td>
<td>96</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>56</td>
<td>55</td>
<td>98</td>
<td>38</td>
<td>37</td>
<td>96</td>
</tr>
<tr>
<td>East South Central</td>
<td>56</td>
<td>53</td>
<td>96</td>
<td>34</td>
<td>32</td>
<td>94</td>
</tr>
<tr>
<td>West South Central</td>
<td>60</td>
<td>57</td>
<td>96</td>
<td>33</td>
<td>32</td>
<td>97</td>
</tr>
<tr>
<td>Midwest</td>
<td>59</td>
<td>57</td>
<td>98</td>
<td>41</td>
<td>39</td>
<td>97</td>
</tr>
<tr>
<td>East North Central</td>
<td>58</td>
<td>56</td>
<td>98</td>
<td>43</td>
<td>42</td>
<td>96</td>
</tr>
<tr>
<td>West North Central</td>
<td>61</td>
<td>59</td>
<td>98</td>
<td>36</td>
<td>35</td>
<td>98</td>
</tr>
<tr>
<td>West</td>
<td>48</td>
<td>47</td>
<td>98</td>
<td>26</td>
<td>25</td>
<td>96</td>
</tr>
<tr>
<td>Mountain</td>
<td>50</td>
<td>49</td>
<td>98</td>
<td>30</td>
<td>29</td>
<td>96</td>
</tr>
<tr>
<td>Pacific</td>
<td>46</td>
<td>45</td>
<td>98</td>
<td>24</td>
<td>23</td>
<td>97</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Life insurance</th>
<th></th>
<th>Short-term disability</th>
<th></th>
<th>Long-term disability</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>All workers .............................................................</td>
<td>0.8</td>
<td>0.8</td>
<td>0.2</td>
<td>0.7</td>
<td>0.7</td>
<td>0.3</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ................</td>
<td>1.4</td>
<td>1.4</td>
<td>0.2</td>
<td>1.6</td>
<td>1.6</td>
<td>0.4</td>
</tr>
<tr>
<td>Management, business, and financial ....................</td>
<td>1.8</td>
<td>1.8</td>
<td>0.1</td>
<td>1.9</td>
<td>1.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Professional and related ....................................</td>
<td>1.7</td>
<td>1.8</td>
<td>0.2</td>
<td>1.9</td>
<td>1.9</td>
<td>0.2</td>
</tr>
<tr>
<td>Service ..................................................................</td>
<td>1.4</td>
<td>1.2</td>
<td>1.5</td>
<td>1.7</td>
<td>1.5</td>
<td>1.6</td>
</tr>
<tr>
<td>Protective service ..............................................</td>
<td>4.5</td>
<td>4.3</td>
<td>1.9</td>
<td>5.8</td>
<td>5.6</td>
<td>0.8</td>
</tr>
<tr>
<td>Sales and office ..................................................</td>
<td>1.2</td>
<td>1.2</td>
<td>0.3</td>
<td>0.9</td>
<td>0.9</td>
<td>0.3</td>
</tr>
<tr>
<td>Sales and related ...............................................</td>
<td>1.6</td>
<td>1.6</td>
<td>0.8</td>
<td>1.6</td>
<td>1.5</td>
<td>0.9</td>
</tr>
<tr>
<td>Office and administrative support ........................</td>
<td>1.5</td>
<td>1.5</td>
<td>0.2</td>
<td>1.1</td>
<td>1.1</td>
<td>0.3</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>3.0</td>
<td>3.0</td>
<td>1.1</td>
<td>2.6</td>
<td>2.6</td>
<td>0.4</td>
</tr>
<tr>
<td>Installation, maintenance, and repair ...................</td>
<td>2.0</td>
<td>2.0</td>
<td>0.6</td>
<td>1.9</td>
<td>1.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Production, transportation, and material moving ......</td>
<td>1.7</td>
<td>1.6</td>
<td>0.5</td>
<td>1.5</td>
<td>1.5</td>
<td>0.6</td>
</tr>
<tr>
<td>Production ..........................................................</td>
<td>2.5</td>
<td>2.5</td>
<td>0.6</td>
<td>1.8</td>
<td>1.8</td>
<td>0.3</td>
</tr>
<tr>
<td>Transportation and material moving ........................</td>
<td>2.0</td>
<td>2.0</td>
<td>0.7</td>
<td>2.0</td>
<td>2.0</td>
<td>1.2</td>
</tr>
<tr>
<td>Full time ..................................................................</td>
<td>0.7</td>
<td>0.7</td>
<td>0.2</td>
<td>0.9</td>
<td>0.9</td>
<td>0.2</td>
</tr>
<tr>
<td>Part time ..................................................................</td>
<td>0.9</td>
<td>0.8</td>
<td>1.8</td>
<td>1.1</td>
<td>0.9</td>
<td>1.6</td>
</tr>
<tr>
<td>Union ........................................................................</td>
<td>1.4</td>
<td>1.6</td>
<td>0.9</td>
<td>1.9</td>
<td>1.8</td>
<td>1.1</td>
</tr>
<tr>
<td>Nonunion ..................................................................</td>
<td>0.8</td>
<td>0.8</td>
<td>0.2</td>
<td>0.8</td>
<td>0.8</td>
<td>0.3</td>
</tr>
<tr>
<td>Average wage within the following categories:2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent ..............................................</td>
<td>1.3</td>
<td>1.1</td>
<td>1.4</td>
<td>1.1</td>
<td>1.0</td>
<td>1.4</td>
</tr>
<tr>
<td>Lowest 10 percent ................................................</td>
<td>1.5</td>
<td>1.2</td>
<td>3.9</td>
<td>1.2</td>
<td>1.1</td>
<td>2.5</td>
</tr>
<tr>
<td>Second 25 percent ...............................................</td>
<td>1.5</td>
<td>1.5</td>
<td>0.3</td>
<td>1.3</td>
<td>1.3</td>
<td>0.4</td>
</tr>
<tr>
<td>Third 25 percent ..................................................</td>
<td>1.1</td>
<td>1.1</td>
<td>0.2</td>
<td>1.3</td>
<td>1.3</td>
<td>0.2</td>
</tr>
<tr>
<td>Highest 25 percent ...............................................</td>
<td>1.1</td>
<td>1.1</td>
<td>0.2</td>
<td>1.6</td>
<td>1.5</td>
<td>0.4</td>
</tr>
<tr>
<td>Highest 10 percent ...............................................</td>
<td>1.9</td>
<td>1.9</td>
<td>0.2</td>
<td>2.2</td>
<td>2.2</td>
<td>0.2</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries ...................................</td>
<td>1.1</td>
<td>1.1</td>
<td>0.4</td>
<td>1.6</td>
<td>1.6</td>
<td>0.2</td>
</tr>
<tr>
<td>Construction ........................................................</td>
<td>1.9</td>
<td>1.8</td>
<td>0.9</td>
<td>2.4</td>
<td>2.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Manufacturing ......................................................</td>
<td>1.4</td>
<td>1.4</td>
<td>0.5</td>
<td>1.6</td>
<td>1.5</td>
<td>0.2</td>
</tr>
<tr>
<td>Service-providing industries ..............................</td>
<td>0.9</td>
<td>0.9</td>
<td>0.3</td>
<td>0.8</td>
<td>0.8</td>
<td>0.4</td>
</tr>
<tr>
<td>Trade, transportation, and utilities ........................</td>
<td>1.2</td>
<td>1.2</td>
<td>0.4</td>
<td>1.1</td>
<td>1.1</td>
<td>0.6</td>
</tr>
<tr>
<td>Wholesale trade ....................................................</td>
<td>1.9</td>
<td>1.8</td>
<td>0.3</td>
<td>2.3</td>
<td>2.1</td>
<td>0.4</td>
</tr>
<tr>
<td>Retail trade ........................................................</td>
<td>1.5</td>
<td>1.4</td>
<td>0.8</td>
<td>1.3</td>
<td>1.2</td>
<td>1.0</td>
</tr>
<tr>
<td>Transportation and warehousing ............................</td>
<td>4.2</td>
<td>4.2</td>
<td>1.1</td>
<td>3.8</td>
<td>3.8</td>
<td>1.7</td>
</tr>
<tr>
<td>Utilities ............................................................</td>
<td>2.3</td>
<td>2.3</td>
<td>(3)</td>
<td>5.4</td>
<td>5.4</td>
<td>0.2</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,\(^1\) private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Life insurance</th>
<th>Short-term disability</th>
<th>Long-term disability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>Information</td>
<td>2.2</td>
<td>2.3</td>
<td>0.3</td>
</tr>
<tr>
<td>Financial activities</td>
<td>1.5</td>
<td>1.5</td>
<td>0.2</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>0.9</td>
<td>0.9</td>
<td>0.1</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>0.8</td>
<td>0.9</td>
<td>0.1</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>1.8</td>
<td>1.8</td>
<td>0.2</td>
</tr>
<tr>
<td>Real estate and rental leasing</td>
<td>5.2</td>
<td>5.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>2.4</td>
<td>2.4</td>
<td>0.5</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>3.7</td>
<td>3.8</td>
<td>0.6</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>3.0</td>
<td>3.0</td>
<td>0.9</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.4</td>
<td>2.5</td>
<td>0.2</td>
</tr>
<tr>
<td>Educational services</td>
<td>3.0</td>
<td>3.0</td>
<td>0.6</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.1</td>
<td>2.0</td>
<td>0.7</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.8</td>
<td>2.8</td>
<td>0.2</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>2.1</td>
<td>1.6</td>
<td>3.3</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>2.2</td>
<td>1.7</td>
<td>4.2</td>
</tr>
<tr>
<td>Other services</td>
<td>3.2</td>
<td>3.1</td>
<td>1.3</td>
</tr>
</tbody>
</table>

| 1 to 99 workers | 1.1    | 1.1          | 0.5           | 0.9    | 0.9          | 0.6           | 0.8    | 0.8          | 0.5           |
| 1 to 49 workers | 1.2    | 1.2          | 0.3           | 1.0    | 1.0          | 0.8           | 1.1    | 1.1          | 0.7           |
| 50 to 99 workers | 3.0    | 2.9          | 1.2           | 2.0    | 2.0          | 0.6           | 2.1    | 2.0          | 0.9           |
| 100 workers or more | 0.9    | 0.9          | 0.3           | 1.2    | 1.1          | 0.3           | 1.2    | 1.2          | 0.4           |
| 100 to 499 workers | 1.3    | 1.3          | 0.3           | 1.5    | 1.5          | 0.3           | 1.5    | 1.5          | 0.5           |
| 500 workers or more | 1.4    | 1.4          | 0.3           | 1.6    | 1.5          | 0.6           | 1.7    | 1.7          | 0.6           |

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Life insurance</th>
<th>Short-term disability</th>
<th>Long-term disability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.2</td>
<td>1.2</td>
<td>0.4</td>
</tr>
<tr>
<td>New England</td>
<td>2.3</td>
<td>2.5</td>
<td>0.8</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.5</td>
<td>1.3</td>
<td>0.6</td>
</tr>
<tr>
<td>South</td>
<td>1.5</td>
<td>1.6</td>
<td>0.5</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>2.1</td>
<td>2.1</td>
<td>0.3</td>
</tr>
<tr>
<td>East South Central</td>
<td>1.3</td>
<td>2.3</td>
<td>2.0</td>
</tr>
<tr>
<td>West South Central</td>
<td>3.2</td>
<td>3.6</td>
<td>1.1</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.0</td>
<td>1.8</td>
<td>0.5</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.8</td>
<td>1.7</td>
<td>0.6</td>
</tr>
<tr>
<td>West North Central</td>
<td>5.0</td>
<td>4.4</td>
<td>0.9</td>
</tr>
<tr>
<td>West</td>
<td>1.2</td>
<td>1.2</td>
<td>0.2</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.8</td>
<td>1.8</td>
<td>0.2</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.6</td>
<td>1.5</td>
<td>0.3</td>
</tr>
</tbody>
</table>

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 2016.

3 Less than 0.05.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 17. Life insurance plans: Employee contribution requirement, private industry workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>4</td>
<td>96</td>
</tr>
</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>3</td>
<td>97</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>3</td>
<td>97</td>
</tr>
<tr>
<td>Professional and related</td>
<td>3</td>
<td>97</td>
</tr>
<tr>
<td>Service</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Sales and office</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Sales and related</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>3</td>
<td>97</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Full time</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Part time</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Union</td>
<td>1</td>
<td>99</td>
</tr>
<tr>
<td>Nonunion</td>
<td>5</td>
<td>95</td>
</tr>
</tbody>
</table>

**Average wage within the following categories:**

<table>
<thead>
<tr>
<th>Category</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>3</td>
<td>97</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>3</td>
<td>97</td>
</tr>
</tbody>
</table>

**Establishment characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Construction</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Retail trade</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Financial activities</td>
<td>3</td>
<td>97</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>3</td>
<td>97</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>3</td>
<td>97</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>3</td>
<td>97</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>2</td>
<td>98</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2</td>
<td>98</td>
</tr>
<tr>
<td>Educational services</td>
<td>2</td>
<td>98</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2</td>
<td>98</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2</td>
<td>98</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 17. Life insurance plans: Employee contribution requirement, private industry workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>3</td>
<td>97</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2</td>
<td>98</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Regional Group</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>New England</td>
<td>3</td>
<td>97</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>South</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>East South Central</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>West South Central</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Midwest</td>
<td>3</td>
<td>97</td>
</tr>
<tr>
<td>East North Central</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>West</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Mountain</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Pacific</td>
<td>3</td>
<td>97</td>
</tr>
</tbody>
</table>

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 2016.

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/glossary20152016.htm.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Service</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Full time</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Part time</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Union</td>
<td>0.2</td>
<td>0.2</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>2.3</td>
<td>2.3</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Construction</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Retail trade</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Financial activities</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>2.4</td>
<td>2.4</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>0.8</td>
<td>0.8</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 17. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.5</td>
<td>0.5</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>New England</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>South</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>East South Central</td>
<td>2.7</td>
<td>2.7</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Midwest</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>West</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.6</td>
<td>0.6</td>
</tr>
</tbody>
</table>

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 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 18. Life insurance plans: Method of benefit payment, private industry workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Basic life insurance method of payment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed multiple of annual earnings</td>
</tr>
<tr>
<td>All workers</td>
<td>62</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>72</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>75</td>
</tr>
<tr>
<td>Professional and related</td>
<td>70</td>
</tr>
<tr>
<td>Service</td>
<td>56</td>
</tr>
<tr>
<td>Protective service</td>
<td>47</td>
</tr>
<tr>
<td>Sales and office</td>
<td>64</td>
</tr>
<tr>
<td>Sales and related</td>
<td>60</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>66</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>41</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>22</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>53</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>55</td>
</tr>
<tr>
<td>Full time</td>
<td>63</td>
</tr>
<tr>
<td>Part time</td>
<td>55</td>
</tr>
<tr>
<td>Union</td>
<td>46</td>
</tr>
<tr>
<td>Nonunion</td>
<td>65</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>49</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>41</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>58</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>60</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>71</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>76</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries:</td>
<td></td>
</tr>
<tr>
<td>Construction</td>
<td>21</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>65</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>57</td>
</tr>
<tr>
<td>Retail trade</td>
<td>53</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>60</td>
</tr>
<tr>
<td>Utilities</td>
<td>77</td>
</tr>
<tr>
<td>Financial activities</td>
<td>79</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>82</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>84</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>80</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>63</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>65</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>63</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 18. Life insurance plans: Method of benefit payment, private industry workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Basic life insurance method of payment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed multiple of annual earnings</td>
</tr>
<tr>
<td>Education and health services</td>
<td>67 – 30</td>
</tr>
<tr>
<td>Educational services</td>
<td>63 – 34</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>71 – 25</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>68 – 30</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>52 – 48</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>50 – 50</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>50 – 47</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>52 (1)</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>47 – 49</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>70 2</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>64 3</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>78 1</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Basic life insurance method of payment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed multiple of annual earnings</td>
</tr>
<tr>
<td>Northeast</td>
<td>69 – 26</td>
</tr>
<tr>
<td>New England</td>
<td>71 2</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>69 – 27</td>
</tr>
<tr>
<td>South</td>
<td>63 2</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>67 2</td>
</tr>
<tr>
<td>East South Central</td>
<td>55 –</td>
</tr>
<tr>
<td>West South Central</td>
<td>61 1</td>
</tr>
<tr>
<td>Midwest</td>
<td>58 1</td>
</tr>
<tr>
<td>East North Central</td>
<td>57 1</td>
</tr>
<tr>
<td>West</td>
<td>58 2</td>
</tr>
<tr>
<td>Mountain</td>
<td>59 1</td>
</tr>
<tr>
<td>Pacific</td>
<td>58 –</td>
</tr>
</tbody>
</table>

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 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 18. Standard errors for life insurance plans: Method of benefit payment, private industry workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>1.1</td>
<td>0.2</td>
<td>1.1</td>
<td>0.2</td>
<td>0.1</td>
</tr>
</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Worker characteristics</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>1.8</td>
<td>0.3</td>
<td>1.6</td>
<td>0.3</td>
<td>0.1</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.8</td>
<td>0.4</td>
<td>1.6</td>
<td>0.3</td>
<td>0.1</td>
</tr>
<tr>
<td>Professional and related</td>
<td>2.3</td>
<td>0.3</td>
<td>2.2</td>
<td>0.4</td>
<td>0.1</td>
</tr>
<tr>
<td>Service</td>
<td>3.4</td>
<td>3.2</td>
<td>0.5</td>
<td>0.1</td>
<td>0.1</td>
</tr>
<tr>
<td>Protective service</td>
<td>10.1</td>
<td>–</td>
<td>10.2</td>
<td>0.1</td>
<td>0.1</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.3</td>
<td>0.6</td>
<td>1.3</td>
<td>0.2</td>
<td>0.2</td>
</tr>
<tr>
<td>Sales and related</td>
<td>2.1</td>
<td>2.2</td>
<td>0.4</td>
<td>0.1</td>
<td>0.1</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.6</td>
<td>0.4</td>
<td>1.7</td>
<td>0.1</td>
<td>0.1</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.9</td>
<td>0.2</td>
<td>2.0</td>
<td>0.5</td>
<td>0.2</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>3.0</td>
<td>3.3</td>
<td>1.4</td>
<td>0.1</td>
<td>0.1</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>2.0</td>
<td>0.3</td>
<td>2.0</td>
<td>0.5</td>
<td>0.3</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>2.5</td>
<td>0.5</td>
<td>2.6</td>
<td>0.7</td>
<td>0.6</td>
</tr>
<tr>
<td>Full time</td>
<td>1.1</td>
<td>0.3</td>
<td>1.0</td>
<td>0.2</td>
<td>0.1</td>
</tr>
<tr>
<td>Part time</td>
<td>4.1</td>
<td>4.1</td>
<td>1.0</td>
<td>0.1</td>
<td>0.1</td>
</tr>
<tr>
<td>Union</td>
<td>2.3</td>
<td>0.2</td>
<td>2.1</td>
<td>0.9</td>
<td>0.4</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.2</td>
<td>0.3</td>
<td>1.2</td>
<td>0.2</td>
<td>0.1</td>
</tr>
</tbody>
</table>

**Average wage within the following categories:1**

<table>
<thead>
<tr>
<th>Category</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
<td>2.3</td>
<td>0.3</td>
<td>2.3</td>
<td>0.4</td>
<td>0.2</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>4.7</td>
<td>4.5</td>
<td>1.2</td>
<td>0.1</td>
<td>0.1</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.5</td>
<td>0.3</td>
<td>1.6</td>
<td>0.4</td>
<td>0.1</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.6</td>
<td>0.2</td>
<td>1.5</td>
<td>0.3</td>
<td>0.2</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.4</td>
<td>0.5</td>
<td>1.4</td>
<td>0.2</td>
<td>0.1</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.1</td>
<td>0.9</td>
<td>1.9</td>
<td>0.3</td>
<td>0.2</td>
</tr>
</tbody>
</table>

**Establishment characteristics**

<table>
<thead>
<tr>
<th>Establishment characteristics</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Construction</td>
<td>3.1</td>
<td>3.0</td>
<td>0.6</td>
<td>0.1</td>
<td>0.1</td>
</tr>
<tr>
<td>Service-providing industries:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>1.3</td>
<td>0.3</td>
<td>1.3</td>
<td>0.3</td>
<td>0.1</td>
</tr>
<tr>
<td>Retail trade</td>
<td>1.8</td>
<td>0.4</td>
<td>1.9</td>
<td>0.4</td>
<td>0.3</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>2.1</td>
<td>0.5</td>
<td>1.9</td>
<td>0.8</td>
<td>0.4</td>
</tr>
<tr>
<td>Utilities</td>
<td>4.6</td>
<td>5.0</td>
<td>0.3</td>
<td>0.1</td>
<td>0.1</td>
</tr>
<tr>
<td>Financial activities</td>
<td>3.7</td>
<td>3.3</td>
<td>6.4</td>
<td>0.3</td>
<td>0.1</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>2.0</td>
<td>1.9</td>
<td>0.1</td>
<td>0.2</td>
<td>0.2</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>1.6</td>
<td>0.8</td>
<td>1.3</td>
<td>0.1</td>
<td>0.1</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>1.7</td>
<td>0.5</td>
<td>1.6</td>
<td>0.3</td>
<td>0.1</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>6.3</td>
<td>6.4</td>
<td>0.3</td>
<td>0.1</td>
<td>0.1</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>3.2</td>
<td>3.0</td>
<td>0.3</td>
<td>0.1</td>
<td>0.1</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>4.7</td>
<td>4.7</td>
<td>0.3</td>
<td>0.1</td>
<td>0.1</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 18. Standard errors for life insurance plans: Method of benefit payment, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Basic life insurance method of payment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed multiple of annual earnings</td>
</tr>
<tr>
<td>Education and health services</td>
<td>3.5 – 3.2</td>
</tr>
<tr>
<td>Educational services</td>
<td>3.2 – 3.0</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>3.0 – 3.0</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>4.0 – 3.6</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>5.5 – 5.5</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>5.9 – 5.9</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>2.0 – 2.0</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>2.0 – 2.0</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>3.6 – 3.6</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.2 – 1.2</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.8 – 1.8</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.3 – 1.3</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>2.2 – 2.2</td>
<td>1.9 – 1.9</td>
<td>0.6 – 0.6</td>
<td>--</td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>2.9 – 2.9</td>
<td>3.2 – 3.2</td>
<td>--</td>
<td>--</td>
<td></td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>2.8 – 2.8</td>
<td>2.4 – 2.4</td>
<td>0.8 – 0.8</td>
<td>--</td>
<td></td>
</tr>
<tr>
<td>South</td>
<td>1.7 – 1.7</td>
<td>1.6 – 1.6</td>
<td>0.3 – 0.3</td>
<td>0.2</td>
<td></td>
</tr>
<tr>
<td>South Atlantic</td>
<td>2.5 – 2.5</td>
<td>2.1 – 2.1</td>
<td>0.3 – 0.3</td>
<td>0.2</td>
<td></td>
</tr>
<tr>
<td>East South Central</td>
<td>1.5 – 1.5</td>
<td>3.8 – 3.8</td>
<td>--</td>
<td>--</td>
<td></td>
</tr>
<tr>
<td>West South Central</td>
<td>2.8 – 2.8</td>
<td>3.0 – 3.0</td>
<td>--</td>
<td>--</td>
<td></td>
</tr>
<tr>
<td>Midwest</td>
<td>2.3 – 2.3</td>
<td>2.4 – 2.4</td>
<td>0.5 – 0.5</td>
<td>0.2</td>
<td></td>
</tr>
<tr>
<td>East North Central</td>
<td>3.2 – 3.2</td>
<td>3.4 – 3.4</td>
<td>0.3 – 0.3</td>
<td>0.3</td>
<td></td>
</tr>
<tr>
<td>West</td>
<td>2.9 – 2.9</td>
<td>2.9 – 2.9</td>
<td>0.5 – 0.5</td>
<td>0.2</td>
<td></td>
</tr>
<tr>
<td>Mountain</td>
<td>4.1 – 4.1</td>
<td>4.1 – 4.1</td>
<td>--</td>
<td>--</td>
<td></td>
</tr>
<tr>
<td>Pacific</td>
<td>3.9 – 3.9</td>
<td>3.8 – 3.8</td>
<td>0.8 – 0.8</td>
<td>--</td>
<td></td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Mean multiple of annual earnings amounts</th>
<th>Median multiple of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 1.0 times earnings</td>
<td>1.0 times earnings</td>
</tr>
</tbody>
</table>

### Worker characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Mean</th>
<th>Median</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>2</td>
<td>63</td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>2</td>
<td>60</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>2</td>
<td>56</td>
</tr>
<tr>
<td>Professional and related</td>
<td>2</td>
<td>63</td>
</tr>
<tr>
<td>Service</td>
<td>2</td>
<td>75</td>
</tr>
<tr>
<td>Protective service</td>
<td>2</td>
<td>73</td>
</tr>
<tr>
<td>Sales and office</td>
<td>2</td>
<td>63</td>
</tr>
<tr>
<td>Sales and related</td>
<td>2</td>
<td>64</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>2</td>
<td>61</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>2</td>
<td>64</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>2</td>
<td>62</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>2</td>
<td>60</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>2</td>
<td>67</td>
</tr>
<tr>
<td>Full time</td>
<td>2</td>
<td>62</td>
</tr>
<tr>
<td>Part time</td>
<td>2</td>
<td>75</td>
</tr>
<tr>
<td>Union</td>
<td>2</td>
<td>71</td>
</tr>
<tr>
<td>Nonunion</td>
<td>2</td>
<td>62</td>
</tr>
</tbody>
</table>

### Average wage within the following categories:

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Mean</th>
<th>Median</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
<td>2</td>
<td>72</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>2</td>
<td>66</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>2</td>
<td>69</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>2</td>
<td>58</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>2</td>
<td>60</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2</td>
<td>58</td>
</tr>
</tbody>
</table>

### Establishment characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Mean</th>
<th>Median</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Construction</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1</td>
<td>65</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>1</td>
<td>65</td>
</tr>
<tr>
<td>Retail trade</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial activities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Mean multiple of annual earnings amounts</th>
<th>Median multiple of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 1.0 times earnings</td>
<td>1.0 times earnings</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>–</td>
<td>55</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>–</td>
<td>49</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1</td>
<td>73</td>
</tr>
<tr>
<td>Educational services</td>
<td>4</td>
<td>56</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>7</td>
<td>48</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>–</td>
<td>76</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>–</td>
<td>80</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>–</td>
<td>95</td>
</tr>
</tbody>
</table>

1 to 99 workers ...................................................... 1 | 61 | 9 | 25 | 5 | 1.4 | 1.0 |
1 to 49 workers .................................................. – | 61 | 9 | 26 | – | 1.4 | 1.0 |
50 to 99 workers ................................................ – | 61 | 11 | 23 | – | 1.4 | 1.0 |
100 workers or more .............................................. (2) | 64 | 8 | 23 | 4 | 1.4 | 1.0 |
100 to 499 workers ............................................ – | 63 | 8 | 24 | – | 1.4 | 1.0 |
500 workers or more .......................................... 1 | 64 | 9 | 23 | 3 | 1.3 | 1.0 |

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Mean multiple of annual earnings amounts</th>
<th>Median multiple of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1</td>
<td>59</td>
</tr>
<tr>
<td>New England</td>
<td>–</td>
<td>62</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1</td>
<td>59</td>
</tr>
<tr>
<td>South</td>
<td>(2)</td>
<td>64</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1</td>
<td>65</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>65</td>
</tr>
<tr>
<td>West South Central</td>
<td>–</td>
<td>64</td>
</tr>
<tr>
<td>Midwest</td>
<td>–</td>
<td>61</td>
</tr>
<tr>
<td>East North Central</td>
<td>–</td>
<td>62</td>
</tr>
<tr>
<td>West</td>
<td>–</td>
<td>64</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>70</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>61</td>
</tr>
</tbody>
</table>

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 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Multiple of annual earnings amounts1</th>
<th>Mean multiple of annual earnings</th>
<th>Median multiple of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 1.0 times earnings</td>
<td>1.0 times earnings</td>
<td>Over 1.0 and under 2.0 times earnings</td>
</tr>
<tr>
<td>All workers ..........</td>
<td>0.1</td>
<td>1.1</td>
<td>0.6</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ........</td>
<td>(2)</td>
<td>1.6</td>
<td>0.8</td>
</tr>
<tr>
<td>Management, business, and financial ..........</td>
<td>0.1</td>
<td>2.2</td>
<td>1.3</td>
</tr>
<tr>
<td>Professional and related .......................</td>
<td>0.1</td>
<td>2.1</td>
<td>1.0</td>
</tr>
<tr>
<td>Service ........................................</td>
<td>–</td>
<td>3.9</td>
<td>1.4</td>
</tr>
<tr>
<td>Protective service ................................</td>
<td>–</td>
<td>10.6</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office ..................................</td>
<td>0.1</td>
<td>1.5</td>
<td>1.1</td>
</tr>
<tr>
<td>Sales and related ..................................</td>
<td>–</td>
<td>3.7</td>
<td>1.9</td>
</tr>
<tr>
<td>Office and administrative support .............</td>
<td>0.1</td>
<td>1.6</td>
<td>1.1</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry ........</td>
<td>–</td>
<td>8.4</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving ...</td>
<td>–</td>
<td>1.8</td>
<td>1.5</td>
</tr>
<tr>
<td>Transportation and material moving .............</td>
<td>–</td>
<td>2.9</td>
<td>2.0</td>
</tr>
<tr>
<td>Full time ...........................................</td>
<td>0.1</td>
<td>1.1</td>
<td>0.7</td>
</tr>
<tr>
<td>Part time ..........................................</td>
<td>–</td>
<td>5.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Union ...............................................</td>
<td>–</td>
<td>3.8</td>
<td>1.2</td>
</tr>
<tr>
<td>Nonunion ............................................</td>
<td>0.1</td>
<td>1.1</td>
<td>0.7</td>
</tr>
<tr>
<td>Average wage within the following categories:3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent ................................</td>
<td>–</td>
<td>4.3</td>
<td>1.4</td>
</tr>
<tr>
<td>Lowest 10 percent ................................</td>
<td>–</td>
<td>11.2</td>
<td>2.5</td>
</tr>
<tr>
<td>Second 25 percent ................................</td>
<td>0.1</td>
<td>1.6</td>
<td>1.2</td>
</tr>
<tr>
<td>Third 25 percent ..................................</td>
<td>0.2</td>
<td>1.6</td>
<td>1.2</td>
</tr>
<tr>
<td>Highest 25 percent ................................</td>
<td>(2)</td>
<td>1.6</td>
<td>0.9</td>
</tr>
<tr>
<td>Highest 10 percent ................................</td>
<td>0.1</td>
<td>2.2</td>
<td>1.3</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Construction ......................................</td>
<td>–</td>
<td>7.1</td>
<td>–</td>
</tr>
<tr>
<td>Service-providing industries ....................</td>
<td>0.1</td>
<td>1.3</td>
<td>0.7</td>
</tr>
<tr>
<td>Trade, transportation, and utilities ..........</td>
<td>–</td>
<td>1.7</td>
<td>1.4</td>
</tr>
<tr>
<td>Retail trade .......................................</td>
<td>–</td>
<td>1.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Transportation and warehousing ...............</td>
<td>–</td>
<td>4.3</td>
<td>2.6</td>
</tr>
<tr>
<td>Utilities ..........................................</td>
<td>–</td>
<td>5.9</td>
<td>–</td>
</tr>
<tr>
<td>Financial activities ................................</td>
<td>–</td>
<td>1.7</td>
<td>1.0</td>
</tr>
<tr>
<td>Finance and insurance ............................</td>
<td>–</td>
<td>1.5</td>
<td>1.0</td>
</tr>
<tr>
<td>Credit intermediation and related activities ...</td>
<td>–</td>
<td>2.6</td>
<td>1.7</td>
</tr>
<tr>
<td>Insurance carriers and related activities ......</td>
<td>–</td>
<td>3.1</td>
<td>1.6</td>
</tr>
<tr>
<td>Real estate and rental and leasing ............</td>
<td>–</td>
<td>7.0</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Multiple of annual earnings amounts¹</th>
<th>Mean multiple of annual earnings</th>
<th>Median multiple of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 1.0 times earnings</td>
<td>1.0 times earnings</td>
<td>Over 1.0 and under 2.0 times earnings</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>–</td>
<td>4.0</td>
<td>2.5</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>–</td>
<td>5.5</td>
<td>4.1</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.1</td>
<td>2.8</td>
<td>1.2</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.4</td>
<td>3.3</td>
<td>1.8</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>0.4</td>
<td>3.7</td>
<td>2.6</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>–</td>
<td>3.3</td>
<td>1.4</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>–</td>
<td>5.8</td>
<td>–</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>–</td>
<td>3.5</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.1</td>
<td>2.1</td>
<td>1.5</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>2.8</td>
<td>1.9</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>4.2</td>
<td>2.0</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.1</td>
<td>1.3</td>
<td>0.7</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
<td>1.8</td>
<td>0.8</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.1</td>
<td>2.1</td>
<td>1.3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Multiple of annual earnings amounts¹</th>
<th>Mean multiple of annual earnings</th>
<th>Median multiple of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 1.0 times earnings</td>
<td>1.0 times earnings</td>
<td>Over 1.0 and under 2.0 times earnings</td>
</tr>
<tr>
<td>Northeast</td>
<td>0.1</td>
<td>2.8</td>
<td>1.1</td>
</tr>
<tr>
<td>New England</td>
<td>–</td>
<td>5.9</td>
<td>4.4</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.2</td>
<td>3.8</td>
<td>1.0</td>
</tr>
<tr>
<td>South</td>
<td>0.1</td>
<td>1.5</td>
<td>1.1</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>0.1</td>
<td>2.1</td>
<td>1.2</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>4.6</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>–</td>
<td>2.1</td>
<td>2.1</td>
</tr>
<tr>
<td>Midwest</td>
<td>–</td>
<td>2.2</td>
<td>1.1</td>
</tr>
<tr>
<td>East North Central</td>
<td>–</td>
<td>2.6</td>
<td>1.3</td>
</tr>
<tr>
<td>West</td>
<td>–</td>
<td>3.0</td>
<td>2.1</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>6.0</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>3.2</td>
<td>1.9</td>
</tr>
</tbody>
</table>

¹ Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.
² Less than 0.05.
³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebss/glossary20152016.htm.

Table 20. Life insurance plans: Maximum benefit amounts, private industry workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount&lt;sup&gt;1&lt;/sup&gt;</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers</td>
<td>79</td>
<td>$50,000</td>
<td>$75,000</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td>Management, professional, and related</td>
<td>81</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Management, business, and financial</td>
<td>81</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Professional and related</td>
<td>80</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Service</td>
<td>81</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Sales and office</td>
<td>83</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Sales and related</td>
<td>84</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Office and administrative support</td>
<td>83</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Natural resources, construction, and maintenance</td>
<td>74</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Production, transportation, and material moving</td>
<td>70</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Transportation and material moving</td>
<td>72</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Full time</td>
<td>80</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Part time</td>
<td>70</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Union</td>
<td>66</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Nonunion</td>
<td>81</td>
<td>50,000</td>
</tr>
<tr>
<td>Average wage within the following categories:&lt;sup&gt;2&lt;/sup&gt;</td>
<td>Lowest 25 percent</td>
<td>77</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Lowest 10 percent</td>
<td>81</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Second 25 percent</td>
<td>81</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Third 25 percent</td>
<td>79</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Highest 25 percent</td>
<td>79</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Highest 10 percent</td>
<td>79</td>
<td>50,000</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td>Service-providing industries</td>
<td>82</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Trade, transportation, and utilities</td>
<td>76</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Retail trade</td>
<td>74</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Transportation and warehousing</td>
<td>74</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Utilities</td>
<td>65</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Financial activities</td>
<td>85</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Finance and insurance</td>
<td>83</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Credit intermediation and related activities</td>
<td>89</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Insurance carriers and related activities</td>
<td>71</td>
<td>100,000</td>
</tr>
<tr>
<td></td>
<td>Professional and business services</td>
<td>87</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Professional and technical services</td>
<td>89</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Education and health services</td>
<td>82</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Educational services</td>
<td>86</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Junior colleges, colleges, and universities</td>
<td>88</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Health care and social assistance</td>
<td>81</td>
<td>50,000</td>
</tr>
<tr>
<td></td>
<td>Leisure and hospitality</td>
<td>86</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>81</td>
<td>$50,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>83</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>76</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>78</td>
<td>50,000</td>
<td>100,000</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>78</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>79</td>
<td>50,000</td>
<td>100,000</td>
</tr>
</tbody>
</table>

**Geographic areas**

Northeast ............................................................... 78  50,000  –  250,000  500,000  1,000,000  22
New England ..................................................... 78  50,000  –  200,000  500,000  –  22
Middle Atlantic ................................................... 78  50,000  –  250,000  –  1,000,000  22
South ..................................................................... 81  50,000  –  250,000  –  –  19
South Atlantic .................................................... 81  50,000  –  300,000  –  2,000,000  19
East South Central ............................................ 78  50,000  –  –  500,000  1,000,000  22
West South Central ........................................... 80  50,000  100,000  250,000  500,000  1,000,000  20
Midwest ................................................................. 80  50,000  70,000  250,000  500,000  –  20
East North Central ............................................. 82  50,000  –  250,000  –  –  18
West ...................................................................... 78  50,000  100,000  220,000  1,000,000  1,200,000  22
Mountain .............................................................. 82  50,000  –  250,000  1,000,000  1,000,000  18
Pacific ............................................................... 76  50,000  –  200,000  –  1,500,000  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 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 20. Standard errors for life insurance plans: Maximum benefit amounts, private industry workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount¹</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers</td>
<td>0.9</td>
<td>$0.00</td>
<td>$17,379.95</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.2</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.5</td>
<td>0.00</td>
<td>3,344.77</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.3</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Service</td>
<td>3.1</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.0</td>
<td>0.00</td>
<td>668.95</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.4</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.2</td>
<td>0.00</td>
<td>45,326.29</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>3.0</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>3.1</td>
<td>0.00</td>
<td>6,756.11</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>4.1</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>0.9</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>Part time</td>
<td>3.7</td>
<td>0.00</td>
<td>5,351.64</td>
</tr>
<tr>
<td>Union</td>
<td>3.6</td>
<td>0.00</td>
<td>12,389.21</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.9</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>Average wage within the following categories²</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>2.0</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>3.6</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.8</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.4</td>
<td>0.00</td>
<td>26,336.76</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.3</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.0</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.9</td>
<td>0.00</td>
<td>18,802.26</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>1.6</td>
<td>0.00</td>
<td>15,385.97</td>
</tr>
<tr>
<td>Retail trade</td>
<td>2.1</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>6.1</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>Utilities</td>
<td>6.7</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>Financial activities</td>
<td>1.3</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>1.4</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>1.2</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>3.1</td>
<td>0.00</td>
<td>24,304.32</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>2.1</td>
<td>0.00</td>
<td>7,479.14</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>3.0</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.0</td>
<td>0.00</td>
<td>22,186.71</td>
</tr>
<tr>
<td>Educational services</td>
<td>3.3</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>3.0</td>
<td>0.00</td>
<td>42,603.52</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.2</td>
<td>0.00</td>
<td>15,645.53</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>3.9</td>
<td>0.00</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 20. Standard errors for life insurance plans: Maximum benefit amounts, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.7</td>
<td>$0.00 $11,759.15 $48,433.41 $0.00 $0.00</td>
<td>1.7</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.7</td>
<td>0.00 8,192.98 0.00 0.00 0.00</td>
<td>1.7</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>3.6</td>
<td>0.00 53,849.79 0.00 33,447.72 0.00</td>
<td>3.6</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.1</td>
<td>0.00 13,528.77 21,851.37 21,154.20 0.00</td>
<td>1.1</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.7</td>
<td>0.00 14,686.56 147,776.86 0.00 0.00</td>
<td>1.7</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.6</td>
<td>0.00 94,263.25 0.00 56,477.98 0.00</td>
<td>1.6</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.5</td>
<td>0.00 39,577.91 30,102.95 0.00</td>
<td>1.5</td>
</tr>
<tr>
<td>New England</td>
<td>2.5</td>
<td>0.00 6,689.54 0.00 0.00</td>
<td>2.5</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.8</td>
<td>0.00 47,302.22 0.00 0.00</td>
<td>1.8</td>
</tr>
<tr>
<td>South</td>
<td>1.3</td>
<td>0.00 37,598.75 0.00 0.00</td>
<td>1.3</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.4</td>
<td>0.00 38,782.82 363,353.24 0.00</td>
<td>1.4</td>
</tr>
<tr>
<td>East South Central</td>
<td>3.3</td>
<td>0.00 0.00 0.00 0.00</td>
<td>3.3</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.9</td>
<td>0.00 26,379.21 74,190.63 149,582.75</td>
<td>2.9</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.1</td>
<td>0.00 15,602.56 50,906.51 29,916.55 0.00</td>
<td>2.1</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.7</td>
<td>0.00 68,834.08 0.00 0.00</td>
<td>2.7</td>
</tr>
<tr>
<td>West</td>
<td>2.6</td>
<td>0.00 22,447.38 48,870.31 348,563.12</td>
<td>2.6</td>
</tr>
<tr>
<td>Mountain</td>
<td>3.5</td>
<td>0.00 63,151.56 0.00 0.00</td>
<td>3.5</td>
</tr>
<tr>
<td>Pacific</td>
<td>3.4</td>
<td>0.00 54,682.68 447,149.86</td>
<td>3.4</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas, private industry workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts$^2$</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
</tr>
<tr>
<td>All workers</td>
<td>$10,000</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>10,000</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>10,000</td>
</tr>
<tr>
<td>Professional and related</td>
<td>10,000</td>
</tr>
<tr>
<td>Service</td>
<td>10,000</td>
</tr>
<tr>
<td>Protective service</td>
<td>5,000</td>
</tr>
<tr>
<td>Sales and office</td>
<td>10,000</td>
</tr>
<tr>
<td>Sales and related</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>10,000</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>10,000</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>10,000</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>10,000</td>
</tr>
<tr>
<td>Full time</td>
<td>10,000</td>
</tr>
<tr>
<td>Part time</td>
<td>5,000</td>
</tr>
<tr>
<td>Union</td>
<td>5,000</td>
</tr>
<tr>
<td>Nonunion</td>
<td>10,000</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong>$^3$</td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>5,000</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>5,000</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>10,000</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>10,000</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>10,000</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>10,000</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries:</td>
<td></td>
</tr>
<tr>
<td>Construction</td>
<td>10,000</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>10,000</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>10,000</td>
</tr>
<tr>
<td>Retail trade</td>
<td>5,000</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>10,000</td>
</tr>
<tr>
<td>Utilities</td>
<td>10,000</td>
</tr>
<tr>
<td>Financial activities</td>
<td>15,000</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>15,000</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>–</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>–</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 21. Life insurance plans: Flat-dollar amount benefit formulas, private industry workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts $^2$</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
</tr>
<tr>
<td>Professional and business services ....................</td>
<td>$10,000</td>
</tr>
<tr>
<td>Professional and technical services ..................</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services ........................</td>
<td>10,000</td>
</tr>
<tr>
<td>Educational services ....................................</td>
<td>10,000</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ..........</td>
<td>10,000</td>
</tr>
<tr>
<td>Health care and social assistance ....................</td>
<td>10,000</td>
</tr>
<tr>
<td>Leisure and hospitality ................................</td>
<td>10,000</td>
</tr>
<tr>
<td>Accommodation and food services ......................</td>
<td>10,000</td>
</tr>
<tr>
<td>1 to 99 workers .........................................</td>
<td>10,000</td>
</tr>
<tr>
<td>1 to 49 workers .........................................</td>
<td>10,000</td>
</tr>
<tr>
<td>50 to 99 workers ........................................</td>
<td>10,000</td>
</tr>
<tr>
<td>100 workers or more ....................................</td>
<td>10,000</td>
</tr>
<tr>
<td>100 to 499 workers .....................................</td>
<td>10,000</td>
</tr>
<tr>
<td>500 workers or more ....................................</td>
<td>–</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
</tr>
<tr>
<td>Northeast ..................................................</td>
<td>–</td>
</tr>
<tr>
<td>New England ................................................</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic ..........................................</td>
<td>10,000</td>
</tr>
<tr>
<td>South ......................................................</td>
<td>10,000</td>
</tr>
<tr>
<td>South Atlantic ..........................................</td>
<td>10,000</td>
</tr>
<tr>
<td>East South Central ......................................</td>
<td>10,000</td>
</tr>
<tr>
<td>West South Central ......................................</td>
<td>10,000</td>
</tr>
<tr>
<td>Midwest ...................................................</td>
<td>10,000</td>
</tr>
<tr>
<td>East North Central ....................................</td>
<td>10,000</td>
</tr>
<tr>
<td>West .......................................................</td>
<td>10,000</td>
</tr>
<tr>
<td>Mountain ..................................................</td>
<td>10,000</td>
</tr>
<tr>
<td>Pacific ....................................................</td>
<td>–</td>
</tr>
</tbody>
</table>

$^1$ 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.

Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts²</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
</tr>
<tr>
<td>All workers</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.00</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>0.00</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.00</td>
</tr>
<tr>
<td>Service</td>
<td>1,754.85</td>
</tr>
<tr>
<td>Protective service</td>
<td>0.00</td>
</tr>
<tr>
<td>Sales and office</td>
<td>747.91</td>
</tr>
<tr>
<td>Sales and related</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.00</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>0.00</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>0.00</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>0.00</td>
</tr>
<tr>
<td>Full time</td>
<td>0.00</td>
</tr>
<tr>
<td>Part time</td>
<td>0.00</td>
</tr>
<tr>
<td>Union</td>
<td>0.00</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.00</td>
</tr>
<tr>
<td>**Average wage within the following categories:**³</td>
<td>0.00</td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>0.00</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>0.00</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.00</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.00</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.00</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1,948.02</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries:</td>
<td>1,465.61</td>
</tr>
<tr>
<td>Construction</td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.00</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>1,532.77</td>
</tr>
<tr>
<td>Retail trade</td>
<td>0.00</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>0.00</td>
</tr>
<tr>
<td>Utilities</td>
<td>0.00</td>
</tr>
<tr>
<td>Financial activities</td>
<td>0.00</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>0.00</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>–</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>–</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional and business services</td>
<td>$0.00</td>
<td>–</td>
<td>–</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.00</td>
<td>–</td>
<td>–</td>
<td>7,963.65</td>
<td>0.00</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.00</td>
<td>–</td>
<td>–</td>
<td>8,999.86</td>
<td>0.00</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>0.00</td>
<td>$0.00</td>
<td>–</td>
<td>3,602.43</td>
<td>0.00</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>756.84</td>
<td>–</td>
<td>–</td>
<td>9,347.19</td>
<td>0.00</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>0.00</td>
<td>0.00</td>
<td>$0.00</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>–</td>
<td>5,267.35</td>
</tr>
</tbody>
</table>

1 to 99 workers | 0.00 | 0.00 | 0.00 | 7,894.80 | 0.00 |
1 to 49 workers | 0.00 | 334.48 | 668.95 | 8,061.94 | 0.00 |
50 to 99 workers | 0.00 | 0.00 | 1,769.89 | – | 0.00 |
100 workers or more | 0.00 | 0.00 | 3,602.43 | 0.00 | 0.00 |
100 to 499 workers | 0.00 | 0.00 | 0.00 | 3,325.99 | 0.00 |
500 workers or more | – | 0.00 | 3,564.97 | 6,507.80 | 0.00 |

Geographic areas

Northeast | – | 0.00 | 946.04 | 0.00 | – |
New England | – | 0.00 | 0.00 | – | – |
Middle Atlantic | 946.04 | 0.00 | 3,957.59 | 0.00 | – |
South | 0.00 | 2,312.49 | 1,390.40 | – | 0.00 |
South Atlantic | 0.00 | 0.00 | 4,912.15 | 3,376.73 | 0.00 |
East South Central | 0.00 | 0.00 | 6,756.11 | 0.00 | 0.00 |
West South Central | 0.00 | – | – | 1,337.91 | 5,516.34 |
Midwest | 0.00 | 1,875.46 | 0.00 | 4,393.71 | 0.00 |
East North Central | 0.00 | 3,088.08 | 0.00 | 0.00 | 0.00 |
West | 0.00 | – | 668.95 | – | 0.00 |
Mountain | 0.00 | – | 2,411.95 | – | 0.00 |
Pacific | – | 1,465.61 | 1,892.09 | – | 0.00 |

¹ Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee’s earnings or length of service.
² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.
³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 22. Short-term disability plans: Method of funding, private industry workers, March 2016  
(All workers with short-term disability coverage = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured¹</th>
<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>43</td>
<td>41</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

Worker characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured¹</th>
<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>47</td>
<td>41</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>50</td>
<td>39</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related</td>
<td>44</td>
<td>42</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>–</td>
<td>42</td>
<td>32</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>36</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>47</td>
<td>37</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Sales and related</td>
<td>51</td>
<td>33</td>
<td>16</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>46</td>
<td>38</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>37</td>
<td>–</td>
<td>15</td>
<td>–</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>43</td>
<td>44</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>44</td>
<td>45</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Production and material moving</td>
<td>49</td>
<td>45</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>39</td>
<td>45</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>45</td>
<td>42</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>29</td>
<td>45</td>
<td>–</td>
</tr>
<tr>
<td>Nonunion</td>
<td>44</td>
<td>40</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

Average wage within the following categories:²

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured¹</th>
<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
<td>–</td>
<td>33</td>
<td>35</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>23</td>
<td>27</td>
<td>50</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>40</td>
<td>44</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>45</td>
<td>43</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>47</td>
<td>39</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>50</td>
<td>38</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

Establishment characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured¹</th>
<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>44</td>
<td>46</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>49</td>
<td>46</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>43</td>
<td>39</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>45</td>
<td>36</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>35</td>
<td>47</td>
<td>18</td>
<td>–</td>
</tr>
<tr>
<td>Retail trade</td>
<td>54</td>
<td>26</td>
<td>20</td>
<td>–</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>41</td>
<td>41</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Information</td>
<td>66</td>
<td>28</td>
<td>6</td>
<td>–</td>
</tr>
<tr>
<td>Financial activities</td>
<td>66</td>
<td>27</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>73</td>
<td>23</td>
<td>4</td>
<td>–</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>76</td>
<td>21</td>
<td>3</td>
<td>–</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>71</td>
<td>24</td>
<td>5</td>
<td>–</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>25</td>
<td>50</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 22. Short-term disability plans: Method of funding, private industry workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured</th>
<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional and business services</td>
<td>37</td>
<td>43</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>32</td>
<td>46</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>31</td>
<td>52</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td>40</td>
<td>38</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>59</td>
<td>28</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>26</td>
<td>37</td>
<td>37</td>
<td>–</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>30</td>
<td>31</td>
<td>39</td>
<td>–</td>
</tr>
<tr>
<td>Other services</td>
<td>29</td>
<td>42</td>
<td>29</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>32</td>
<td>43</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>33</td>
<td>40</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>30</td>
<td>50</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>50</td>
<td>39</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>46</td>
<td>44</td>
<td>9</td>
<td>(3)</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>55</td>
<td>34</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Non-commercially insured</th>
<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>–</td>
<td>28</td>
<td>46</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>–</td>
<td>23</td>
<td>55</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>52</td>
<td>48</td>
<td>–</td>
<td>(3)</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>49</td>
<td>51</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>53</td>
<td>47</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>56</td>
<td>44</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>58</td>
<td>41</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>58</td>
<td>41</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>39</td>
<td>51</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>38</td>
<td>62</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>40</td>
<td>45</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

1 Employer assumes all risks and expenses of providing the benefit.
2 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.
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/glossary20152016.htm.

### Table 22. Standard errors for short-term disability plans: Method of funding, private industry workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured</th>
<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>1.1</td>
<td>1.3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.8</td>
<td>2.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>2.7</td>
<td>2.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related</td>
<td>2.4</td>
<td>3.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>–</td>
<td>4.6</td>
<td>3.2</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>10.8</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.7</td>
<td>1.8</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Sales and related</td>
<td>2.1</td>
<td>2.2</td>
<td>1.5</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>2.0</td>
<td>2.2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>2.6</td>
<td>–</td>
<td>2.3</td>
<td>–</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>3.5</td>
<td>2.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>2.6</td>
<td>2.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Production and material moving</td>
<td>3.0</td>
<td>2.8</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>4.0</td>
<td>3.7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>1.2</td>
<td>1.3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>3.0</td>
<td>2.4</td>
<td>–</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.1</td>
<td>1.2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>–</td>
<td>2.9</td>
<td>3.1</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>4.1</td>
<td>4.0</td>
<td>6.0</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>2.0</td>
<td>2.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.8</td>
<td>2.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.7</td>
<td>1.7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.3</td>
<td>2.4</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

**Establishment characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured</th>
<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>2.0</td>
<td>2.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>2.6</td>
<td>2.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.3</td>
<td>1.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>1.7</td>
<td>1.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>2.9</td>
<td>3.1</td>
<td>1.8</td>
<td>–</td>
</tr>
<tr>
<td>Retail trade</td>
<td>2.0</td>
<td>2.3</td>
<td>2.0</td>
<td>–</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>6.2</td>
<td>5.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Information</td>
<td>3.2</td>
<td>3.3</td>
<td>1.6</td>
<td>–</td>
</tr>
<tr>
<td>Financial activities</td>
<td>2.2</td>
<td>2.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>1.6</td>
<td>1.6</td>
<td>0.3</td>
<td>–</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>1.9</td>
<td>1.7</td>
<td>1.0</td>
<td>–</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>2.7</td>
<td>3.0</td>
<td>0.7</td>
<td>–</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>5.4</td>
<td>7.5</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 22. Standard errors for short-term disability plans: Method of funding, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured</th>
<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional and business services</td>
<td>4.0</td>
<td>3.8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>3.9</td>
<td>4.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education and health services</td>
<td>3.3</td>
<td>4.6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Educational services</td>
<td>5.3</td>
<td>5.3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.8</td>
<td>3.2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>6.4</td>
<td>7.1</td>
<td>5.2</td>
<td></td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>7.7</td>
<td>7.4</td>
<td>6.5</td>
<td></td>
</tr>
<tr>
<td>Other services</td>
<td>5.1</td>
<td>5.9</td>
<td>4.0</td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.7</td>
<td>2.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.9</td>
<td>2.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.7</td>
<td>3.9</td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.7</td>
<td>1.7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>2.0</td>
<td>2.0</td>
<td>1.0</td>
<td>0.2</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2.4</td>
<td>2.5</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Northeast</th>
<th>Middle Atlantic</th>
<th>South</th>
<th>South Atlantic</th>
<th>East South Central</th>
<th>West South Central</th>
<th>Midwest</th>
<th>East North Central</th>
<th>West</th>
<th>Mountain</th>
<th>Pacific</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2.3</td>
<td>2.6</td>
<td>2.8</td>
<td>4.3</td>
<td>8.0</td>
<td>2.9</td>
<td>1.7</td>
<td>2.1</td>
<td>2.5</td>
<td>4.3</td>
<td>3.2</td>
</tr>
</tbody>
</table>

1 Employer assumes all risks and expenses of providing the benefit.
2 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers ........................................................................</td>
<td>16</td>
<td>84</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Professional and related</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Service</td>
<td>35</td>
<td>65</td>
</tr>
<tr>
<td>Protective service</td>
<td>28</td>
<td>72</td>
</tr>
<tr>
<td>Sales and office</td>
<td>17</td>
<td>83</td>
</tr>
<tr>
<td>Sales and related</td>
<td>20</td>
<td>80</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>15</td>
<td>85</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>16</td>
<td>84</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Production</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>17</td>
<td>83</td>
</tr>
<tr>
<td>Full time</td>
<td>13</td>
<td>87</td>
</tr>
<tr>
<td>Part time</td>
<td>43</td>
<td>57</td>
</tr>
<tr>
<td>Nonunion</td>
<td>16</td>
<td>84</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong> 1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>37</td>
<td>63</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>48</td>
<td>52</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>16</td>
<td>84</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>17</td>
<td>83</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>20</td>
<td>80</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>21</td>
<td>79</td>
</tr>
<tr>
<td>Retail trade</td>
<td>22</td>
<td>78</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>17</td>
<td>83</td>
</tr>
<tr>
<td>Information</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Financial activities</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>3</td>
<td>97</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>24</td>
<td>76</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional and business services</td>
<td>18</td>
<td>82</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>17</td>
<td>83</td>
</tr>
<tr>
<td>Education and health services</td>
<td>15</td>
<td>85</td>
</tr>
<tr>
<td>Educational services</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>42</td>
<td>58</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>45</td>
<td>55</td>
</tr>
<tr>
<td>Other services</td>
<td>21</td>
<td>79</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>23</td>
<td>77</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>24</td>
<td>76</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>19</td>
<td>81</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>13</td>
<td>87</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>10</td>
<td>90</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>38</td>
<td>62</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>44</td>
<td>56</td>
</tr>
<tr>
<td>South</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>East South Central</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>West South Central</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Midwest</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>East North Central</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>West</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Mountain</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Pacific</td>
<td>13</td>
<td>87</td>
</tr>
</tbody>
</table>

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 2016.

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/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Service</td>
<td>2.7</td>
<td>2.7</td>
</tr>
<tr>
<td>Protective service</td>
<td>6.8</td>
<td>6.8</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Sales and related</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Production and material moving</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Full time</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Part time</td>
<td>2.9</td>
<td>2.9</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Average wage within the following categories: ¹</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>2.6</td>
<td>2.6</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>4.2</td>
<td>4.2</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>2.3</td>
<td>2.3</td>
</tr>
<tr>
<td>Retail trade</td>
<td>2.1</td>
<td>2.1</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>4.2</td>
<td>4.2</td>
</tr>
<tr>
<td>Information</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Financial activities</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>5.2</td>
<td>5.2</td>
</tr>
</tbody>
</table>

See footnotes at end of table.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional and business services</td>
<td>2.3</td>
<td>2.3</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.1</td>
<td>2.1</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>4.2</td>
<td>4.2</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>6.4</td>
<td>6.4</td>
</tr>
<tr>
<td>Other services</td>
<td>4.7</td>
<td>4.7</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.8</td>
<td>2.8</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.0</td>
<td>1.0</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Area</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>South</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>East South Central</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Midwest</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>West</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Mountain</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.3</td>
<td>1.3</td>
</tr>
</tbody>
</table>

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 2016.

Note: For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 24. Short-term disability plans: Method of benefit payment, private industry workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>6</td>
<td>2</td>
<td>70</td>
<td>22</td>
<td>1</td>
</tr>
</tbody>
</table>

**Worker characteristics**

| Management, professional, and related | 1 | 1 | 70 | 27 | 1 |
| Management, business, and financial  | 2 | - | 61 | 35 | - |
| Professional and related             | - | 1 | 76 | 21 | - |
| Service                             | 6 | - | 86 | 5  | - |
| Protective service                   | - | - | 79 | -  | - |
| Sales and office                     | 2 | 1 | 71 | 25 | 1 |
| Sales and related                    | 3 | - | 70 | 24 | - |
| Office and administrative support    | 2 | - | 71 | 26 | - |
| Natural resources, construction, and maintenance | 16 | - | 58 | 20 | - |
| Installation, maintenance, and repair| 6 | - | 60 | 31 | - |
| Production, transportation, and material moving | 14 | - | 64 | 18 | - |
| Production                           | 18 | - | 55 | 22 | - |
| Transportation and material moving   | 9  | - | 76 | 12 | - |
| Full time                            | 6 | 2 | 68 | 23 | 1 |
| Part time                            | - | 2 | 89 | 7  | - |
| Nonunion                             | 3 | 1 | 72 | 23 | 1 |

**Average wage within the following categories:**

1. Lowest 25 percent | 5 | 2 | 82 | 10 | 1 |
2. Lowest 10 percent | 6 | - | 86 | 6  | - |
3. Second 25 percent | 8 | 1 | 73 | 17 | (2) |
4. Third 25 percent  | 6 | 2 | 69 | 21 | 1 |
5. Highest 25 percent | 4 | 2 | 64 | 30 | 1 |
6. Highest 10 percent | 2 | 2 | 63 | 33 | (2) |

**Establishment characteristics**

| Goods-producing industries | 15 | - | 57 | 23 | - |
| Manufacturing               | 13 | - | 57 | 26 | - |
| Trade, transportation, and utilities | 5 | 3 | 74 | 18 | 1 |
| Wholesale trade             | 4  | 2 | 76 | 18 | - |
| Retail trade                | 3  | - | 77 | 16 | - |
| Transportation and warehousing | 9 | - | 71 | 15 | - |
| Information                 | -  | - | 32 | 66 | - |

See footnotes at end of table.
Table 24. Short-term disability plans: Method of benefit payment, private industry workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial activities</td>
<td>–</td>
<td>–</td>
<td>53</td>
<td>45</td>
<td>–</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>–</td>
<td>–</td>
<td>49</td>
<td>50</td>
<td>–</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>–</td>
<td>–</td>
<td>41</td>
<td>59</td>
<td>–</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>–</td>
<td>–</td>
<td>56</td>
<td>42</td>
<td>–</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>–</td>
<td>–</td>
<td>77</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>–</td>
<td>–</td>
<td>77</td>
<td>22</td>
<td>–</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>–</td>
<td>–</td>
<td>83</td>
<td>16</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2</td>
<td>–</td>
<td>90</td>
<td>7</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td>1</td>
<td>–</td>
<td>86</td>
<td>12</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
<td>–</td>
<td>78</td>
<td>21</td>
<td>–</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>12</td>
<td>–</td>
<td>81</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>–</td>
<td>–</td>
<td>83</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Other services</td>
<td>–</td>
<td>–</td>
<td>85</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>5</td>
<td>2</td>
<td>76</td>
<td>16</td>
<td>1</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>4</td>
<td>2</td>
<td>77</td>
<td>16</td>
<td>1</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>7</td>
<td>–</td>
<td>75</td>
<td>15</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>6</td>
<td>2</td>
<td>66</td>
<td>26</td>
<td>(2)</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>7</td>
<td>–</td>
<td>68</td>
<td>24</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>5</td>
<td>3</td>
<td>63</td>
<td>28</td>
<td>1</td>
</tr>
</tbody>
</table>

### Geographic areas

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>3</td>
<td>–</td>
<td>82</td>
<td>14</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>2</td>
<td>–</td>
<td>85</td>
<td>12</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>6</td>
<td>3</td>
<td>62</td>
<td>28</td>
<td>1</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>6</td>
<td>4</td>
<td>65</td>
<td>25</td>
<td>1</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>3</td>
<td>63</td>
<td>26</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>5</td>
<td>–</td>
<td>58</td>
<td>35</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>10</td>
<td>–</td>
<td>64</td>
<td>23</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>11</td>
<td>–</td>
<td>65</td>
<td>22</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>4</td>
<td>2</td>
<td>70</td>
<td>25</td>
<td>2</td>
</tr>
<tr>
<td>Mountain</td>
<td>4</td>
<td>–</td>
<td>75</td>
<td>21</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>4</td>
<td>2</td>
<td>67</td>
<td>24</td>
<td>3</td>
</tr>
</tbody>
</table>

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 2016.

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/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.4</td>
<td>0.3</td>
<td>0.9</td>
<td>1.0</td>
<td>0.1</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.4</td>
<td>0.3</td>
<td>1.4</td>
<td>1.4</td>
<td>0.2</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>0.6</td>
<td>–</td>
<td>2.2</td>
<td>2.2</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related</td>
<td>–</td>
<td>0.3</td>
<td>1.5</td>
<td>1.5</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>1.5</td>
<td>–</td>
<td>2.8</td>
<td>1.1</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>–</td>
<td>9.9</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.3</td>
<td>0.2</td>
<td>1.4</td>
<td>1.3</td>
<td>0.3</td>
</tr>
<tr>
<td>Sales and related</td>
<td>0.7</td>
<td>–</td>
<td>2.1</td>
<td>2.1</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.3</td>
<td>–</td>
<td>1.6</td>
<td>1.6</td>
<td>–</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.4</td>
<td>–</td>
<td>2.9</td>
<td>2.6</td>
<td>–</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>0.9</td>
<td>–</td>
<td>4.0</td>
<td>3.8</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.1</td>
<td>–</td>
<td>2.0</td>
<td>2.2</td>
<td>–</td>
</tr>
<tr>
<td>Production</td>
<td>1.5</td>
<td>–</td>
<td>2.9</td>
<td>2.9</td>
<td>–</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.6</td>
<td>–</td>
<td>2.3</td>
<td>2.5</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>0.4</td>
<td>0.3</td>
<td>0.9</td>
<td>1.0</td>
<td>0.1</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>0.8</td>
<td>1.2</td>
<td>1.0</td>
<td>–</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.3</td>
<td>0.3</td>
<td>1.0</td>
<td>1.0</td>
<td>0.1</td>
</tr>
</tbody>
</table>
| Average wage within the following categories:  
  Lowest 25 percent                       | 1.2                | 1.1                 | 2.4                             | 1.2                             | 0.2   |
  Lowest 10 percent                       | 2.9                | –                   | 3.0                             | 1.3                             | –     |
  Second 25 percent                       | 0.7                | 0.3                 | 1.7                             | 1.7                             | 0.2   |
  Third 25 percent                        | 0.6                | 0.4                 | 1.5                             | 1.4                             | 0.1   |
  Highest 25 percent                      | 0.5                | 0.4                 | 1.4                             | 1.5                             | 0.2   |
  Highest 10 percent                      | 0.7                | 0.4                 | 2.0                             | 2.0                             | 0.2   |
| Establishment characteristics           |                    |                     |                                 |                                 |       |
| Goods-producing industries              | 0.7                | –                   | 1.8                             | 1.9                             | –     |
| Manufacturing                           | 1.1                | –                   | 2.3                             | 2.1                             | –     |
| Service-providing industries            | 0.4                | 0.3                 | 1.1                             | 1.1                             | 0.1   |
| Trade, transportation, and utilities    | 0.8                | 0.5                 | 1.2                             | 1.2                             | 0.3   |
| Wholesale trade                         | 0.8                | 0.8                 | 2.3                             | 1.9                             | –     |
| Retail trade                            | 0.6                | –                   | 1.7                             | 1.2                             | –     |
| Transportation and warehousing          | 2.3                | –                   | 3.2                             | 4.0                             | –     |
| Information                             | –                  | –                   | 3.7                             | 3.8                             | –     |

See footnotes at end of table.
Table 24. Standard errors for short-term disability plans: Method of benefit payment, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial activities</td>
<td>–</td>
<td>–</td>
<td>2.4</td>
<td>2.5</td>
<td>–</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>0.1</td>
<td>–</td>
<td>2.3</td>
<td>2.3</td>
<td>–</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>–</td>
<td>–</td>
<td>3.1</td>
<td>3.1</td>
<td>–</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>–</td>
<td>–</td>
<td>2.9</td>
<td>3.0</td>
<td>–</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>–</td>
<td>–</td>
<td>5.4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>–</td>
<td>–</td>
<td>3.7</td>
<td>3.7</td>
<td>–</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>–</td>
<td>–</td>
<td>3.2</td>
<td>3.3</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.0</td>
<td>–</td>
<td>1.9</td>
<td>1.5</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.4</td>
<td>–</td>
<td>2.1</td>
<td>1.7</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
<td>–</td>
<td>1.9</td>
<td>2.0</td>
<td>–</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>2.9</td>
<td>–</td>
<td>5.3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>–</td>
<td>–</td>
<td>4.7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Other services</td>
<td>–</td>
<td>–</td>
<td>4.9</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.7</td>
<td>0.6</td>
<td>1.5</td>
<td>1.2</td>
<td>0.2</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.9</td>
<td>0.9</td>
<td>1.9</td>
<td>1.4</td>
<td>0.2</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.3</td>
<td>–</td>
<td>2.8</td>
<td>2.2</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.5</td>
<td>0.3</td>
<td>1.3</td>
<td>1.3</td>
<td>0.2</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.6</td>
<td>–</td>
<td>1.9</td>
<td>1.8</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.9</td>
<td>0.6</td>
<td>1.9</td>
<td>2.0</td>
<td>0.2</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>0.4</td>
<td>–</td>
<td>1.9</td>
<td>1.9</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.4</td>
<td>–</td>
<td>2.2</td>
<td>2.2</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>0.7</td>
<td>0.6</td>
<td>1.7</td>
<td>1.8</td>
<td>0.2</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>0.9</td>
<td>1.0</td>
<td>2.4</td>
<td>2.9</td>
<td>0.1</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>0.8</td>
<td>5.2</td>
<td>2.7</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.1</td>
<td>–</td>
<td>2.9</td>
<td>2.3</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>0.8</td>
<td>–</td>
<td>1.3</td>
<td>2.0</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.1</td>
<td>–</td>
<td>1.4</td>
<td>2.5</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>1.2</td>
<td>0.3</td>
<td>2.2</td>
<td>1.8</td>
<td>0.7</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.5</td>
<td>–</td>
<td>2.6</td>
<td>1.8</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.6</td>
<td>0.5</td>
<td>3.1</td>
<td>2.7</td>
<td>1.0</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 25. Short-term disability plans: Duration of benefits, private industry workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed duration</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>93</td>
<td>12</td>
<td>21</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>7</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>94</td>
<td>12</td>
<td>18</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>6</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>95</td>
<td>12</td>
<td>18</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>5</td>
</tr>
<tr>
<td>Professional and related</td>
<td>93</td>
<td>12</td>
<td>19</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>7</td>
</tr>
<tr>
<td>Service</td>
<td>97</td>
<td>12</td>
<td>–</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>3</td>
</tr>
<tr>
<td>Sales and office</td>
<td>93</td>
<td>12</td>
<td>21</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>7</td>
</tr>
<tr>
<td>Sales and related</td>
<td>90</td>
<td>11</td>
<td>–</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>10</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>94</td>
<td>12</td>
<td>21</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>6</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>92</td>
<td>13</td>
<td>26</td>
<td>26</td>
<td>–</td>
<td></td>
<td>8</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>89</td>
<td>13</td>
<td>25</td>
<td>26</td>
<td>26</td>
<td>52</td>
<td>11</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>92</td>
<td>13</td>
<td>24</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>8</td>
</tr>
<tr>
<td>Production</td>
<td>90</td>
<td>13</td>
<td>21</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>10</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>94</td>
<td>13</td>
<td>25</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>6</td>
</tr>
<tr>
<td>Full time</td>
<td>93</td>
<td>12</td>
<td>20</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>7</td>
</tr>
<tr>
<td>Part time</td>
<td>96</td>
<td>13</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>4</td>
</tr>
<tr>
<td>Nonunion</td>
<td>94</td>
<td>12</td>
<td>21</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>6</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>94</td>
<td>12</td>
<td>21</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>6</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>95</td>
<td>13</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>5</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>95</td>
<td>12</td>
<td>22</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>5</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>93</td>
<td>12</td>
<td>20</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>7</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>93</td>
<td>12</td>
<td>22</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>7</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>94</td>
<td>12</td>
<td>24</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>6</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>92</td>
<td>12</td>
<td>22</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>8</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>92</td>
<td>12</td>
<td>24</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>8</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>94</td>
<td>12</td>
<td>21</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>6</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>90</td>
<td>13</td>
<td>24</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>10</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>93</td>
<td>12</td>
<td>24</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>7</td>
</tr>
<tr>
<td>Retail trade</td>
<td>87</td>
<td>12</td>
<td>21</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>13</td>
</tr>
<tr>
<td>Information</td>
<td>87</td>
<td>13</td>
<td>26</td>
<td>26</td>
<td>26</td>
<td>52</td>
<td>13</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 25. Short-term disability plans: Duration of benefits, private industry workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed duration</th>
<th>Number of weeks</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile</td>
</tr>
<tr>
<td>Financial activities</td>
<td>94</td>
<td>13</td>
<td>25</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>93</td>
<td>13</td>
<td>25</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>93</td>
<td>12</td>
<td>26</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>95</td>
<td>13</td>
<td>24</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>96</td>
<td>12</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>96</td>
<td>12</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td>92</td>
<td>12</td>
<td>24</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>87</td>
<td>13</td>
<td>24</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>100</td>
<td>13</td>
<td>26</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>95</td>
<td>12</td>
<td>18</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>94</td>
<td>12</td>
<td>18</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>98</td>
<td>12</td>
<td>20</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>92</td>
<td>12</td>
<td>22</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>93</td>
<td>12</td>
<td>18</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>92</td>
<td>13</td>
<td>25</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>95</td>
<td>13</td>
<td>26</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>95</td>
<td>25</td>
<td>26</td>
</tr>
<tr>
<td>South</td>
<td>92</td>
<td>12</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>93</td>
<td>12</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>90</td>
<td>12</td>
<td>20</td>
</tr>
<tr>
<td>West South Central</td>
<td>92</td>
<td>12</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>93</td>
<td>12</td>
<td>13</td>
</tr>
<tr>
<td>East North Central</td>
<td>92</td>
<td>12</td>
<td>13</td>
</tr>
<tr>
<td>West</td>
<td>95</td>
<td>11</td>
<td>13</td>
</tr>
<tr>
<td>Mountain</td>
<td>95</td>
<td>11</td>
<td>12</td>
</tr>
<tr>
<td>Pacific</td>
<td>95</td>
<td>12</td>
<td>25</td>
</tr>
</tbody>
</table>

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 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebd/glossary20152016.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed duration</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.5</td>
<td>0.0</td>
<td>0.6</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.5</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.9</td>
<td>0.0</td>
<td>3.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.9</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.1</td>
<td>0.0</td>
<td>3.4</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>1.1</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.0</td>
<td>0.0</td>
<td>4.5</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Service</td>
<td>0.6</td>
<td>0.1</td>
<td>–</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.6</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.8</td>
<td>0.0</td>
<td>1.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.4</td>
<td>1.2</td>
<td>–</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>1.4</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.6</td>
<td>0.0</td>
<td>3.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.6</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.4</td>
<td>0.0</td>
<td>1.5</td>
<td>0.0</td>
<td>0.0</td>
<td>–</td>
<td>1.4</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.4</td>
<td>0.0</td>
<td>1.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>9.4</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.1</td>
<td>0.0</td>
<td>2.8</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>1.1</td>
</tr>
<tr>
<td>Production</td>
<td>1.6</td>
<td>1.4</td>
<td>4.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>1.6</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.4</td>
<td>0.0</td>
<td>2.1</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>1.4</td>
</tr>
<tr>
<td>Full time</td>
<td>0.5</td>
<td>0.0</td>
<td>1.4</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.5</td>
</tr>
<tr>
<td>Part time</td>
<td>0.7</td>
<td>1.1</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.7</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.5</td>
<td>0.0</td>
<td>1.5</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.5</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.0</td>
<td>0.0</td>
<td>3.4</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1.2</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>1.2</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.8</td>
<td>0.1</td>
<td>2.6</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.7</td>
<td>0.0</td>
<td>2.4</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.7</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.8</td>
<td>0.0</td>
<td>2.9</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.1</td>
<td>0.0</td>
<td>3.5</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>1.1</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>0.9</td>
<td>0.5</td>
<td>4.2</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.9</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>0.8</td>
<td>0.1</td>
<td>4.1</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.6</td>
<td>0.0</td>
<td>0.4</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.6</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>1.4</td>
<td>0.0</td>
<td>2.9</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>1.4</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>2.0</td>
<td>1.1</td>
<td>4.3</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Retail trade</td>
<td>1.6</td>
<td>0.7</td>
<td>1.2</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>1.6</td>
</tr>
<tr>
<td>Information</td>
<td>2.5</td>
<td>2.9</td>
<td>0.8</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>2.5</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 25. Standard errors for short-term disability plans: Duration of benefits, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed duration</th>
<th>Number of weeks&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>Financial activities</td>
<td>0.9</td>
<td>0.5</td>
<td>1.1</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>0.9</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>1.3</td>
<td>1.4</td>
<td>0.3</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>1.5</td>
<td>0.0</td>
<td>4.0</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>1.7</td>
<td>0.0</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.9</td>
<td>0.0</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.6</td>
<td>0.1</td>
<td>5.3</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.1</td>
<td>0.0</td>
<td>1.9</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>0.0</td>
<td>1.1</td>
<td>0.9</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.4</td>
<td>0.0</td>
<td>3.2</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.6</td>
<td>0.0</td>
<td>5.3</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>0.6</td>
<td>0.7</td>
<td>5.7</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.7</td>
<td>0.2</td>
<td>1.8</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.1</td>
<td>0.0</td>
<td>4.2</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.9</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>0.7</td>
<td>2.9</td>
<td>0.0</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.7</td>
<td>3.6</td>
<td>0.0</td>
</tr>
<tr>
<td>South</td>
<td>1.2</td>
<td>0.0</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.5</td>
<td>0.0</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>2.3</td>
<td>0.0</td>
<td>4.6</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.7</td>
<td>0.0</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.5</td>
<td>0.0</td>
<td>1.5</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.2</td>
<td>0.0</td>
<td>2.6</td>
</tr>
<tr>
<td>West</td>
<td>0.9</td>
<td>0.7</td>
<td>0.0</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.8</td>
<td>0.0</td>
<td>1.4</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.9</td>
<td>0.9</td>
<td>0.6</td>
</tr>
</tbody>
</table>

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

Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
<td>51 to 59 percent</td>
</tr>
<tr>
<td></td>
<td>Management, business, and financial</td>
<td>–</td>
<td>14</td>
</tr>
<tr>
<td></td>
<td>Professional and related</td>
<td>–</td>
<td>17</td>
</tr>
<tr>
<td></td>
<td>Service</td>
<td>–</td>
<td>31</td>
</tr>
<tr>
<td></td>
<td>Protective service</td>
<td>–</td>
<td>21</td>
</tr>
<tr>
<td></td>
<td>Sales and office</td>
<td>1</td>
<td>29</td>
</tr>
<tr>
<td></td>
<td>Sales and related</td>
<td>–</td>
<td>37</td>
</tr>
<tr>
<td></td>
<td>Office and administrative support</td>
<td>1</td>
<td>26</td>
</tr>
<tr>
<td></td>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
<td>30</td>
</tr>
<tr>
<td></td>
<td>Installation, maintenance, and repair</td>
<td>–</td>
<td>19</td>
</tr>
<tr>
<td></td>
<td>Production, transportation, and material moving</td>
<td>3</td>
<td>17</td>
</tr>
<tr>
<td></td>
<td>Transportation and material moving</td>
<td>–</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td>Full time</td>
<td>1</td>
<td>21</td>
</tr>
<tr>
<td></td>
<td>Part time</td>
<td>–</td>
<td>33</td>
</tr>
<tr>
<td></td>
<td>Nonunion</td>
<td>1</td>
<td>22</td>
</tr>
<tr>
<td>Average wage within the following categories:2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>–</td>
<td>35</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>–</td>
<td>37</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>–</td>
<td>25</td>
<td>–</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>–</td>
<td>21</td>
<td>–</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1</td>
<td>17</td>
<td>(1)</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>–</td>
<td>18</td>
<td>–</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>–</td>
<td>16</td>
<td>–</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>–</td>
<td>13</td>
<td>–</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1</td>
<td>24</td>
<td>1</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>–</td>
<td>29</td>
<td>–</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>–</td>
<td>13</td>
<td>–</td>
</tr>
<tr>
<td>Retail trade</td>
<td>–</td>
<td>43</td>
<td>–</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>–</td>
<td>24</td>
<td>–</td>
</tr>
<tr>
<td>Information</td>
<td>–</td>
<td>16</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
<td>51 to 59 percent</td>
</tr>
<tr>
<td>Financial activities</td>
<td>–</td>
<td>28</td>
<td>–</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>–</td>
<td>28</td>
<td>–</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>–</td>
<td>44</td>
<td>–</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>–</td>
<td>15</td>
<td>–</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>–</td>
<td>11</td>
<td>–</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>–</td>
<td>13</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>–</td>
<td>22</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td>–</td>
<td>31</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
<td>24</td>
<td>–</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>–</td>
<td>43</td>
<td>–</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>–</td>
<td>45</td>
<td>–</td>
</tr>
<tr>
<td>Other services</td>
<td>–</td>
<td>29</td>
<td>5</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>22</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>25</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>17</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>2</td>
<td>23</td>
<td>(1)</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
<td>21</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>–</td>
<td>25</td>
<td>–</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
<td>51 to 59 percent</td>
</tr>
<tr>
<td>Northeast</td>
<td>–</td>
<td>32</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>–</td>
<td>36</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>–</td>
<td>20</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>–</td>
<td>19</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>22</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>–</td>
<td>19</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>–</td>
<td>13</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>–</td>
<td>13</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>–</td>
<td>19</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>17</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>20</td>
<td>–</td>
</tr>
</tbody>
</table>

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 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
</tr>
<tr>
<td>All workers</td>
<td>0.3</td>
<td>0.9</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>–</td>
<td>1.2</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>–</td>
<td>1.9</td>
</tr>
<tr>
<td>Professional and related</td>
<td>–</td>
<td>1.4</td>
</tr>
<tr>
<td>Service</td>
<td>–</td>
<td>3.2</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>5.1</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.4</td>
<td>1.3</td>
</tr>
<tr>
<td>Sales and related</td>
<td>–</td>
<td>1.8</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
<td>3.2</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.1</td>
<td>2.2</td>
</tr>
<tr>
<td>Production</td>
<td>–</td>
<td>3.6</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>–</td>
<td>2.4</td>
</tr>
<tr>
<td>Full time</td>
<td>0.3</td>
<td>1.0</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>2.6</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.2</td>
<td>1.0</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>–</td>
<td>3.7</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>–</td>
<td>6.4</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>–</td>
<td>1.8</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>–</td>
<td>1.5</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.3</td>
<td>1.1</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>–</td>
<td>1.9</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>–</td>
<td>2.5</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>–</td>
<td>2.8</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.3</td>
<td>1.0</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>–</td>
<td>1.8</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>–</td>
<td>2.2</td>
</tr>
<tr>
<td>Retail trade</td>
<td>–</td>
<td>2.1</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>–</td>
<td>5.2</td>
</tr>
<tr>
<td>Information</td>
<td>–</td>
<td>2.7</td>
</tr>
</tbody>
</table>

See footnotes at end of table.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Less than 50 percent</th>
<th>50 percent</th>
<th>51 to 59 percent</th>
<th>60 percent</th>
<th>61 to 69 percent</th>
<th>Greater than 69 percent</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial activities</td>
<td>–</td>
<td>4.3</td>
<td>–</td>
<td>2.4</td>
<td>2.4</td>
<td>2.6</td>
<td>1.2</td>
<td>0.0</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>–</td>
<td>3.0</td>
<td>–</td>
<td>1.9</td>
<td>1.9</td>
<td>2.6</td>
<td>1.1</td>
<td>0.0</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>–</td>
<td>4.5</td>
<td>–</td>
<td>2.7</td>
<td>3.8</td>
<td>2.7</td>
<td>1.2</td>
<td>0.0</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>–</td>
<td>2.5</td>
<td>–</td>
<td>3.9</td>
<td>3.2</td>
<td>3.4</td>
<td>1.0</td>
<td>6.6</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>8.0</td>
<td>–</td>
<td>–</td>
<td>2.4</td>
<td>0.0</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>–</td>
<td>1.5</td>
<td>–</td>
<td>4.0</td>
<td>5.2</td>
<td>2.4</td>
<td>0.8</td>
<td>1.3</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>–</td>
<td>2.1</td>
<td>–</td>
<td>4.7</td>
<td>4.7</td>
<td>3.3</td>
<td>1.1</td>
<td>4.1</td>
</tr>
<tr>
<td>Education and health services</td>
<td>–</td>
<td>2.1</td>
<td>–</td>
<td>4.2</td>
<td>4.1</td>
<td>2.3</td>
<td>0.6</td>
<td>0.0</td>
</tr>
<tr>
<td>Educational services</td>
<td>–</td>
<td>4.3</td>
<td>–</td>
<td>4.4</td>
<td>4.5</td>
<td>4.2</td>
<td>1.2</td>
<td>0.0</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
<td>3.0</td>
<td>–</td>
<td>3.7</td>
<td>1.7</td>
<td>3.2</td>
<td>1.2</td>
<td>0.0</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>–</td>
<td>6.6</td>
<td>–</td>
<td>6.7</td>
<td>2.8</td>
<td>–</td>
<td>0.8</td>
<td>4.7</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>–</td>
<td>7.8</td>
<td>–</td>
<td>7.3</td>
<td>4.0</td>
<td>–</td>
<td>0.9</td>
<td>7.3</td>
</tr>
<tr>
<td>Other services</td>
<td>–</td>
<td>3.7</td>
<td>2.7</td>
<td>4.4</td>
<td>4.9</td>
<td>–</td>
<td>–</td>
<td>2.0</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>1.9</td>
<td>–</td>
<td>2.5</td>
<td>2.5</td>
<td>1.3</td>
<td>0.5</td>
<td>0.0</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>2.4</td>
<td>–</td>
<td>2.6</td>
<td>2.7</td>
<td>1.8</td>
<td>0.6</td>
<td>0.0</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>2.2</td>
<td>–</td>
<td>4.1</td>
<td>4.2</td>
<td>2.5</td>
<td>0.8</td>
<td>0.0</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>–</td>
<td>1.4</td>
<td>0.1</td>
<td>1.9</td>
<td>1.3</td>
<td>1.1</td>
<td>0.3</td>
<td>0.0</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
<td>2.0</td>
<td>–</td>
<td>2.8</td>
<td>1.9</td>
<td>1.6</td>
<td>0.5</td>
<td>0.0</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>–</td>
<td>2.2</td>
<td>–</td>
<td>2.4</td>
<td>1.7</td>
<td>2.1</td>
<td>0.6</td>
<td>0.0</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Less than 50 percent</th>
<th>50 percent</th>
<th>51 to 59 percent</th>
<th>60 percent</th>
<th>61 to 69 percent</th>
<th>Greater than 69 percent</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>–</td>
<td>1.5</td>
<td>–</td>
<td>2.7</td>
<td>3.3</td>
<td>0.7</td>
<td>0.4</td>
<td>0.0</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>–</td>
<td>1.6</td>
<td>–</td>
<td>3.0</td>
<td>3.5</td>
<td>0.6</td>
<td>0.4</td>
<td>0.0</td>
</tr>
<tr>
<td>South</td>
<td>–</td>
<td>1.3</td>
<td>–</td>
<td>2.8</td>
<td>2.0</td>
<td>2.2</td>
<td>0.5</td>
<td>0.0</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>–</td>
<td>1.6</td>
<td>–</td>
<td>4.0</td>
<td>3.1</td>
<td>3.3</td>
<td>0.6</td>
<td>0.0</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>4.7</td>
<td>–</td>
<td>6.8</td>
<td>–</td>
<td>–</td>
<td>2.0</td>
<td>0.0</td>
</tr>
<tr>
<td>West South Central</td>
<td>–</td>
<td>2.8</td>
<td>–</td>
<td>4.6</td>
<td>1.6</td>
<td>3.1</td>
<td>0.9</td>
<td>0.0</td>
</tr>
<tr>
<td>Midwest</td>
<td>–</td>
<td>2.2</td>
<td>–</td>
<td>1.8</td>
<td>2.0</td>
<td>2.2</td>
<td>0.4</td>
<td>0.0</td>
</tr>
<tr>
<td>East North Central</td>
<td>–</td>
<td>2.9</td>
<td>–</td>
<td>2.1</td>
<td>2.5</td>
<td>2.5</td>
<td>0.5</td>
<td>0.0</td>
</tr>
<tr>
<td>West</td>
<td>–</td>
<td>2.8</td>
<td>–</td>
<td>3.0</td>
<td>3.6</td>
<td>2.9</td>
<td>0.8</td>
<td>0.0</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>4.7</td>
<td>–</td>
<td>4.5</td>
<td>–</td>
<td>–</td>
<td>1.6</td>
<td>0.0</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>3.4</td>
<td>4.3</td>
<td>5.0</td>
<td>2.2</td>
<td>–</td>
<td>0.8</td>
<td>0.0</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers</td>
<td>73</td>
<td>$170</td>
<td>$275</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>68</td>
<td>170</td>
<td>524</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>66</td>
<td>170</td>
<td>559</td>
</tr>
<tr>
<td>Professional and related</td>
<td>69</td>
<td>170</td>
<td>500</td>
</tr>
<tr>
<td>Service</td>
<td>75</td>
<td>170</td>
<td>170</td>
</tr>
<tr>
<td>Sales and office</td>
<td>79</td>
<td>170</td>
<td>200</td>
</tr>
<tr>
<td>Sales and related</td>
<td>86</td>
<td>170</td>
<td>200</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>77</td>
<td>170</td>
<td>200</td>
</tr>
<tr>
<td>Natural resources, construction, and</td>
<td>79</td>
<td>170</td>
<td>170</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>75</td>
<td>170</td>
<td>350</td>
</tr>
<tr>
<td>Production, transportation, and material</td>
<td>72</td>
<td>170</td>
<td>350</td>
</tr>
<tr>
<td>Production</td>
<td>69</td>
<td>170</td>
<td>350</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>76</td>
<td>170</td>
<td>360</td>
</tr>
<tr>
<td>Full time</td>
<td>72</td>
<td>170</td>
<td>300</td>
</tr>
<tr>
<td>Part time</td>
<td>86</td>
<td>170</td>
<td>170</td>
</tr>
<tr>
<td>Nonunion</td>
<td>72</td>
<td>170</td>
<td>300</td>
</tr>
<tr>
<td>Average wage within the following categories</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>84</td>
<td>170</td>
<td>170</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>90</td>
<td>170</td>
<td>170</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>77</td>
<td>170</td>
<td>200</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>70</td>
<td>170</td>
<td>350</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>70</td>
<td>170</td>
<td>500</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>67</td>
<td>170</td>
<td>500</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>71</td>
<td>170</td>
<td>350</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>65</td>
<td>200</td>
<td>400</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>74</td>
<td>170</td>
<td>230</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>81</td>
<td>170</td>
<td>200</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>78</td>
<td>170</td>
<td>500</td>
</tr>
<tr>
<td>Retail trade</td>
<td>85</td>
<td>170</td>
<td>200</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>78</td>
<td>170</td>
<td>–</td>
</tr>
<tr>
<td>Information</td>
<td>78</td>
<td>170</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount1</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial activities</td>
<td>58</td>
<td>$170</td>
<td>$614</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>51</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>50</td>
<td>170</td>
<td>–</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>57</td>
<td>–</td>
<td>1,000</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>78</td>
<td>170</td>
<td>559</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>79</td>
<td>170</td>
<td>559</td>
</tr>
<tr>
<td>Education and health services</td>
<td>66</td>
<td>170</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td>69</td>
<td>170</td>
<td>170</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>45</td>
<td>170</td>
<td>170</td>
</tr>
<tr>
<td>Other services</td>
<td>79</td>
<td>170</td>
<td>170</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>78</td>
<td>170</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>77</td>
<td>170</td>
<td>170</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>80</td>
<td>170</td>
<td>315</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>70</td>
<td>170</td>
<td>300</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>74</td>
<td>170</td>
<td>300</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>66</td>
<td>170</td>
<td>385</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>87</td>
<td>170</td>
<td>170</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>90</td>
<td>170</td>
<td>170</td>
</tr>
<tr>
<td>South</td>
<td>66</td>
<td>200</td>
<td>500</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>67</td>
<td>200</td>
<td>500</td>
</tr>
<tr>
<td>East South Central</td>
<td>64</td>
<td>200</td>
<td>500</td>
</tr>
<tr>
<td>West South Central</td>
<td>65</td>
<td>–</td>
<td>500</td>
</tr>
<tr>
<td>Midwest</td>
<td>61</td>
<td>250</td>
<td>500</td>
</tr>
<tr>
<td>East North Central</td>
<td>62</td>
<td>250</td>
<td>475</td>
</tr>
<tr>
<td>West</td>
<td>72</td>
<td>200</td>
<td>500</td>
</tr>
<tr>
<td>Mountain</td>
<td>70</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>73</td>
<td>200</td>
<td>500</td>
</tr>
</tbody>
</table>

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 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, private industry workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers</td>
<td>1.2</td>
<td>$0.00</td>
<td>$47.19</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>2.2</td>
<td>0.00</td>
<td>54.35</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>3.2</td>
<td>0.00</td>
<td>26.25</td>
</tr>
<tr>
<td>Professional and related</td>
<td>2.7</td>
<td>0.00</td>
<td>38.25</td>
</tr>
<tr>
<td>Service</td>
<td>3.4</td>
<td>0.00</td>
<td>17.50</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.5</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.8</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.8</td>
<td>0.00</td>
<td>37.32</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>3.5</td>
<td>0.00</td>
<td>39.33</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>4.3</td>
<td>16.55</td>
<td>68.14</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>2.4</td>
<td>0.00</td>
<td>41.41</td>
</tr>
<tr>
<td>Production and material moving</td>
<td>2.8</td>
<td>27.60</td>
<td>47.59</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>3.6</td>
<td>0.00</td>
<td>58.69</td>
</tr>
<tr>
<td>Full time</td>
<td>1.3</td>
<td>0.00</td>
<td>65.54</td>
</tr>
<tr>
<td>Part time</td>
<td>1.8</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.4</td>
<td>0.00</td>
<td>33.36</td>
</tr>
<tr>
<td>Average wage within the following categories:2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>2.5</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>2.5</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>2.2</td>
<td>0.00</td>
<td>3.78</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.6</td>
<td>0.00</td>
<td>62.72</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>2.2</td>
<td>0.00</td>
<td>16.94</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.9</td>
<td>0.00</td>
<td>48.66</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.9</td>
<td>0.00</td>
<td>47.71</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>2.4</td>
<td>57.30</td>
<td>61.92</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.5</td>
<td>0.00</td>
<td>62.27</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>1.8</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>2.8</td>
<td>0.00</td>
<td>25.03</td>
</tr>
<tr>
<td>Retail trade</td>
<td>1.9</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>5.0</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>Information</td>
<td>4.7</td>
<td>0.00</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount1</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>Financial activities</td>
<td>3.0</td>
<td>$0.00</td>
<td>$30.31</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>2.4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>4.2</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>3.6</td>
<td>0.00</td>
<td>74.51</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>4.3</td>
<td>0.00</td>
<td>42.79</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>3.1</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>4.8</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Educational services</td>
<td>3.5</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Other services</td>
<td>4.5</td>
<td>0.00</td>
<td>9.76</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>2.1</td>
<td>–</td>
<td>4.76</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>2.6</td>
<td>0.00</td>
<td>18.56</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>3.4</td>
<td>0.00</td>
<td>73.77</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.7</td>
<td>0.00</td>
<td>23.28</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>2.0</td>
<td>0.00</td>
<td>67.19</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2.5</td>
<td>0.00</td>
<td>115.10</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>1.2</td>
<td>0.00</td>
<td>42.73</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.4</td>
<td>0.00</td>
<td>94.11</td>
</tr>
<tr>
<td>South</td>
<td>3.2</td>
<td>19.64</td>
<td>0.00</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>4.2</td>
<td>49.71</td>
<td>43.99</td>
</tr>
<tr>
<td>East South Central</td>
<td>6.1</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>West South Central</td>
<td>6.3</td>
<td>0.00</td>
<td>516.71</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.4</td>
<td>30.39</td>
<td>31.15</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.8</td>
<td>31.88</td>
<td>88.86</td>
</tr>
<tr>
<td>West</td>
<td>4.0</td>
<td>5.05</td>
<td>34.28</td>
</tr>
<tr>
<td>Mountain</td>
<td>5.9</td>
<td>–</td>
<td>312.92</td>
</tr>
<tr>
<td>Pacific</td>
<td>5.4</td>
<td>37.39</td>
<td>38.67</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Professional and related</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Service</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Sales and office</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Sales and related</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Production</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Full time</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Part time</td>
<td>2</td>
<td>98</td>
</tr>
<tr>
<td>Union</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Nonunion</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Retail trade</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Utilities</td>
<td>18</td>
<td>82</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information</td>
<td>2</td>
<td>98</td>
</tr>
<tr>
<td>Financial activities</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>3</td>
<td>97</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>2</td>
<td>98</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>19</td>
<td>81</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Education and health services</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Educational services</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>4</td>
<td>96</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>7</td>
<td>93</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>New England</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>South</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>West South Central</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Midwest</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>East North Central</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>West North Central</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>West</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Mountain</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Pacific</td>
<td>3</td>
<td>97</td>
</tr>
</tbody>
</table>

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 2016.

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/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Service</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Production</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Full time</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Part time</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Union</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Average wage within the following categories:1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>2.3</td>
<td>2.3</td>
</tr>
<tr>
<td>Retail trade</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>2.4</td>
<td>2.4</td>
</tr>
<tr>
<td>Utilities</td>
<td>4.1</td>
<td>4.1</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 28. Standard errors for long-term disability plans: Employee contribution requirement, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information .........................................................</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Financial activities ..........................</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Finance and insurance ..........................</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Real estate and rental and leasing ........</td>
<td>5.4</td>
<td>5.4</td>
</tr>
<tr>
<td>Professional and business services ........</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>Professional and technical services ......</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Education and health services ............</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Educational services .......................</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Health care and social assistance .......</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>1 to 99 workers .....................................................</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>1 to 49 workers ..................................................</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>50 to 99 workers ...............................................</td>
<td>2.7</td>
<td>2.7</td>
</tr>
<tr>
<td>100 workers or more ............................................</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>100 to 499 workers ............................................</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>500 workers or more ..........................................</td>
<td>1.2</td>
<td>1.2</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>New England</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>South</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Midwest</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>West</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.2</td>
<td>1.2</td>
</tr>
</tbody>
</table>

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 2016.

Note: For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/egs/glossary20152016.htm.

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>94</td>
<td>4</td>
<td>1</td>
<td>(1)</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>95</td>
<td>5</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>95</td>
<td>5</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Professional and related</td>
<td>95</td>
<td>4</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Service</td>
<td>97</td>
<td>2</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Protective service</td>
<td>95</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Sales and office</td>
<td>96</td>
<td>4</td>
<td>(1)</td>
<td>(1)</td>
</tr>
<tr>
<td>Sales and related</td>
<td>91</td>
<td>9</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>97</td>
<td>2</td>
<td>(1)</td>
<td>(1)</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>88</td>
<td>-</td>
<td>7</td>
<td>-</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>92</td>
<td>6</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>91</td>
<td>4</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>Production</td>
<td>88</td>
<td>5</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>94</td>
<td>1</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Full time</td>
<td>94</td>
<td>4</td>
<td>1</td>
<td>(1)</td>
</tr>
<tr>
<td>Part time</td>
<td>89</td>
<td>9</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td>Union</td>
<td>85</td>
<td>-</td>
<td>10</td>
<td>-</td>
</tr>
<tr>
<td>Nonunion</td>
<td>95</td>
<td>4</td>
<td>(1)</td>
<td>(1)</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>91</td>
<td>8</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>80</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>97</td>
<td>3</td>
<td>(1)</td>
<td>1</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>95</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>93</td>
<td>5</td>
<td>1</td>
<td>(1)</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>92</td>
<td>7</td>
<td>(1)</td>
<td>(1)</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>88</td>
<td>7</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>Construction</td>
<td>85</td>
<td>-</td>
<td>15</td>
<td>-</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>89</td>
<td>6</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>96</td>
<td>4</td>
<td>(1)</td>
<td>(1)</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>90</td>
<td>8</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>93</td>
<td>4</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Retail trade</td>
<td>81</td>
<td>18</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>93</td>
<td>4</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Utilities</td>
<td>88</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 29. Long-term disability plans: Method of benefit payment, private industry workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information</td>
<td>93</td>
<td>6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Financial activities</td>
<td>99</td>
<td>1</td>
<td>(1)</td>
<td>–</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>99</td>
<td>1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>99</td>
<td>1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>96</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>96</td>
<td>4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>97</td>
<td>3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>100</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>98</td>
<td>1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td>97</td>
<td>3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>96</td>
<td>4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>99</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>95</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>92</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Other services</td>
<td>99</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>94</td>
<td>5</td>
<td>1</td>
<td>(1)</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>93</td>
<td>6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>96</td>
<td>–</td>
<td>1</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>94</td>
<td>4</td>
<td>1</td>
<td>(1)</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>95</td>
<td>3</td>
<td>1</td>
<td>(1)</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>93</td>
<td>5</td>
<td>2</td>
<td>(1)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>95</td>
<td>4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>New England</td>
<td>97</td>
<td>–</td>
<td>2</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>94</td>
<td>5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>95</td>
<td>5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>96</td>
<td>4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>91</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>95</td>
<td>5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>91</td>
<td>5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>91</td>
<td>4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West North Central</td>
<td>91</td>
<td>6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>97</td>
<td>3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>97</td>
<td>3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>97</td>
<td>2</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

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 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 29. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.5</td>
<td>0.5</td>
<td>0.2</td>
<td>0.1</td>
</tr>
</tbody>
</table>

**Worker characteristics**

| Characteristics                                                                 | 0.5 | 0.5 | 0.2 | 0.1 |
| Management, professional, and related                                         |     |     |     |     |
| Management, business, and financial                                           |     |     |     |     |
| Professional and related                                                      |     |     |     |     |
| Service                                                                       |     |     |     |     |
| Protective service                                                            |     |     |     |     |
| Sales and office                                                              |     |     |     |     |
| Sales and related                                                             |     |     |     |     |
| Office and administrative support                                             |     |     |     |     |
| Natural resources, construction, and maintenance                              |     |     |     |     |
| Installation, maintenance, and repair                                         |     |     |     |     |
| Production, transportation, and material moving                               |     |     |     |     |
| Production                                                                    |     |     |     |     |
| Transportation and material moving                                            |     |     |     |     |
| Full time                                                                     | 0.5 | 0.5 | 0.2 | 0.1 |
| Part time                                                                     |     |     |     |     |
| Union                                                                         | 2.2 |     | 2.1 |     |
| Nonunion                                                                      | 0.6 | 0.5 | (1) | 0.1 |

**Average wage within the following categories:**

- Lowest 25 percent: 1.9, 1.9, 0.1, 0.2
- Lowest 10 percent: 6.5, —, —, —
- Second 25 percent: 0.6, 0.6, 0.1, 0.2
- Third 25 percent: 0.9, 0.8, 0.3, 0.2
- Highest 25 percent: 0.8, 0.8, 0.3, 0.1
- Highest 10 percent: 1.5, 1.4, 0.1, 0.1

**Establishment characteristics**

| Characteristics                              | 1.3 | 1.1 | 1.0 | 0.6 |
| Goods-producing industries                  |     |     |     |     |
| Construction                                | 2.1 |     | 2.1 |     |
| Manufacturing                               | 1.8 | 1.5 | 1.1 | 0.7 |
| Service-providing industries                |     |     |     |     |
| Trade, transportation, and utilities        | 1.6 | 1.4 | 0.7 | 0.4 |
| Wholesale trade                             | 2.1 | 1.4 | —   | —   |
| Retail trade                                | 2.7 | 2.7 | —   | —   |
| Transportation and warehousing              |     |     |     |     |
| Utilities                                   | 3.8 |     |     |     |

See footnotes at end of table.
Table 29. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information</td>
<td>1.6</td>
<td>1.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Financial activities</td>
<td>0.4</td>
<td>0.4</td>
<td>0.1</td>
<td>–</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>0.4</td>
<td>0.4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>1.0</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>0.6</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>1.8</td>
<td>1.8</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>1.3</td>
<td>1.3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>0.0</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.7</td>
<td>0.7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.7</td>
<td>0.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>0.9</td>
<td>0.7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>0.9</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>4.7</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>8.3</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Other services</td>
<td>1.0</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.8</td>
<td>0.8</td>
<td>0.2</td>
<td>0.2</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.0</td>
<td>1.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.5</td>
<td>–</td>
<td>0.5</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.7</td>
<td>0.7</td>
<td>0.3</td>
<td>0.2</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.0</td>
<td>1.0</td>
<td>0.3</td>
<td>0.2</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.0</td>
<td>1.0</td>
<td>0.5</td>
<td>0.2</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.1</td>
<td>1.3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>New England</td>
<td>1.2</td>
<td>–</td>
<td>0.8</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.5</td>
<td>1.8</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>1.0</td>
<td>0.9</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.3</td>
<td>1.3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>4.0</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>0.8</td>
<td>0.7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.1</td>
<td>1.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.0</td>
<td>1.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.8</td>
<td>2.3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>0.6</td>
<td>0.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.1</td>
<td>1.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.8</td>
<td>0.7</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

1 Less than 0.05.
2 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebts/glossary20152016.htm.

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 60 percent</td>
<td>60 percent</td>
<td>61 to 66 percent</td>
</tr>
<tr>
<td>All workers .............................................................</td>
<td>28</td>
<td>61</td>
<td>6</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>28</td>
<td>59</td>
<td>7</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>27</td>
<td>62</td>
<td>6</td>
</tr>
<tr>
<td>Professional and related</td>
<td>29</td>
<td>57</td>
<td>8</td>
</tr>
<tr>
<td>Service</td>
<td>31</td>
<td>63</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>24</td>
<td>65</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>30</td>
<td>61</td>
<td>4</td>
</tr>
<tr>
<td>Sales and related</td>
<td>21</td>
<td>68</td>
<td>5</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>33</td>
<td>59</td>
<td>4</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>22</td>
<td>66</td>
<td>8</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>23</td>
<td>70</td>
<td>4</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>25</td>
<td>65</td>
<td>6</td>
</tr>
<tr>
<td>Production</td>
<td>26</td>
<td>63</td>
<td>6</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>25</td>
<td>67</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>28</td>
<td>61</td>
<td>6</td>
</tr>
<tr>
<td>Part time</td>
<td>24</td>
<td>67</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
<td>33</td>
<td>59</td>
<td>7</td>
</tr>
<tr>
<td>Nonunion</td>
<td>28</td>
<td>61</td>
<td>6</td>
</tr>
<tr>
<td>Average wage within the following categories:2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>24</td>
<td>70</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>–</td>
<td>65</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>30</td>
<td>62</td>
<td>4</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>27</td>
<td>62</td>
<td>6</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>28</td>
<td>59</td>
<td>7</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>27</td>
<td>59</td>
<td>8</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>23</td>
<td>58</td>
<td>12</td>
</tr>
<tr>
<td>Construction</td>
<td>–</td>
<td>68</td>
<td>14</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>24</td>
<td>57</td>
<td>12</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>29</td>
<td>62</td>
<td>5</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>23</td>
<td>69</td>
<td>5</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>20</td>
<td>75</td>
<td>–</td>
</tr>
<tr>
<td>Retail trade</td>
<td>14</td>
<td>77</td>
<td>7</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>32</td>
<td>64</td>
<td>–</td>
</tr>
<tr>
<td>Utilities</td>
<td>36</td>
<td>32</td>
<td>22</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Less than 60 percent</th>
<th>60 percent</th>
<th>61 to 66 percent</th>
<th>67 percent</th>
<th>Greater than 67 percent</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information …………………………………………</td>
<td>31 61 2 5 1</td>
<td>56.6 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial activities …………………………….</td>
<td>37 53 6 4</td>
<td>56.8 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Finance and insurance …………………………..</td>
<td>40 49 6 5</td>
<td>56.5 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>42 46 – 6</td>
<td>56.4 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Real estate and rental and leasing ………….</td>
<td>– 82 – –</td>
<td>59.5 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professional and business services ………….</td>
<td>27 62 6 –</td>
<td>57.2 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professional and technical services …………..</td>
<td>29 56 – 8</td>
<td>56.7 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Administrative and waste services ………….</td>
<td>28 62 – –</td>
<td>57.6 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education and health services …………………</td>
<td>31 61 4 3 1</td>
<td>56.9 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Educational services …………………………...</td>
<td>4 72 10 11 2</td>
<td>61.0 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>4 77 8 7 3</td>
<td>60.7 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health care and social assistance ………….</td>
<td>38 58 – –</td>
<td>55.9 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Leisure and hospitality ……………………..</td>
<td>– 62 – –</td>
<td>56.4 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other services …………………………………..</td>
<td>– 76 – –</td>
<td>60.3 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers ……………………………………</td>
<td>22 66 7 4</td>
<td>58.2 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 49 workers …………………………………</td>
<td>21 67 7 –</td>
<td>58.3 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>50 to 99 workers ……………………………….</td>
<td>24 62 – 4</td>
<td>58.0 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 workers or more ……………………………...</td>
<td>32 58 5 4</td>
<td>56.9 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 to 499 workers …………………………….</td>
<td>25 64 5 5 1</td>
<td>57.7 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>500 workers or more ………………………….</td>
<td>38 53 5 4</td>
<td>56.1 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Geographic areas

<table>
<thead>
<tr>
<th></th>
<th>Less than 60 percent</th>
<th>60 percent</th>
<th>61 to 66 percent</th>
<th>67 percent</th>
<th>Greater than 67 percent</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast ………………………………………..</td>
<td>27 66 3 4</td>
<td>57.5 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New England ……………………………………...</td>
<td>27 62 6 –</td>
<td>57.5 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Middle Atlantic ……………………………….</td>
<td>26 67 – 4</td>
<td>57.6 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>South ……………………………………………</td>
<td>31 62 4 3</td>
<td>56.7 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>South Atlantic ……………………………….</td>
<td>32 58 4 4</td>
<td>56.6 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>East South Central …………………………….</td>
<td>25 68 4 3</td>
<td>57.1 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>West South Central …………………………….</td>
<td>31 63 4 –</td>
<td>56.7 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Midwest …………………………………………..</td>
<td>23 65 6 5</td>
<td>58.2 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>East North Central ……………………………..</td>
<td>23 65 7 4</td>
<td>57.9 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>West North Central …………………………….</td>
<td>22 64 – 7</td>
<td>58.6 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>West ……………………………………………..</td>
<td>32 51 12 5</td>
<td>57.6 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mountain …………………………………………..</td>
<td>31 55 – 3</td>
<td>57.8 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pacific …………………………………………..</td>
<td>32 48 12 –</td>
<td>57.5 60.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

### Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 60 percent</td>
<td>60 percent</td>
<td>61 to 66 percent</td>
</tr>
<tr>
<td>All workers</td>
<td>1.2</td>
<td>1.3</td>
<td>0.8</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.6</td>
<td>2.0</td>
<td>1.1</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>2.5</td>
<td>2.6</td>
<td>0.8</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.9</td>
<td>2.2</td>
<td>1.5</td>
</tr>
<tr>
<td>Service</td>
<td>6.4</td>
<td>6.5</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>6.7</td>
<td>8.4</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.6</td>
<td>1.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Sales and related</td>
<td>2.4</td>
<td>3.2</td>
<td>1.8</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.8</td>
<td>1.9</td>
<td>0.5</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>3.1</td>
<td>3.2</td>
<td>1.8</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>3.0</td>
<td>3.2</td>
<td>1.0</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>2.3</td>
<td>2.5</td>
<td>1.6</td>
</tr>
<tr>
<td>Production</td>
<td>3.3</td>
<td>3.4</td>
<td>1.6</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>2.7</td>
<td>3.2</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>1.2</td>
<td>1.3</td>
<td>0.8</td>
</tr>
<tr>
<td>Part time</td>
<td>4.4</td>
<td>5.2</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
<td>3.7</td>
<td>3.2</td>
<td>2.3</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.2</td>
<td>1.3</td>
<td>0.7</td>
</tr>
<tr>
<td>Average wage within the following categories:¹</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>4.7</td>
<td>4.8</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>–</td>
<td>14.3</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>2.5</td>
<td>2.8</td>
<td>0.7</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.7</td>
<td>1.4</td>
<td>0.9</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.5</td>
<td>1.9</td>
<td>1.3</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.4</td>
<td>2.7</td>
<td>1.6</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>2.1</td>
<td>2.0</td>
<td>2.2</td>
</tr>
<tr>
<td>Construction</td>
<td>–</td>
<td>4.8</td>
<td>3.7</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>2.1</td>
<td>2.3</td>
<td>2.4</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.5</td>
<td>1.5</td>
<td>0.8</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>1.8</td>
<td>2.4</td>
<td>1.0</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>3.6</td>
<td>4.5</td>
<td>–</td>
</tr>
<tr>
<td>Retail trade</td>
<td>3.0</td>
<td>4.1</td>
<td>2.4</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>5.4</td>
<td>6.2</td>
<td>–</td>
</tr>
<tr>
<td>Utilities</td>
<td>3.8</td>
<td>2.5</td>
<td>3.0</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 60 percent</td>
<td>60 percent</td>
<td>61 to 66 percent</td>
</tr>
<tr>
<td>Information .................</td>
<td>3.4</td>
<td>3.4</td>
<td>0.9</td>
</tr>
<tr>
<td>Financial activities ........</td>
<td>2.0</td>
<td>2.1</td>
<td>0.8</td>
</tr>
<tr>
<td>Finance and insurance ........</td>
<td>1.8</td>
<td>1.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Credit intermediation and related activities ...</td>
<td>2.9</td>
<td>3.1</td>
<td>–</td>
</tr>
<tr>
<td>Insurance carriers and related activities ...</td>
<td>2.0</td>
<td>1.9</td>
<td>2.0</td>
</tr>
<tr>
<td>Real estate and rental and leasing ...</td>
<td>–</td>
<td>3.9</td>
<td>–</td>
</tr>
<tr>
<td>Professional and business services ...</td>
<td>3.5</td>
<td>4.2</td>
<td>2.6</td>
</tr>
<tr>
<td>Professional and technical services ...</td>
<td>4.7</td>
<td>4.8</td>
<td>–</td>
</tr>
<tr>
<td>Administrative and waste services ...</td>
<td>6.2</td>
<td>7.7</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services ...</td>
<td>3.6</td>
<td>3.4</td>
<td>1.6</td>
</tr>
<tr>
<td>Educational services ...</td>
<td>1.2</td>
<td>2.7</td>
<td>2.2</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ...</td>
<td>1.3</td>
<td>2.3</td>
<td>1.1</td>
</tr>
<tr>
<td>Health care and social assistance ...</td>
<td>4.3</td>
<td>4.1</td>
<td>–</td>
</tr>
<tr>
<td>Leisure and hospitality ...</td>
<td>–</td>
<td>13.1</td>
<td>–</td>
</tr>
<tr>
<td>Other services ...</td>
<td>–</td>
<td>6.7</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers ...</td>
<td>2.0</td>
<td>2.1</td>
<td>1.5</td>
</tr>
<tr>
<td>1 to 49 workers ...</td>
<td>2.2</td>
<td>2.6</td>
<td>1.4</td>
</tr>
<tr>
<td>50 to 99 workers ...</td>
<td>3.6</td>
<td>4.0</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more ...</td>
<td>1.4</td>
<td>1.6</td>
<td>0.7</td>
</tr>
<tr>
<td>100 to 499 workers ...</td>
<td>2.6</td>
<td>2.9</td>
<td>0.9</td>
</tr>
<tr>
<td>500 workers or more ...</td>
<td>2.6</td>
<td>2.5</td>
<td>1.1</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Less than 60 percent</th>
<th>60 percent</th>
<th>61 to 66 percent</th>
<th>67 percent</th>
<th>Greater than 67 percent</th>
<th>Less than 60 percent</th>
<th>60 percent</th>
<th>61 to 66 percent</th>
<th>67 percent</th>
<th>Greater than 67 percent</th>
<th>Less than 60 percent</th>
<th>60 percent</th>
<th>61 to 66 percent</th>
<th>67 percent</th>
<th>Greater than 67 percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>3.1</td>
<td>3.2</td>
<td>0.7</td>
<td>1.2</td>
<td>0.1</td>
<td>0.4</td>
<td>0.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>4.7</td>
<td>5.0</td>
<td>2.2</td>
<td>–</td>
<td>–</td>
<td>0.7</td>
<td>0.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>3.7</td>
<td>3.8</td>
<td>–</td>
<td>1.5</td>
<td>–</td>
<td>0.5</td>
<td>0.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>South</td>
<td>2.3</td>
<td>2.2</td>
<td>0.7</td>
<td>0.5</td>
<td>0.1</td>
<td>0.3</td>
<td>0.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>South Atlantic</td>
<td>2.1</td>
<td>2.6</td>
<td>1.0</td>
<td>0.7</td>
<td>0.2</td>
<td>0.3</td>
<td>0.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>East South Central</td>
<td>5.4</td>
<td>4.4</td>
<td>1.2</td>
<td>1.3</td>
<td>–</td>
<td>1.0</td>
<td>0.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>West South Central</td>
<td>5.6</td>
<td>5.3</td>
<td>1.1</td>
<td>–</td>
<td>–</td>
<td>0.7</td>
<td>0.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Midwest</td>
<td>1.2</td>
<td>1.9</td>
<td>2.0</td>
<td>1.1</td>
<td>0.2</td>
<td>0.2</td>
<td>0.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>East North Central</td>
<td>1.0</td>
<td>2.0</td>
<td>2.7</td>
<td>1.4</td>
<td>0.3</td>
<td>0.2</td>
<td>0.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>West North Central</td>
<td>3.2</td>
<td>4.4</td>
<td>–</td>
<td>1.1</td>
<td>–</td>
<td>0.2</td>
<td>0.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>West</td>
<td>2.7</td>
<td>3.0</td>
<td>2.7</td>
<td>1.2</td>
<td>0.5</td>
<td>0.5</td>
<td>0.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mountain</td>
<td>5.4</td>
<td>5.1</td>
<td>–</td>
<td>1.3</td>
<td>–</td>
<td>1.0</td>
<td>0.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pacific</td>
<td>3.0</td>
<td>3.5</td>
<td>2.8</td>
<td>–</td>
<td>–</td>
<td>0.6</td>
<td>0.0</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebss/glossary20152016.htm.

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers .............................................................</td>
<td>90</td>
<td>–</td>
<td>$5,000</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ................</td>
<td>91</td>
<td>$4,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Management, business, and financial ...................</td>
<td>91</td>
<td>5,000</td>
<td>6,000</td>
</tr>
<tr>
<td>Professional and related .....................................</td>
<td>91</td>
<td>3,500</td>
<td>5,000</td>
</tr>
<tr>
<td>Service ..............................................................</td>
<td>93</td>
<td>4,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Sales and office ..................................................</td>
<td>91</td>
<td>–</td>
<td>5,000</td>
</tr>
<tr>
<td>Sales and related ................................................</td>
<td>91</td>
<td>5,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Office and administrative support ......................</td>
<td>91</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance ......</td>
<td>88</td>
<td>3,500</td>
<td>5,000</td>
</tr>
<tr>
<td>Installation, maintenance, and repair .................</td>
<td>88</td>
<td>3,500</td>
<td>5,000</td>
</tr>
<tr>
<td>Production, transportation, and material moving ......</td>
<td>82</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Production ..........................................................</td>
<td>88</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Transportation and material moving .....................</td>
<td>77</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Full time ............................................................</td>
<td>89</td>
<td>–</td>
<td>5,000</td>
</tr>
<tr>
<td>Part time ...........................................................</td>
<td>91</td>
<td>4,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Union .................................................................</td>
<td>79</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Nonunion ............................................................</td>
<td>91</td>
<td>4,000</td>
<td>5,000</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent ...............................................</td>
<td>95</td>
<td>4,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Second 25 percent ...............................................</td>
<td>91</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Third 25 percent ................................................</td>
<td>88</td>
<td>–</td>
<td>5,000</td>
</tr>
<tr>
<td>Highest 25 percent .............................................</td>
<td>89</td>
<td>4,000</td>
<td>6,000</td>
</tr>
<tr>
<td>Highest 10 percent ............................................</td>
<td>87</td>
<td>5,000</td>
<td>6,000</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries ..................................</td>
<td>91</td>
<td>–</td>
<td>5,000</td>
</tr>
<tr>
<td>Manufacturing ....................................................</td>
<td>90</td>
<td>–</td>
<td>5,000</td>
</tr>
<tr>
<td>Service-providing industries ..............................</td>
<td>89</td>
<td>–</td>
<td>5,000</td>
</tr>
<tr>
<td>Trade, transportation, and utilities ...................</td>
<td>84</td>
<td>–</td>
<td>5,000</td>
</tr>
<tr>
<td>Wholesale trade ..................................................</td>
<td>87</td>
<td>5,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Transportation and warehousing ..........................</td>
<td>80</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Utilities ...........................................................</td>
<td>66</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile</th>
<th>75th percentile</th>
<th>90th percentile</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information</td>
<td>94</td>
<td>$4,000</td>
<td>$5,000</td>
<td>$10,000</td>
<td>$15,000</td>
<td>$20,000</td>
<td>6</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>89</td>
<td>–</td>
<td>5,000</td>
<td>10,000</td>
<td>20,833</td>
<td>30,000</td>
<td>12</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>85</td>
<td>–</td>
<td>5,000</td>
<td>10,000</td>
<td>15,000</td>
<td>15,000</td>
<td>15</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>91</td>
<td>5,000</td>
<td>6,000</td>
<td>10,000</td>
<td>15,000</td>
<td>15,000</td>
<td>9</td>
</tr>
<tr>
<td>Education and health services</td>
<td>94</td>
<td>4,000</td>
<td>5,000</td>
<td></td>
<td>10,000</td>
<td>15,000</td>
<td>6</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>90</td>
<td>5,000</td>
<td>5,000</td>
<td>8,000</td>
<td>12,000</td>
<td>20,000</td>
<td>10</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>94</td>
<td>4,000</td>
<td>5,000</td>
<td>6,000</td>
<td>10,000</td>
<td>15,000</td>
<td>6</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>100</td>
<td>5,000</td>
<td>–</td>
<td>–</td>
<td>10,000</td>
<td>12,000</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>91</td>
<td>4,000</td>
<td>5,000</td>
<td>7,500</td>
<td>10,000</td>
<td>15,000</td>
<td>9</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>89</td>
<td>4,000</td>
<td>5,000</td>
<td>7,500</td>
<td>10,000</td>
<td>–</td>
<td>11</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>94</td>
<td>5,000</td>
<td>5,000</td>
<td>7,500</td>
<td>10,000</td>
<td>15,000</td>
<td>6</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>89</td>
<td>3,000</td>
<td>5,000</td>
<td>10,000</td>
<td>12,500</td>
<td>15,000</td>
<td>11</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>89</td>
<td>–</td>
<td>5,000</td>
<td>8,000</td>
<td>10,500</td>
<td>15,000</td>
<td>11</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>88</td>
<td>3,000</td>
<td>5,000</td>
<td>10,000</td>
<td>15,000</td>
<td>20,000</td>
<td>12</td>
</tr>
</tbody>
</table>

### Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>With maximum benefit amount</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile</th>
<th>75th percentile</th>
<th>90th percentile</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>92</td>
<td>3,000</td>
<td>5,000</td>
<td>8,000</td>
<td>12,000</td>
<td>17,333</td>
<td>8</td>
</tr>
<tr>
<td>New England</td>
<td>92</td>
<td>3,000</td>
<td>5,000</td>
<td>7,500</td>
<td>11,000</td>
<td>15,000</td>
<td>8</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>92</td>
<td>3,000</td>
<td>5,000</td>
<td>8,000</td>
<td>12,000</td>
<td>17,333</td>
<td>8</td>
</tr>
<tr>
<td>South</td>
<td>90</td>
<td>4,000</td>
<td>5,000</td>
<td>10,000</td>
<td>12,500</td>
<td>15,000</td>
<td>10</td>
</tr>
<tr>
<td>East Atlantic</td>
<td>90</td>
<td>4,000</td>
<td>5,000</td>
<td>6,000</td>
<td>10,000</td>
<td>15,000</td>
<td>12</td>
</tr>
<tr>
<td>West Central</td>
<td>92</td>
<td>4,000</td>
<td>5,000</td>
<td>10,000</td>
<td>10,625</td>
<td>–</td>
<td>8</td>
</tr>
<tr>
<td>Midwest</td>
<td>86</td>
<td>3,000</td>
<td>5,000</td>
<td>7,000</td>
<td>–</td>
<td>15,000</td>
<td>14</td>
</tr>
<tr>
<td>East North Central</td>
<td>84</td>
<td>3,000</td>
<td>5,000</td>
<td>6,000</td>
<td>10,000</td>
<td>15,000</td>
<td>16</td>
</tr>
<tr>
<td>West North Central</td>
<td>90</td>
<td>–</td>
<td>5,000</td>
<td>8,000</td>
<td>12,500</td>
<td>16,000</td>
<td>10</td>
</tr>
<tr>
<td>West</td>
<td>90</td>
<td>4,000</td>
<td>6,000</td>
<td>10,000</td>
<td>15,000</td>
<td>20,000</td>
<td>10</td>
</tr>
<tr>
<td>Mountain</td>
<td>92</td>
<td>5,000</td>
<td>6,000</td>
<td>10,000</td>
<td>15,000</td>
<td>20,000</td>
<td>8</td>
</tr>
<tr>
<td>Pacific</td>
<td>89</td>
<td>4,000</td>
<td>6,000</td>
<td>10,000</td>
<td>12,500</td>
<td>–</td>
<td>11</td>
</tr>
</tbody>
</table>

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 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, private industry workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers .............................................</td>
<td>0.7</td>
<td>–</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

**Worker characteristics**

Management, professional, and related ................ | 1.2 | $68.22 | 307.79 | 485.70 | 2,029.04 | – | 1.2 |
Management, business, and financial .......... | 1.8 | 0.00 | 0.00 | 0.00 | 0.00 | 722.26 | 1.8 |
Professional and related .......................... | 1.4 | 790.46 | 0.00 | 273.98 | 1,127.51 | 0.00 | 1.4 |
Service .................................................. | 1.8 | 423.08 | 0.00 | 458.61 | 0.00 | 1,172.10 | 1.8 |
Sales and office ...................................... | 0.7 | – | 0.00 | 1,234.93 | 1,268.05 | 0.00 | 0.7 |
Sales and related .................................... | 1.9 | 0.00 | 267.58 | 200.69 | 3,008.58 | 1,891.31 | 1.9 |
Office and administrative support ............... | 0.8 | 241.03 | 0.00 | 1,080.88 | 696.55 | 0.00 | 0.8 |
Natural resources, construction, and maintenance | 2.5 | 620.29 | 0.00 | 547.56 | 707.95 | 0.00 | 2.5 |
Installation, maintenance, and repair ........... | 2.5 | 757.37 | 225.47 | 1,454.88 | 0.00 | 348.34 | 2.5 |
Production, transportation, and material moving ... | 2.2 | 10.81 | 0.00 | 473.02 | 0.00 | 513.83 | 2.2 |
Production ............................................... | 2.5 | 0.00 | 0.00 | 711.11 | 458.61 | 0.00 | 2.5 |
Transportation and material moving .............. | 3.4 | – | – | 808.30 | 0.00 | 2,489.55 | 3.4 |
Full time ................................................ | 0.7 | – | 0.00 | 525.84 | 302.13 | 0.00 | 0.7 |
Part time ................................................ | 2.5 | 1,022.21 | 0.00 | 1,089.80 | 2,922.04 | 231.73 | 2.5 |
Union .................................................... | 2.9 | – | – | 1,117.78 | 0.00 | 2,915.90 | 2.9 |
Nonunion ................................................ | 0.7 | 181.11 | 0.00 | 1,393.41 | 476.56 | 801.49 | 0.7 |
Average wage within the following categories: | 2
Lowest 25 percent ................................. | 1.3 | 953.11 | 0.00 | 1,238.52 | 0.00 | 2,059.68 | 1.3 |
Second 25 percent ................................... | 1.0 | 183.19 | 0.00 | 671.54 | 1,243.59 | 0.00 | 1.0 |
Third 25 percent .................................... | 1.1 | – | 0.00 | 262.89 | 72.45 | 0.00 | 1.1 |
Highest 25 percent ............................... | 1.3 | 310.86 | 1,028.84 | 0.00 | 579.33 | 2,986.96 | 1.3 |
Highest 10 percent ............................... | 1.9 | 133.79 | 756.84 | 0.00 | 0.00 | 1,501.89 | 1.9 |

**Establishment characteristics**

Goods-producing industries ....................... | 1.3 | – | 0.00 | 491.58 | 965.03 | 0.00 | 1.3 |
Manufacturing ......................................... | 1.7 | – | 0.00 | 231.73 | 634.63 | 0.00 | 1.7 |
Service-providing industries ................. | 0.8 | – | 0.00 | 141.01 | 1,185.47 | 531.40 | 0.8 |
Transport, trade, transportation, and utilities | 1.4 | – | 0.00 | 620.36 | 0.00 | 0.00 | 1.4 |
Wholesale trade ...................................... | 1.8 | 610.36 | 0.00 | 1,341.25 | 0.00 | 0.00 | 1.8 |
Transportation and warehousing ............... | 3.1 | – | – | 704.79 | 1,189.16 | 3,678.64 | 3.1 |
Utilities ............................................... | 5.3 | – | – | 2,654.83 | 0.00 | 0.00 | 5.3 |

See footnotes at end of table.
## Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>Information ...........................................................................................</td>
<td>2.2</td>
<td>$0.00</td>
<td>$1,383.94</td>
</tr>
<tr>
<td>Financial activities ..................................................................................</td>
<td>1.1</td>
<td>–</td>
<td>1,342.86</td>
</tr>
<tr>
<td>Finance and insurance ................................................................................</td>
<td>1.0</td>
<td>379.93</td>
<td>674.86</td>
</tr>
<tr>
<td>Credit intermediation and related activities ...........................................</td>
<td>1.3</td>
<td>0.00</td>
<td>360.24</td>
</tr>
<tr>
<td>Insurance carriers and related activities ................................................</td>
<td>2.1</td>
<td>0.00</td>
<td>1,630.38</td>
</tr>
<tr>
<td>Professional and business services ................................................................</td>
<td>2.5</td>
<td>–</td>
<td>1,396.82</td>
</tr>
<tr>
<td>Professional and technical services ................................................................</td>
<td>3.0</td>
<td>618.20</td>
<td>133.79</td>
</tr>
<tr>
<td>Administrative and waste services ..................................................................</td>
<td>6.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services .......................................................................</td>
<td>1.5</td>
<td>924.36</td>
<td>0.00</td>
</tr>
<tr>
<td>Educational services ....................................................................................</td>
<td>1.4</td>
<td>992.22</td>
<td>379.93</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ...............................................</td>
<td>1.8</td>
<td>904.20</td>
<td>0.00</td>
</tr>
<tr>
<td>Health care and social assistance ..................................................................</td>
<td>0.0</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers ..........................................................................................</td>
<td>0.9</td>
<td>66.90</td>
<td>0.00</td>
</tr>
<tr>
<td>1 to 49 workers ..........................................................................................</td>
<td>1.0</td>
<td>557.41</td>
<td>0.00</td>
</tr>
<tr>
<td>50 to 99 workers .........................................................................................</td>
<td>1.4</td>
<td>580.34</td>
<td>946.04</td>
</tr>
<tr>
<td>100 workers or more .....................................................................................</td>
<td>1.0</td>
<td>92.05</td>
<td>0.00</td>
</tr>
<tr>
<td>500 workers or more .....................................................................................</td>
<td>1.6</td>
<td>41.63</td>
<td>0.00</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast .................................................................................................</td>
<td>1.2</td>
<td>17.66</td>
<td>0.00</td>
</tr>
<tr>
<td>New England ...............................................................................................</td>
<td>2.2</td>
<td>450.58</td>
<td>0.00</td>
</tr>
<tr>
<td>South Atlantic ............................................................................................</td>
<td>1.3</td>
<td>13.38</td>
<td>0.00</td>
</tr>
<tr>
<td>East South Central ......................................................................................</td>
<td>2.2</td>
<td>69.52</td>
<td>1,262.18</td>
</tr>
<tr>
<td>West South Central ......................................................................................</td>
<td>2.7</td>
<td>18.20</td>
<td>0.00</td>
</tr>
<tr>
<td>West .........................................................................................................</td>
<td>1.7</td>
<td>613.11</td>
<td>0.00</td>
</tr>
<tr>
<td>Mountain ..................................................................................................</td>
<td>1.7</td>
<td>353.98</td>
<td>0.00</td>
</tr>
<tr>
<td>Pacific .....................................................................................................</td>
<td>2.1</td>
<td>94.60</td>
<td>378.42</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 32. Leave benefits: Access, private industry workers, March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacation</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave1</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>77</td>
<td>64</td>
<td>76</td>
<td>40</td>
<td>56</td>
<td>57</td>
<td>29</td>
<td>13</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>89</td>
<td>82</td>
<td>88</td>
<td>58</td>
<td>76</td>
<td>79</td>
<td>45</td>
<td>24</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>97</td>
<td>89</td>
<td>97</td>
<td>61</td>
<td>81</td>
<td>83</td>
<td>48</td>
<td>28</td>
</tr>
<tr>
<td>Professional and related</td>
<td>85</td>
<td>78</td>
<td>83</td>
<td>56</td>
<td>73</td>
<td>76</td>
<td>43</td>
<td>22</td>
</tr>
<tr>
<td>Service</td>
<td>50</td>
<td>42</td>
<td>52</td>
<td>22</td>
<td>30</td>
<td>33</td>
<td>11</td>
<td>7</td>
</tr>
<tr>
<td>Protective service</td>
<td>64</td>
<td>47</td>
<td>58</td>
<td>28</td>
<td>30</td>
<td>34</td>
<td>15</td>
<td>5</td>
</tr>
<tr>
<td>Sales and office</td>
<td>81</td>
<td>69</td>
<td>79</td>
<td>43</td>
<td>57</td>
<td>58</td>
<td>29</td>
<td>13</td>
</tr>
<tr>
<td>Sales and related</td>
<td>73</td>
<td>60</td>
<td>72</td>
<td>36</td>
<td>46</td>
<td>48</td>
<td>24</td>
<td>8</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>86</td>
<td>75</td>
<td>85</td>
<td>48</td>
<td>64</td>
<td>64</td>
<td>33</td>
<td>16</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>79</td>
<td>56</td>
<td>77</td>
<td>29</td>
<td>46</td>
<td>48</td>
<td>21</td>
<td>8</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>66</td>
<td>42</td>
<td>63</td>
<td>17</td>
<td>29</td>
<td>34</td>
<td>12</td>
<td>7</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>91</td>
<td>69</td>
<td>90</td>
<td>40</td>
<td>60</td>
<td>61</td>
<td>29</td>
<td>9</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>83</td>
<td>59</td>
<td>81</td>
<td>33</td>
<td>60</td>
<td>59</td>
<td>29</td>
<td>6</td>
</tr>
<tr>
<td>Production</td>
<td>89</td>
<td>57</td>
<td>87</td>
<td>33</td>
<td>64</td>
<td>63</td>
<td>31</td>
<td>8</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>76</td>
<td>61</td>
<td>75</td>
<td>32</td>
<td>57</td>
<td>55</td>
<td>28</td>
<td>5</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full time</td>
<td>90</td>
<td>76</td>
<td>91</td>
<td>48</td>
<td>67</td>
<td>69</td>
<td>35</td>
<td>16</td>
</tr>
<tr>
<td>Part time</td>
<td>40</td>
<td>30</td>
<td>36</td>
<td>18</td>
<td>24</td>
<td>26</td>
<td>11</td>
<td>5</td>
</tr>
<tr>
<td>Union</td>
<td>89</td>
<td>76</td>
<td>88</td>
<td>51</td>
<td>75</td>
<td>77</td>
<td>39</td>
<td>11</td>
</tr>
<tr>
<td>Nonunion</td>
<td>76</td>
<td>63</td>
<td>75</td>
<td>39</td>
<td>54</td>
<td>55</td>
<td>28</td>
<td>13</td>
</tr>
<tr>
<td>Average wage within the following categories:2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>52</td>
<td>39</td>
<td>50</td>
<td>19</td>
<td>28</td>
<td>30</td>
<td>11</td>
<td>6</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>40</td>
<td>27</td>
<td>41</td>
<td>11</td>
<td>20</td>
<td>22</td>
<td>8</td>
<td>4</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>82</td>
<td>65</td>
<td>81</td>
<td>41</td>
<td>58</td>
<td>59</td>
<td>26</td>
<td>11</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>89</td>
<td>75</td>
<td>88</td>
<td>47</td>
<td>67</td>
<td>69</td>
<td>35</td>
<td>14</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>92</td>
<td>84</td>
<td>91</td>
<td>53</td>
<td>78</td>
<td>80</td>
<td>48</td>
<td>24</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>93</td>
<td>87</td>
<td>92</td>
<td>60</td>
<td>79</td>
<td>83</td>
<td>53</td>
<td>24</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>89</td>
<td>63</td>
<td>87</td>
<td>35</td>
<td>61</td>
<td>62</td>
<td>32</td>
<td>9</td>
</tr>
<tr>
<td>Construction</td>
<td>71</td>
<td>47</td>
<td>68</td>
<td>18</td>
<td>32</td>
<td>35</td>
<td>10</td>
<td>5</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>97</td>
<td>70</td>
<td>96</td>
<td>42</td>
<td>75</td>
<td>75</td>
<td>42</td>
<td>10</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>74</td>
<td>64</td>
<td>74</td>
<td>41</td>
<td>55</td>
<td>56</td>
<td>28</td>
<td>14</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>81</td>
<td>66</td>
<td>79</td>
<td>38</td>
<td>57</td>
<td>57</td>
<td>29</td>
<td>7</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>92</td>
<td>77</td>
<td>89</td>
<td>40</td>
<td>68</td>
<td>69</td>
<td>28</td>
<td>10</td>
</tr>
<tr>
<td>Retail trade</td>
<td>74</td>
<td>58</td>
<td>73</td>
<td>34</td>
<td>48</td>
<td>47</td>
<td>23</td>
<td>7</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>87</td>
<td>74</td>
<td>87</td>
<td>43</td>
<td>71</td>
<td>71</td>
<td>44</td>
<td>6</td>
</tr>
<tr>
<td>Utilities</td>
<td>100</td>
<td>92</td>
<td>98</td>
<td>61</td>
<td>88</td>
<td>87</td>
<td>58</td>
<td>13</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 32. Leave benefits: Access, private industry workers, March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave 1</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Paid Unpaid</td>
<td></td>
<td>Unpaid</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Information</td>
<td>97 92 96 81 92 92</td>
<td>53 33 97</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>92</td>
<td></td>
</tr>
<tr>
<td>Financial activities</td>
<td>94 89 94 61 82 86</td>
<td>54 31 93</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>92</td>
<td></td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>97 91 97 68 90 92</td>
<td>65 37 96</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>92</td>
<td></td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>98 93 98 63 91 93</td>
<td>69 34 97</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>92</td>
<td></td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>97 87 96 76 87 90</td>
<td>60 39 95</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>90</td>
<td></td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>83 81 85 39 59 66</td>
<td>17 10 83</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>66</td>
<td></td>
</tr>
<tr>
<td>Professional and business services</td>
<td>78 64 75 38 52 54</td>
<td>29 16 82</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>54</td>
<td></td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>91 80 90 48 67 72</td>
<td>42 27 86</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>72</td>
<td></td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>61 42 55 21 28 29</td>
<td>11 6 74</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>29</td>
<td></td>
</tr>
<tr>
<td>Education and health services</td>
<td>83 73 79 56 68 70</td>
<td>32 19 93</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>70</td>
<td></td>
</tr>
<tr>
<td>Educational services</td>
<td>65 75 56 48 73 72</td>
<td>41 20 90</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>72</td>
<td></td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>81 83 73 50 88 90</td>
<td>58 21 95</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>90</td>
<td></td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>86 73 83 57 67 70</td>
<td>30 18 93</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>70</td>
<td></td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>36 34 41 12 17 23</td>
<td>8 6 77</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>23</td>
<td></td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>33 31 41 11 16 22</td>
<td>6 5 77</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>22</td>
<td></td>
</tr>
<tr>
<td>Other services</td>
<td>64 57 68 30 40 37</td>
<td>15 8 79</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>37</td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>69 55 68 28 42 45</td>
<td>18 9 81</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>45</td>
<td></td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>68 53 67 26 39 42</td>
<td>17 9 79</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>42</td>
<td></td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>73 60 72 34 53 53</td>
<td>23 10 87</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>53</td>
<td></td>
</tr>
<tr>
<td>100 workers or more</td>
<td>87 75 85 54 72 73</td>
<td>41 18 94</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>73</td>
<td></td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>85 72 83 48 66 66</td>
<td>35 14 93</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>66</td>
<td></td>
</tr>
<tr>
<td>500 workers or more</td>
<td>89 80 89 62 82 83</td>
<td>51 23 95</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>83</td>
<td></td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>76 67 76 49 62 70</td>
<td>33 17 85</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>70</td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>73 65 73 41 61 71</td>
<td>35 13 89</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>71</td>
<td></td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>78 68 77 52 62 69</td>
<td>33 18 84</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>69</td>
<td></td>
</tr>
<tr>
<td>South</td>
<td>79 62 78 39 58 60</td>
<td>31 12 85</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>60</td>
<td></td>
</tr>
<tr>
<td>South Atlantic</td>
<td>79 61 78 41 61 60</td>
<td>32 12 88</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>60</td>
<td></td>
</tr>
<tr>
<td>East South Central</td>
<td>79 62 81 36 54 59</td>
<td>28 9 83</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>59</td>
<td></td>
</tr>
<tr>
<td>West South Central</td>
<td>79 63 78 39 56 60</td>
<td>32 14 82</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>60</td>
<td></td>
</tr>
<tr>
<td>Midwest</td>
<td>76 60 77 36 57 56</td>
<td>26 11 89</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>56</td>
<td></td>
</tr>
<tr>
<td>East North Central</td>
<td>76 60 77 36 57 55</td>
<td>26 11 89</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>55</td>
<td></td>
</tr>
<tr>
<td>West North Central</td>
<td>75 60 76 37 57 57</td>
<td>28 10 91</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>57</td>
<td></td>
</tr>
<tr>
<td>West</td>
<td>74 68 71 36 46 45</td>
<td>24 13 88</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>45</td>
<td></td>
</tr>
<tr>
<td>Mountain</td>
<td>73 58 71 41 47 51</td>
<td>27 14 86</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>51</td>
<td></td>
</tr>
<tr>
<td>Pacific</td>
<td>75 73 71 34 45 42</td>
<td>23 13 88</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>42</td>
<td></td>
</tr>
</tbody>
</table>

---

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 2016.

---

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.8</td>
<td>0.9</td>
<td>0.8</td>
<td>0.7</td>
<td>0.7</td>
<td>0.8</td>
<td>0.6</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.8</td>
<td>1.2</td>
<td>1.0</td>
<td>1.3</td>
<td>1.3</td>
<td>1.2</td>
<td>1.6</td>
<td>0.9</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>0.3</td>
<td>0.9</td>
<td>0.4</td>
<td>1.8</td>
<td>1.3</td>
<td>1.2</td>
<td>1.8</td>
<td>1.5</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.2</td>
<td>1.6</td>
<td>1.3</td>
<td>1.7</td>
<td>1.8</td>
<td>1.6</td>
<td>2.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Service</td>
<td>2.1</td>
<td>2.0</td>
<td>2.0</td>
<td>1.9</td>
<td>1.5</td>
<td>1.7</td>
<td>1.2</td>
<td>1.1</td>
</tr>
<tr>
<td>Protective service</td>
<td>6.8</td>
<td>6.7</td>
<td>7.4</td>
<td>7.1</td>
<td>6.9</td>
<td>5.2</td>
<td>3.6</td>
<td>1.5</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.9</td>
<td>1.2</td>
<td>1.0</td>
<td>1.2</td>
<td>1.2</td>
<td>1.5</td>
<td>1.0</td>
<td>0.7</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.7</td>
<td>1.6</td>
<td>1.8</td>
<td>1.5</td>
<td>1.7</td>
<td>1.8</td>
<td>1.1</td>
<td>0.8</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.9</td>
<td>1.1</td>
<td>1.1</td>
<td>1.6</td>
<td>1.4</td>
<td>1.8</td>
<td>1.3</td>
<td>1.1</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.4</td>
<td>1.7</td>
<td>1.6</td>
<td>1.3</td>
<td>1.5</td>
<td>1.6</td>
<td>0.9</td>
<td>0.7</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>2.7</td>
<td>2.5</td>
<td>3.1</td>
<td>1.7</td>
<td>1.6</td>
<td>2.3</td>
<td>1.1</td>
<td>1.3</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.3</td>
<td>2.3</td>
<td>1.7</td>
<td>1.7</td>
<td>2.3</td>
<td>2.1</td>
<td>1.4</td>
<td>1.2</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.4</td>
<td>1.8</td>
<td>1.3</td>
<td>1.3</td>
<td>1.4</td>
<td>1.5</td>
<td>1.3</td>
<td>0.6</td>
</tr>
<tr>
<td>Production</td>
<td>1.3</td>
<td>2.2</td>
<td>1.5</td>
<td>1.8</td>
<td>2.1</td>
<td>2.1</td>
<td>1.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>2.2</td>
<td>2.5</td>
<td>1.7</td>
<td>1.7</td>
<td>1.9</td>
<td>1.9</td>
<td>1.6</td>
<td>0.8</td>
</tr>
<tr>
<td>Full time</td>
<td>0.5</td>
<td>0.7</td>
<td>0.5</td>
<td>0.8</td>
<td>0.8</td>
<td>0.7</td>
<td>0.7</td>
<td>0.6</td>
</tr>
<tr>
<td>Part time</td>
<td>1.6</td>
<td>1.5</td>
<td>1.6</td>
<td>1.2</td>
<td>1.3</td>
<td>1.5</td>
<td>0.9</td>
<td>0.6</td>
</tr>
<tr>
<td>Union</td>
<td>1.5</td>
<td>1.8</td>
<td>1.5</td>
<td>2.5</td>
<td>1.9</td>
<td>2.0</td>
<td>1.8</td>
<td>1.2</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.8</td>
<td>0.9</td>
<td>0.9</td>
<td>0.8</td>
<td>0.8</td>
<td>0.9</td>
<td>0.7</td>
<td>0.5</td>
</tr>
<tr>
<td>Average wage within the following categories:1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.7</td>
<td>1.4</td>
<td>1.7</td>
<td>1.1</td>
<td>1.1</td>
<td>1.4</td>
<td>0.7</td>
<td>0.9</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1.6</td>
<td>1.5</td>
<td>1.7</td>
<td>0.9</td>
<td>1.4</td>
<td>1.8</td>
<td>1.2</td>
<td>0.7</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.2</td>
<td>1.3</td>
<td>1.4</td>
<td>1.4</td>
<td>1.4</td>
<td>1.3</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.8</td>
<td>1.1</td>
<td>0.8</td>
<td>1.3</td>
<td>1.2</td>
<td>1.1</td>
<td>0.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.5</td>
<td>0.9</td>
<td>0.8</td>
<td>1.3</td>
<td>1.1</td>
<td>1.2</td>
<td>1.5</td>
<td>1.0</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>0.8</td>
<td>1.3</td>
<td>1.1</td>
<td>1.8</td>
<td>1.5</td>
<td>1.6</td>
<td>2.3</td>
<td>1.5</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>0.8</td>
<td>1.5</td>
<td>1.2</td>
<td>1.4</td>
<td>1.3</td>
<td>1.2</td>
<td>1.1</td>
<td>0.6</td>
</tr>
<tr>
<td>Construction</td>
<td>2.1</td>
<td>2.3</td>
<td>2.6</td>
<td>1.4</td>
<td>2.0</td>
<td>2.4</td>
<td>1.3</td>
<td>1.0</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>0.6</td>
<td>2.1</td>
<td>0.6</td>
<td>1.7</td>
<td>1.4</td>
<td>1.2</td>
<td>1.6</td>
<td>1.0</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.9</td>
<td>1.0</td>
<td>1.0</td>
<td>0.8</td>
<td>0.9</td>
<td>0.9</td>
<td>0.7</td>
<td>0.6</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>1.0</td>
<td>1.5</td>
<td>0.8</td>
<td>1.0</td>
<td>1.1</td>
<td>1.2</td>
<td>1.1</td>
<td>0.5</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>1.8</td>
<td>2.4</td>
<td>1.4</td>
<td>1.9</td>
<td>2.4</td>
<td>2.4</td>
<td>2.6</td>
<td>1.1</td>
</tr>
<tr>
<td>Retail trade</td>
<td>1.3</td>
<td>1.5</td>
<td>1.2</td>
<td>1.3</td>
<td>1.3</td>
<td>1.5</td>
<td>1.2</td>
<td>0.8</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>3.3</td>
<td>4.0</td>
<td>3.2</td>
<td>2.5</td>
<td>3.5</td>
<td>3.2</td>
<td>3.8</td>
<td>1.4</td>
</tr>
<tr>
<td>Utilities</td>
<td>0.3</td>
<td>3.2</td>
<td>1.2</td>
<td>5.8</td>
<td>3.3</td>
<td>3.6</td>
<td>5.0</td>
<td>2.3</td>
</tr>
</tbody>
</table>

See footnotes at the end of the table.
Table 32. Standard errors for leave benefits: Access, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information</td>
<td>0.9</td>
<td>1.8</td>
<td>1.3</td>
<td>2.7</td>
<td>1.9</td>
<td>2.2</td>
<td>2.8</td>
<td>3.5</td>
</tr>
<tr>
<td>Financial activities</td>
<td>0.9</td>
<td>1.0</td>
<td>0.8</td>
<td>1.6</td>
<td>1.6</td>
<td>1.2</td>
<td>1.9</td>
<td>1.0</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>0.4</td>
<td>0.9</td>
<td>0.3</td>
<td>1.4</td>
<td>0.9</td>
<td>0.8</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>0.4</td>
<td>1.3</td>
<td>0.3</td>
<td>2.3</td>
<td>1.1</td>
<td>1.0</td>
<td>1.9</td>
<td>2.2</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>0.9</td>
<td>1.8</td>
<td>0.8</td>
<td>1.8</td>
<td>2.0</td>
<td>1.7</td>
<td>2.2</td>
<td>2.0</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>2.9</td>
<td>2.9</td>
<td>2.7</td>
<td>4.0</td>
<td>4.2</td>
<td>3.6</td>
<td>3.9</td>
<td>2.7</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>1.7</td>
<td>2.0</td>
<td>2.4</td>
<td>1.8</td>
<td>2.0</td>
<td>1.9</td>
<td>1.9</td>
<td>1.7</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>1.9</td>
<td>2.5</td>
<td>2.3</td>
<td>4.1</td>
<td>3.1</td>
<td>3.1</td>
<td>3.2</td>
<td>3.1</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>3.0</td>
<td>3.4</td>
<td>4.1</td>
<td>2.5</td>
<td>1.9</td>
<td>1.7</td>
<td>2.3</td>
<td>1.4</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.7</td>
<td>2.5</td>
<td>1.8</td>
<td>2.6</td>
<td>2.0</td>
<td>1.8</td>
<td>2.2</td>
<td>1.5</td>
</tr>
<tr>
<td>Educational services</td>
<td>2.5</td>
<td>2.6</td>
<td>3.1</td>
<td>2.1</td>
<td>4.1</td>
<td>4.2</td>
<td>3.4</td>
<td>1.9</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.6</td>
<td>1.9</td>
<td>1.8</td>
<td>2.1</td>
<td>1.8</td>
<td>1.7</td>
<td>3.1</td>
<td>2.0</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1.8</td>
<td>2.8</td>
<td>1.9</td>
<td>2.9</td>
<td>2.1</td>
<td>1.8</td>
<td>2.5</td>
<td>1.7</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>2.6</td>
<td>2.5</td>
<td>2.6</td>
<td>1.9</td>
<td>2.2</td>
<td>2.2</td>
<td>1.7</td>
<td>1.4</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>3.1</td>
<td>2.8</td>
<td>3.0</td>
<td>1.9</td>
<td>2.4</td>
<td>2.7</td>
<td>1.7</td>
<td>1.4</td>
</tr>
<tr>
<td>Other services</td>
<td>3.2</td>
<td>3.9</td>
<td>2.6</td>
<td>3.3</td>
<td>3.7</td>
<td>2.8</td>
<td>2.6</td>
<td>2.1</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.3</td>
<td>1.3</td>
<td>1.2</td>
<td>1.0</td>
<td>1.2</td>
<td>1.2</td>
<td>0.9</td>
<td>0.5</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.3</td>
<td>1.4</td>
<td>1.3</td>
<td>1.2</td>
<td>1.1</td>
<td>1.3</td>
<td>0.9</td>
<td>0.6</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.6</td>
<td>2.3</td>
<td>2.6</td>
<td>2.3</td>
<td>2.5</td>
<td>2.6</td>
<td>2.6</td>
<td>1.6</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.7</td>
<td>0.9</td>
<td>0.8</td>
<td>1.0</td>
<td>0.9</td>
<td>0.8</td>
<td>1.1</td>
<td>0.8</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.1</td>
<td>1.3</td>
<td>1.2</td>
<td>1.3</td>
<td>1.3</td>
<td>1.1</td>
<td>1.4</td>
<td>1.0</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.3</td>
<td>1.6</td>
<td>1.2</td>
<td>1.4</td>
<td>1.6</td>
<td>1.7</td>
<td>1.9</td>
<td>1.4</td>
</tr>
<tr>
<td>Northeast</td>
<td>1.4</td>
<td>1.3</td>
<td>1.3</td>
<td>1.4</td>
<td>1.6</td>
<td>1.7</td>
<td>1.7</td>
<td>0.8</td>
</tr>
<tr>
<td>New England</td>
<td>1.3</td>
<td>3.0</td>
<td>1.9</td>
<td>3.2</td>
<td>3.1</td>
<td>2.2</td>
<td>2.6</td>
<td>1.3</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.8</td>
<td>1.5</td>
<td>1.4</td>
<td>1.7</td>
<td>1.7</td>
<td>2.3</td>
<td>2.0</td>
<td>1.1</td>
</tr>
<tr>
<td>South</td>
<td>1.4</td>
<td>1.6</td>
<td>1.4</td>
<td>1.3</td>
<td>1.6</td>
<td>1.4</td>
<td>1.1</td>
<td>0.7</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.1</td>
<td>2.3</td>
<td>1.4</td>
<td>2.0</td>
<td>1.9</td>
<td>1.3</td>
<td>1.3</td>
<td>0.9</td>
</tr>
<tr>
<td>East South Central</td>
<td>4.8</td>
<td>3.9</td>
<td>3.1</td>
<td>1.8</td>
<td>6.5</td>
<td>5.9</td>
<td>5.3</td>
<td>1.9</td>
</tr>
<tr>
<td>West South Central</td>
<td>3.2</td>
<td>2.6</td>
<td>3.3</td>
<td>2.4</td>
<td>1.9</td>
<td>2.5</td>
<td>1.1</td>
<td>0.9</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.6</td>
<td>2.2</td>
<td>2.1</td>
<td>1.6</td>
<td>1.3</td>
<td>1.7</td>
<td>1.5</td>
<td>0.8</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.3</td>
<td>1.8</td>
<td>2.1</td>
<td>1.9</td>
<td>1.3</td>
<td>1.9</td>
<td>1.8</td>
<td>0.8</td>
</tr>
<tr>
<td>West North Central</td>
<td>4.5</td>
<td>5.7</td>
<td>4.8</td>
<td>3.1</td>
<td>2.9</td>
<td>3.4</td>
<td>2.3</td>
<td>1.9</td>
</tr>
<tr>
<td>West</td>
<td>1.5</td>
<td>1.4</td>
<td>1.6</td>
<td>1.5</td>
<td>1.1</td>
<td>1.5</td>
<td>1.0</td>
<td>1.5</td>
</tr>
<tr>
<td>Mountain</td>
<td>0.9</td>
<td>1.7</td>
<td>1.3</td>
<td>3.7</td>
<td>1.3</td>
<td>1.8</td>
<td>1.2</td>
<td>3.2</td>
</tr>
<tr>
<td>Pacific</td>
<td>2.2</td>
<td>2.0</td>
<td>2.2</td>
<td>1.2</td>
<td>1.5</td>
<td>2.0</td>
<td>1.4</td>
<td>1.6</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 33. Paid holidays: Number of days provided, private industry workers, March 2016

(All workers with paid holidays = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Less than 5 days</th>
<th>5 days</th>
<th>6 days</th>
<th>7 days</th>
<th>8 days</th>
<th>9 days</th>
<th>10 days</th>
<th>11 days</th>
<th>12 days</th>
<th>13 days</th>
<th>14 days</th>
<th>Greater than 14 days</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers ........................................</td>
<td>8</td>
<td>3</td>
<td>24</td>
<td>15</td>
<td>14</td>
<td>10</td>
<td>12</td>
<td>6</td>
<td>4</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>8</td>
<td>7</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ..........</td>
<td>2</td>
<td>1</td>
<td>18</td>
<td>15</td>
<td>15</td>
<td>13</td>
<td>15</td>
<td>8</td>
<td>7</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>9</td>
<td>8</td>
</tr>
<tr>
<td>Management, business, and financial ............</td>
<td>1</td>
<td>1</td>
<td>17</td>
<td>11</td>
<td>16</td>
<td>14</td>
<td>20</td>
<td>8</td>
<td>7</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td>Professional and related .........................</td>
<td>2</td>
<td>1</td>
<td>19</td>
<td>18</td>
<td>14</td>
<td>13</td>
<td>12</td>
<td>8</td>
<td>7</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td>Service ............................................</td>
<td>14</td>
<td>8</td>
<td>33</td>
<td>20</td>
<td>10</td>
<td>6</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>(1)</td>
<td>1</td>
<td>6</td>
<td>(1)</td>
<td>6</td>
</tr>
<tr>
<td>Protective service ..................................</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office ..................................</td>
<td>14</td>
<td>3</td>
<td>25</td>
<td>14</td>
<td>13</td>
<td>9</td>
<td>13</td>
<td>4</td>
<td>2</td>
<td>1</td>
<td>(1)</td>
<td>1</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>Sales and related ..................................</td>
<td>28</td>
<td>5</td>
<td>29</td>
<td>11</td>
<td>9</td>
<td>7</td>
<td>5</td>
<td>3</td>
<td>1</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Office and administrative support ...............</td>
<td>6</td>
<td>2</td>
<td>23</td>
<td>16</td>
<td>15</td>
<td>10</td>
<td>18</td>
<td>5</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>6</td>
<td>6</td>
<td>33</td>
<td>18</td>
<td>11</td>
<td>8</td>
<td>10</td>
<td>4</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and</td>
<td>8</td>
<td>7</td>
<td>35</td>
<td>16</td>
<td>14</td>
<td>9</td>
<td>5</td>
<td>2</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td>forestry ..........................................</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>4</td>
<td>5</td>
<td>31</td>
<td>19</td>
<td>10</td>
<td>7</td>
<td>13</td>
<td>6</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>8</td>
<td>7</td>
</tr>
<tr>
<td>Production ........................................</td>
<td>3</td>
<td>2</td>
<td>21</td>
<td>10</td>
<td>12</td>
<td>14</td>
<td>16</td>
<td>11</td>
<td>5</td>
<td>–</td>
<td>–</td>
<td>3</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td>Transportation and material moving .............</td>
<td>8</td>
<td>4</td>
<td>27</td>
<td>15</td>
<td>21</td>
<td>7</td>
<td>8</td>
<td>5</td>
<td>2</td>
<td>–</td>
<td>–</td>
<td>2</td>
<td>8</td>
<td>7</td>
</tr>
<tr>
<td>Full time ..........................................</td>
<td>5</td>
<td>3</td>
<td>23</td>
<td>15</td>
<td>14</td>
<td>11</td>
<td>13</td>
<td>7</td>
<td>4</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>Part time ..........................................</td>
<td>27</td>
<td>5</td>
<td>32</td>
<td>16</td>
<td>9</td>
<td>3</td>
<td>5</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>–</td>
<td>–</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Union ..............................................</td>
<td>–</td>
<td>2</td>
<td>21</td>
<td>12</td>
<td>17</td>
<td>10</td>
<td>12</td>
<td>10</td>
<td>7</td>
<td>2</td>
<td>–</td>
<td>4</td>
<td>9</td>
<td>8</td>
</tr>
<tr>
<td>Nonunion ..........................................</td>
<td>9</td>
<td>3</td>
<td>25</td>
<td>16</td>
<td>13</td>
<td>10</td>
<td>12</td>
<td>5</td>
<td>3</td>
<td>1</td>
<td>(1)</td>
<td>1</td>
<td>8</td>
<td>7</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent ................................</td>
<td>22</td>
<td>7</td>
<td>34</td>
<td>15</td>
<td>9</td>
<td>5</td>
<td>4</td>
<td>1</td>
<td>(1)</td>
<td>–</td>
<td>–</td>
<td>(1)</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Lowest 10 percent ................................</td>
<td>27</td>
<td>7</td>
<td>33</td>
<td>15</td>
<td>10</td>
<td>3</td>
<td>3</td>
<td>1</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Second 25 percent ................................</td>
<td>8</td>
<td>4</td>
<td>28</td>
<td>17</td>
<td>13</td>
<td>9</td>
<td>11</td>
<td>5</td>
<td>2</td>
<td>1</td>
<td>(1)</td>
<td>1</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>Third 25 percent ................................</td>
<td>4</td>
<td>2</td>
<td>22</td>
<td>15</td>
<td>15</td>
<td>11</td>
<td>16</td>
<td>7</td>
<td>4</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>Highest 25 percent ................................</td>
<td>2</td>
<td>1</td>
<td>16</td>
<td>13</td>
<td>16</td>
<td>14</td>
<td>15</td>
<td>8</td>
<td>8</td>
<td>3</td>
<td>1</td>
<td>2</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td>Highest 10 percent ................................</td>
<td>2</td>
<td>1</td>
<td>14</td>
<td>12</td>
<td>16</td>
<td>15</td>
<td>16</td>
<td>8</td>
<td>11</td>
<td>3</td>
<td>1</td>
<td>2</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries ......................</td>
<td>3</td>
<td>3</td>
<td>19</td>
<td>12</td>
<td>12</td>
<td>14</td>
<td>16</td>
<td>8</td>
<td>8</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td>Construction ......................................</td>
<td>7</td>
<td>8</td>
<td>38</td>
<td>19</td>
<td>13</td>
<td>10</td>
<td>4</td>
<td>1</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td>Manufacturing .....................................</td>
<td>2</td>
<td>1</td>
<td>12</td>
<td>9</td>
<td>12</td>
<td>16</td>
<td>21</td>
<td>11</td>
<td>10</td>
<td>3</td>
<td>1</td>
<td>3</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td>Service-providing industries ...................</td>
<td>9</td>
<td>3</td>
<td>26</td>
<td>16</td>
<td>14</td>
<td>9</td>
<td>11</td>
<td>5</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>8</td>
<td>7</td>
</tr>
<tr>
<td>Trade, transportation, and utilities ..........</td>
<td>18</td>
<td>5</td>
<td>31</td>
<td>13</td>
<td>13</td>
<td>6</td>
<td>7</td>
<td>4</td>
<td>1</td>
<td>1</td>
<td>(1)</td>
<td>1</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td>Wholesale trade ...................................</td>
<td>3</td>
<td>2</td>
<td>27</td>
<td>15</td>
<td>15</td>
<td>12</td>
<td>14</td>
<td>7</td>
<td>2</td>
<td>–</td>
<td>–</td>
<td>2</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>Retail trade ......................................</td>
<td>34</td>
<td>8</td>
<td>37</td>
<td>11</td>
<td>5</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>(1)</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Transportation and warehousing ...............</td>
<td>2</td>
<td>5</td>
<td>24</td>
<td>14</td>
<td>29</td>
<td>4</td>
<td>10</td>
<td>7</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>2</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>Utilities .........................................</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>28</td>
<td>15</td>
<td>21</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>10</td>
<td>10</td>
<td></td>
</tr>
</tbody>
</table>

See footnotes at the end of the table.
## Table 33. Paid holidays: Number of days provided, private industry workers, March 2016—continued

(All workers with paid holidays = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Less than 5 days</th>
<th>5 days</th>
<th>6 days</th>
<th>7 days</th>
<th>8 days</th>
<th>9 days</th>
<th>10 days</th>
<th>11 days</th>
<th>12 days</th>
<th>13 days</th>
<th>14 days</th>
<th>Greater than 14 days</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information</td>
<td>–</td>
<td>–</td>
<td>16</td>
<td>32</td>
<td>12</td>
<td>15</td>
<td>14</td>
<td>7</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>8</td>
<td>8</td>
<td>–</td>
</tr>
<tr>
<td>Financial activities</td>
<td>1</td>
<td>–</td>
<td>11</td>
<td>10</td>
<td>17</td>
<td>17</td>
<td>36</td>
<td>6</td>
<td>2</td>
<td>1</td>
<td>–</td>
<td>9</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>–</td>
<td>–</td>
<td>6</td>
<td>17</td>
<td>18</td>
<td>43</td>
<td>6</td>
<td>2</td>
<td>1</td>
<td>–</td>
<td>–</td>
<td>9</td>
<td>10</td>
<td>9</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>–</td>
<td>–</td>
<td>5</td>
<td>4</td>
<td>14</td>
<td>7</td>
<td>62</td>
<td>5</td>
<td>1</td>
<td>–</td>
<td>–</td>
<td>9</td>
<td>10</td>
<td>9</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>–</td>
<td>–</td>
<td>9</td>
<td>11</td>
<td>22</td>
<td>24</td>
<td>23</td>
<td>7</td>
<td>3</td>
<td>–</td>
<td>–</td>
<td>9</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>5</td>
<td>–</td>
<td>28</td>
<td>23</td>
<td>16</td>
<td>12</td>
<td>–</td>
<td>5</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>7</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>6</td>
<td>2</td>
<td>23</td>
<td>13</td>
<td>18</td>
<td>13</td>
<td>11</td>
<td>8</td>
<td>5</td>
<td>1</td>
<td>–</td>
<td>8</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>5</td>
<td>–</td>
<td>12</td>
<td>13</td>
<td>24</td>
<td>13</td>
<td>14</td>
<td>7</td>
<td>6</td>
<td>1</td>
<td>–</td>
<td>8</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>9</td>
<td>4</td>
<td>35</td>
<td>12</td>
<td>12</td>
<td>11</td>
<td>9</td>
<td>7</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>7</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>Education and health services</td>
<td>3</td>
<td>4</td>
<td>31</td>
<td>21</td>
<td>10</td>
<td>8</td>
<td>7</td>
<td>5</td>
<td>5</td>
<td>2</td>
<td>2</td>
<td>3</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>Educational services</td>
<td>–</td>
<td>–</td>
<td>2</td>
<td>5</td>
<td>7</td>
<td>10</td>
<td>13</td>
<td>11</td>
<td>9</td>
<td>7</td>
<td>19</td>
<td>12</td>
<td>11</td>
<td>12</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
<td>–</td>
<td>2</td>
<td>4</td>
<td>7</td>
<td>7</td>
<td>12</td>
<td>12</td>
<td>15</td>
<td>14</td>
<td>8</td>
<td>17</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>3</td>
<td>–</td>
<td>35</td>
<td>23</td>
<td>10</td>
<td>7</td>
<td>6</td>
<td>3</td>
<td>4</td>
<td>1</td>
<td>–</td>
<td>1</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>18</td>
<td>6</td>
<td>28</td>
<td>26</td>
<td>13</td>
<td>4</td>
<td>–</td>
<td>3</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>6</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>19</td>
<td>6</td>
<td>24</td>
<td>32</td>
<td>14</td>
<td>4</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>6</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>Other services</td>
<td>10</td>
<td>3</td>
<td>19</td>
<td>13</td>
<td>16</td>
<td>4</td>
<td>18</td>
<td>–</td>
<td>2</td>
<td>7</td>
<td>–</td>
<td>8</td>
<td>–</td>
<td>8</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>10</td>
<td>4</td>
<td>28</td>
<td>16</td>
<td>12</td>
<td>9</td>
<td>10</td>
<td>5</td>
<td>2</td>
<td>1</td>
<td>(1)</td>
<td>1</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>11</td>
<td>5</td>
<td>28</td>
<td>17</td>
<td>11</td>
<td>8</td>
<td>11</td>
<td>5</td>
<td>2</td>
<td>1</td>
<td>(1)</td>
<td>1</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>10</td>
<td>3</td>
<td>29</td>
<td>15</td>
<td>15</td>
<td>12</td>
<td>9</td>
<td>3</td>
<td>2</td>
<td>–</td>
<td>–</td>
<td>(1)</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>10</td>
<td>3</td>
<td>29</td>
<td>15</td>
<td>15</td>
<td>12</td>
<td>9</td>
<td>3</td>
<td>2</td>
<td>–</td>
<td>–</td>
<td>(1)</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>–</td>
<td>–</td>
<td>17</td>
<td>15</td>
<td>16</td>
<td>12</td>
<td>16</td>
<td>9</td>
<td>6</td>
<td>2</td>
<td>1</td>
<td>3</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>7</td>
<td>3</td>
<td>19</td>
<td>16</td>
<td>12</td>
<td>10</td>
<td>15</td>
<td>8</td>
<td>6</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>New England</td>
<td>8</td>
<td>2</td>
<td>14</td>
<td>15</td>
<td>11</td>
<td>10</td>
<td>17</td>
<td>–</td>
<td>5</td>
<td>2</td>
<td>–</td>
<td>2</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>6</td>
<td>3</td>
<td>20</td>
<td>16</td>
<td>12</td>
<td>9</td>
<td>14</td>
<td>7</td>
<td>7</td>
<td>2</td>
<td>(1)</td>
<td>2</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>South</td>
<td>11</td>
<td>4</td>
<td>24</td>
<td>13</td>
<td>13</td>
<td>12</td>
<td>11</td>
<td>5</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>11</td>
<td>3</td>
<td>25</td>
<td>14</td>
<td>13</td>
<td>11</td>
<td>12</td>
<td>4</td>
<td>3</td>
<td>1</td>
<td>–</td>
<td>7</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>East South Central</td>
<td>10</td>
<td>4</td>
<td>23</td>
<td>–</td>
<td>10</td>
<td>–</td>
<td>14</td>
<td>7</td>
<td>4</td>
<td>–</td>
<td>–</td>
<td>2</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>West South Central</td>
<td>10</td>
<td>5</td>
<td>23</td>
<td>18</td>
<td>14</td>
<td>13</td>
<td>8</td>
<td>5</td>
<td>2</td>
<td>(1)</td>
<td>(1)</td>
<td>1</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>Midwest</td>
<td>5</td>
<td>2</td>
<td>28</td>
<td>16</td>
<td>15</td>
<td>9</td>
<td>13</td>
<td>5</td>
<td>3</td>
<td>2</td>
<td>(1)</td>
<td>3</td>
<td>8</td>
<td>7</td>
</tr>
<tr>
<td>East North Central</td>
<td>6</td>
<td>–</td>
<td>26</td>
<td>17</td>
<td>15</td>
<td>8</td>
<td>14</td>
<td>5</td>
<td>3</td>
<td>2</td>
<td>–</td>
<td>3</td>
<td>8</td>
<td>7</td>
</tr>
<tr>
<td>West North Central</td>
<td>4</td>
<td>–</td>
<td>33</td>
<td>13</td>
<td>15</td>
<td>9</td>
<td>11</td>
<td>6</td>
<td>3</td>
<td>2</td>
<td>–</td>
<td>2</td>
<td>8</td>
<td>7</td>
</tr>
<tr>
<td>West</td>
<td>6</td>
<td>5</td>
<td>25</td>
<td>14</td>
<td>14</td>
<td>10</td>
<td>11</td>
<td>6</td>
<td>4</td>
<td>–</td>
<td>–</td>
<td>1</td>
<td>8</td>
<td>7</td>
</tr>
<tr>
<td>Mountain</td>
<td>7</td>
<td>5</td>
<td>30</td>
<td>14</td>
<td>16</td>
<td>9</td>
<td>11</td>
<td>5</td>
<td>4</td>
<td>–</td>
<td>–</td>
<td>7</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>Pacific</td>
<td>7</td>
<td>5</td>
<td>23</td>
<td>14</td>
<td>13</td>
<td>11</td>
<td>11</td>
<td>7</td>
<td>4</td>
<td>–</td>
<td>–</td>
<td>1</td>
<td>8</td>
<td>8</td>
</tr>
</tbody>
</table>

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 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th></th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 days</td>
<td>6 days</td>
<td>7 days</td>
</tr>
<tr>
<td>All workers</td>
<td>0.4</td>
<td>0.4</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.3</td>
<td>0.2</td>
<td>1.1</td>
<td>1.4</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>0.3</td>
<td>0.2</td>
<td>1.5</td>
<td>1.0</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.5</td>
<td>0.2</td>
<td>1.8</td>
<td>2.1</td>
</tr>
<tr>
<td>Service</td>
<td>2.4</td>
<td>2.6</td>
<td>3.1</td>
<td>2.7</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.3</td>
<td>0.4</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Sales and related</td>
<td>2.1</td>
<td>0.8</td>
<td>1.6</td>
<td>1.1</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.5</td>
<td>0.4</td>
<td>1.5</td>
<td>1.0</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>0.9</td>
<td>1.2</td>
<td>2.0</td>
<td>1.8</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>1.6</td>
<td>2.7</td>
<td>3.8</td>
<td>2.8</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.1</td>
<td>0.8</td>
<td>2.2</td>
<td>2.4</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>0.8</td>
<td>0.5</td>
<td>1.5</td>
<td>1.2</td>
</tr>
<tr>
<td>Production</td>
<td>1.1</td>
<td>0.6</td>
<td>2.0</td>
<td>1.3</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.0</td>
<td>0.8</td>
<td>2.0</td>
<td>1.7</td>
</tr>
<tr>
<td>Full time</td>
<td>0.4</td>
<td>0.4</td>
<td>0.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Part time</td>
<td>1.8</td>
<td>0.9</td>
<td>2.1</td>
<td>2.5</td>
</tr>
<tr>
<td>Union</td>
<td>–</td>
<td>0.7</td>
<td>1.9</td>
<td>1.4</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.5</td>
<td>0.5</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Average wage within the following categories:2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.4</td>
<td>1.6</td>
<td>1.9</td>
<td>2.0</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>2.9</td>
<td>1.6</td>
<td>3.4</td>
<td>3.3</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.7</td>
<td>0.8</td>
<td>1.6</td>
<td>1.3</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.5</td>
<td>0.3</td>
<td>1.1</td>
<td>1.0</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.3</td>
<td>0.2</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>0.6</td>
<td>0.2</td>
<td>1.8</td>
<td>1.6</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>0.4</td>
<td>0.7</td>
<td>1.0</td>
<td>0.9</td>
</tr>
<tr>
<td>Construction</td>
<td>1.3</td>
<td>2.4</td>
<td>2.7</td>
<td>2.2</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>0.6</td>
<td>0.4</td>
<td>1.1</td>
<td>1.2</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.5</td>
<td>0.5</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>0.9</td>
<td>0.6</td>
<td>1.2</td>
<td>1.1</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>0.9</td>
<td>0.9</td>
<td>2.0</td>
<td>2.1</td>
</tr>
<tr>
<td>Retail trade</td>
<td>1.4</td>
<td>1.2</td>
<td>1.6</td>
<td>1.5</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>0.8</td>
<td>1.6</td>
<td>3.5</td>
<td>2.8</td>
</tr>
<tr>
<td>Utilities</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 33. Standard errors for paid holidays: Number of days provided, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Mean number of days</th>
<th>Paid holidays</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Greater than 14 days</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Lesser than 5 days</td>
<td></td>
</tr>
<tr>
<td></td>
<td>5 days</td>
<td></td>
</tr>
<tr>
<td></td>
<td>6 days</td>
<td></td>
</tr>
<tr>
<td></td>
<td>7 days</td>
<td></td>
</tr>
<tr>
<td></td>
<td>8 days</td>
<td></td>
</tr>
<tr>
<td></td>
<td>9 days</td>
<td></td>
</tr>
<tr>
<td></td>
<td>10 days</td>
<td></td>
</tr>
<tr>
<td></td>
<td>11 days</td>
<td></td>
</tr>
<tr>
<td></td>
<td>12 days</td>
<td></td>
</tr>
<tr>
<td></td>
<td>13 days</td>
<td></td>
</tr>
<tr>
<td></td>
<td>14 days</td>
<td></td>
</tr>
<tr>
<td>Information</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Financial activities</td>
<td>0.4</td>
<td>0.84</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>–</td>
<td>0.8</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>–</td>
<td>0.8</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>1.8</td>
<td>2.5</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>1.4</td>
<td>2.9</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>2.3</td>
<td>1.4</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>2.1</td>
<td>1.4</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.0</td>
<td>2.7</td>
</tr>
<tr>
<td>Educational services</td>
<td>–</td>
<td>2.9</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1.2</td>
<td>2.4</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>3.5</td>
<td>2.3</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>3.4</td>
<td>3.1</td>
</tr>
<tr>
<td>Other services</td>
<td>2.1</td>
<td>3.4</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.7</td>
<td>1.1</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.9</td>
<td>1.4</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.6</td>
<td>1.8</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.5</td>
<td>1.1</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.6</td>
<td>1.6</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>–</td>
<td>1.5</td>
</tr>
<tr>
<td>Northeast</td>
<td>1.0</td>
<td>1.5</td>
</tr>
<tr>
<td>New England</td>
<td>1.7</td>
<td>2.2</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.1</td>
<td>1.4</td>
</tr>
<tr>
<td>South</td>
<td>1.0</td>
<td>1.8</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.6</td>
<td>1.4</td>
</tr>
<tr>
<td>East South Central</td>
<td>2.9</td>
<td>2.1</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.0</td>
<td>2.8</td>
</tr>
<tr>
<td>Midwest</td>
<td>0.5</td>
<td>1.6</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.6</td>
<td>1.9</td>
</tr>
<tr>
<td>West North Central</td>
<td>0.7</td>
<td>2.7</td>
</tr>
<tr>
<td>West</td>
<td>0.6</td>
<td>1.5</td>
</tr>
<tr>
<td>Mountain</td>
<td>0.8</td>
<td>1.6</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.9</td>
<td>2.1</td>
</tr>
</tbody>
</table>

Notes:
1. Less than 0.05.
2. Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Table 34. Paid sick leave: Type of provision, private industry workers, March 2016

(All workers with paid sick leave = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed number of days per year¹</td>
</tr>
<tr>
<td>All workers</td>
<td>70</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>64</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>64</td>
</tr>
<tr>
<td>Professional and related</td>
<td>64</td>
</tr>
<tr>
<td>Service</td>
<td>71</td>
</tr>
<tr>
<td>Sales and office</td>
<td>69</td>
</tr>
<tr>
<td>Sales and related</td>
<td>67</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>70</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>78</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>78</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>82</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>85</td>
</tr>
<tr>
<td>Full time</td>
<td>70</td>
</tr>
<tr>
<td>Union</td>
<td>85</td>
</tr>
<tr>
<td>Nonunion</td>
<td>68</td>
</tr>
<tr>
<td>**Average wage within the following categories:**⁴</td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>72</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>72</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>73</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>66</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>64</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries:</td>
<td>77</td>
</tr>
<tr>
<td>Construction</td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>70</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>74</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>81</td>
</tr>
<tr>
<td>Retail trade</td>
<td>67</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>85</td>
</tr>
<tr>
<td>Utilities</td>
<td>82</td>
</tr>
<tr>
<td>Information</td>
<td>73</td>
</tr>
<tr>
<td>Financial activities</td>
<td>63</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>63</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>72</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>49</td>
</tr>
<tr>
<td>Real estate and leasing</td>
<td>66</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>68</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>64</td>
</tr>
<tr>
<td>Education and health services</td>
<td>66</td>
</tr>
<tr>
<td>Educational services</td>
<td>85</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>84</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>62</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>75</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>74</td>
</tr>
<tr>
<td>Other services</td>
<td>74</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed number of days per year&lt;sup&gt;1&lt;/sup&gt;</th>
<th>As needed&lt;sup&gt;2&lt;/sup&gt;</th>
<th>As part of consolidated leave plan&lt;sup&gt;3&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>74</td>
<td>5</td>
<td>20</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>73</td>
<td>7</td>
<td>20</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>77</td>
<td>2</td>
<td>22</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>67</td>
<td>3</td>
<td>30</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>70</td>
<td>2</td>
<td>28</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>62</td>
<td>5</td>
<td>32</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>74</td>
<td>5</td>
<td>21</td>
</tr>
<tr>
<td>New England</td>
<td>67</td>
<td>5</td>
<td>28</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>76</td>
<td>5</td>
<td>19</td>
</tr>
<tr>
<td>South</td>
<td>69</td>
<td>5</td>
<td>26</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>68</td>
<td>6</td>
<td>26</td>
</tr>
<tr>
<td>East South Central</td>
<td>73</td>
<td>6</td>
<td>21</td>
</tr>
<tr>
<td>West South Central</td>
<td>68</td>
<td>3</td>
<td>28</td>
</tr>
<tr>
<td>Midwest</td>
<td>70</td>
<td>3</td>
<td>27</td>
</tr>
<tr>
<td>East North Central</td>
<td>71</td>
<td>3</td>
<td>26</td>
</tr>
<tr>
<td>West</td>
<td>69</td>
<td>4</td>
<td>27</td>
</tr>
<tr>
<td>Mountain</td>
<td>55</td>
<td>5</td>
<td>40</td>
</tr>
<tr>
<td>Pacific</td>
<td>75</td>
<td>3</td>
<td>22</td>
</tr>
</tbody>
</table>

<sup>1</sup> Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

<sup>2</sup> Plan does not specify maximum number of days.

<sup>3</sup> A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business.

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 34. Standard errors for paid sick leave: Type of provision, private industry workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed number of days per year</td>
<td>As needed</td>
<td>As part of consolidated leave plan</td>
</tr>
<tr>
<td>All workers</td>
<td>1.0</td>
<td>0.5</td>
<td>0.8</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.3</td>
<td>1.0</td>
<td>1.2</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.9</td>
<td>1.6</td>
<td>1.9</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.8</td>
<td>1.2</td>
<td>1.7</td>
</tr>
<tr>
<td>Service</td>
<td>2.6</td>
<td>0.4</td>
<td>2.6</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.3</td>
<td>0.4</td>
<td>1.2</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.9</td>
<td>0.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.9</td>
<td>0.5</td>
<td>1.6</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>2.4</td>
<td>1.6</td>
<td>2.0</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.6</td>
<td>2.4</td>
<td>1.9</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.5</td>
<td>0.3</td>
<td>1.4</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.6</td>
<td>0.3</td>
<td>1.5</td>
</tr>
<tr>
<td>Full time</td>
<td>1.1</td>
<td>0.5</td>
<td>0.9</td>
</tr>
<tr>
<td>Union</td>
<td>2.2</td>
<td>0.4</td>
<td>1.9</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.0</td>
<td>0.5</td>
<td>0.9</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>2.1</td>
<td>0.3</td>
<td>2.0</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.7</td>
<td>0.3</td>
<td>1.7</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.2</td>
<td>0.5</td>
<td>1.2</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.4</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.0</td>
<td>1.7</td>
<td>1.8</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Construction</td>
<td>3.5</td>
<td>1.1</td>
<td>3.3</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.1</td>
<td>0.5</td>
<td>0.9</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>1.3</td>
<td>0.5</td>
<td>1.2</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>2.7</td>
<td>1.6</td>
<td>1.8</td>
</tr>
<tr>
<td>Retail trade</td>
<td>1.8</td>
<td>0.6</td>
<td>1.8</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>2.9</td>
<td>0.6</td>
<td>3.0</td>
</tr>
<tr>
<td>Utilities</td>
<td>3.0</td>
<td>0.8</td>
<td>3.1</td>
</tr>
<tr>
<td>Information</td>
<td>3.0</td>
<td>2.3</td>
<td>2.3</td>
</tr>
<tr>
<td>Financial activities</td>
<td>1.6</td>
<td>1.2</td>
<td>1.6</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>1.6</td>
<td>0.7</td>
<td>1.6</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>2.0</td>
<td>0.6</td>
<td>2.0</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>3.1</td>
<td>1.6</td>
<td>2.8</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>4.7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>3.2</td>
<td>2.2</td>
<td>2.7</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>3.9</td>
<td>2.5</td>
<td>3.6</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.6</td>
<td>0.2</td>
<td>1.7</td>
</tr>
<tr>
<td>Educational services</td>
<td>2.3</td>
<td>1.1</td>
<td>2.3</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.8</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1.9</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>4.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>3.9</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Other services</td>
<td>3.5</td>
<td>1.4</td>
<td>3.2</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 34. Standard errors for paid sick leave: Type of provision, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed number of days per year$^1$</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.3</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.4</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.4</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.5</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2.7</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Sick leave provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed number of days per year$^1$</td>
</tr>
<tr>
<td>Northeast</td>
<td>1.0</td>
</tr>
<tr>
<td>New England</td>
<td>3.1</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.1</td>
</tr>
<tr>
<td>South</td>
<td>2.4</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>4.1</td>
</tr>
<tr>
<td>East South Central</td>
<td>2.4</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.8</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.5</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.7</td>
</tr>
<tr>
<td>West</td>
<td>2.0</td>
</tr>
<tr>
<td>Mountain</td>
<td>5.9</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.5</td>
</tr>
</tbody>
</table>

$^1$ 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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 35. Paid sick leave: Number of annual days by service requirement,\(^1\) private industry workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service(^2)</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 1 year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>25</td>
<td>53</td>
<td>19</td>
</tr>
<tr>
<td>Full time</td>
<td>23</td>
<td>52</td>
<td>21</td>
</tr>
<tr>
<td>Union</td>
<td>25</td>
<td>46</td>
<td>26</td>
</tr>
<tr>
<td>Nonunion</td>
<td>25</td>
<td>54</td>
<td>18</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>29</td>
<td>53</td>
<td>16</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>28</td>
<td>54</td>
<td>15</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>30</td>
<td>51</td>
<td>17</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>21</td>
<td>52</td>
<td>23</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>25</td>
<td>55</td>
<td>17</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>16</td>
<td>46</td>
<td>33</td>
</tr>
<tr>
<td>After 5 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>24</td>
<td>53</td>
<td>20</td>
</tr>
<tr>
<td>Full time</td>
<td>22</td>
<td>52</td>
<td>21</td>
</tr>
<tr>
<td>Union</td>
<td>22</td>
<td>46</td>
<td>27</td>
</tr>
<tr>
<td>Nonunion</td>
<td>24</td>
<td>54</td>
<td>19</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>28</td>
<td>53</td>
<td>16</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>27</td>
<td>54</td>
<td>15</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>29</td>
<td>51</td>
<td>17</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>20</td>
<td>52</td>
<td>23</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>24</td>
<td>56</td>
<td>17</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 35. Paid sick leave: Number of annual days by service requirement,1 private industry workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service2</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>14</td>
<td>46</td>
<td>33</td>
</tr>
<tr>
<td>After 10 years</td>
<td>23</td>
<td>52</td>
<td>20</td>
</tr>
<tr>
<td>All workers</td>
<td>22</td>
<td>52</td>
<td>22</td>
</tr>
<tr>
<td>Full time</td>
<td>21</td>
<td>47</td>
<td>27</td>
</tr>
<tr>
<td>Union</td>
<td>24</td>
<td>53</td>
<td>19</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>28</td>
<td>53</td>
<td>16</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>27</td>
<td>54</td>
<td>15</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>29</td>
<td>50</td>
<td>17</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>19</td>
<td>52</td>
<td>24</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>23</td>
<td>56</td>
<td>18</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>13</td>
<td>46</td>
<td>34</td>
</tr>
<tr>
<td>After 20 years</td>
<td>23</td>
<td>52</td>
<td>20</td>
</tr>
<tr>
<td>All workers</td>
<td>22</td>
<td>52</td>
<td>22</td>
</tr>
<tr>
<td>Full time</td>
<td>21</td>
<td>47</td>
<td>28</td>
</tr>
<tr>
<td>Union</td>
<td>24</td>
<td>53</td>
<td>19</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>28</td>
<td>53</td>
<td>16</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>27</td>
<td>53</td>
<td>15</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>29</td>
<td>50</td>
<td>17</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>19</td>
<td>52</td>
<td>24</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>23</td>
<td>56</td>
<td>18</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>13</td>
<td>46</td>
<td>34</td>
</tr>
</tbody>
</table>

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

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

3 Less than 0.5.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 35. Standard errors for paid sick leave: Number of annual days by service requirement, private industry workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 1 year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.8</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Full time</td>
<td>0.9</td>
<td>1.1</td>
<td>0.9</td>
</tr>
<tr>
<td>Union</td>
<td>2.5</td>
<td>2.9</td>
<td>3.4</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.0</td>
<td>1.1</td>
<td>0.8</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.2</td>
<td>1.4</td>
<td>1.3</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.5</td>
<td>1.5</td>
<td>1.2</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.3</td>
<td>3.2</td>
<td>3.1</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.3</td>
<td>1.5</td>
<td>1.1</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.8</td>
<td>2.0</td>
<td>1.4</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.2</td>
<td>2.3</td>
<td>1.9</td>
</tr>
<tr>
<td>After 5 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.9</td>
<td>1.1</td>
<td>0.8</td>
</tr>
<tr>
<td>Full time</td>
<td>1.0</td>
<td>1.2</td>
<td>0.9</td>
</tr>
<tr>
<td>Union</td>
<td>2.3</td>
<td>3.0</td>
<td>3.5</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.0</td>
<td>1.1</td>
<td>0.8</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.2</td>
<td>1.5</td>
<td>1.3</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.5</td>
<td>1.5</td>
<td>1.1</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.3</td>
<td>3.3</td>
<td>3.0</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.2</td>
<td>1.6</td>
<td>1.1</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.9</td>
<td>2.1</td>
<td>1.4</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,\(^1\) private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.1</td>
<td>2.3</td>
</tr>
<tr>
<td>After 10 years</td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.9</td>
<td>1.1</td>
</tr>
<tr>
<td>Full time</td>
<td>1.0</td>
<td>1.2</td>
</tr>
<tr>
<td>Union</td>
<td>2.4</td>
<td>3.0</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.0</td>
<td>1.2</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.2</td>
<td>1.4</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.5</td>
<td>1.6</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.3</td>
<td>3.1</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.2</td>
<td>1.6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.9</td>
<td>2.0</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.1</td>
<td>2.5</td>
</tr>
<tr>
<td>After 20 years</td>
<td>0.9</td>
<td>1.1</td>
</tr>
<tr>
<td>All workers</td>
<td>1.0</td>
<td>1.2</td>
</tr>
<tr>
<td>Union</td>
<td>2.4</td>
<td>3.1</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.0</td>
<td>1.2</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.2</td>
<td>1.4</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.5</td>
<td>1.6</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.3</td>
<td>3.1</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.2</td>
<td>1.6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.9</td>
<td>2.0</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.1</td>
<td>2.5</td>
</tr>
</tbody>
</table>

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

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

3 Less than 0.05.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

### Table 38. Paid vacations: Number of annual days by service requirement, private industry workers, March 2016

(All workers with paid vacations = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid vacation days by length of service&lt;sup&gt;2&lt;/sup&gt;</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td><strong>After 1 year</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>8</td>
<td>33</td>
<td>35</td>
</tr>
<tr>
<td>Full time</td>
<td>5</td>
<td>31</td>
<td>37</td>
</tr>
<tr>
<td>Part time</td>
<td>28</td>
<td>46</td>
<td>18</td>
</tr>
<tr>
<td>Union</td>
<td>8</td>
<td>40</td>
<td>36</td>
</tr>
<tr>
<td>Nonunion</td>
<td>8</td>
<td>32</td>
<td>35</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>11</td>
<td>41</td>
<td>34</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>12</td>
<td>41</td>
<td>34</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>10</td>
<td>41</td>
<td>33</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>5</td>
<td>26</td>
<td>36</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>7</td>
<td>30</td>
<td>36</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>3</td>
<td>19</td>
<td>35</td>
</tr>
<tr>
<td><strong>After 5 years</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>2</td>
<td>11</td>
<td>32</td>
</tr>
<tr>
<td>Full time</td>
<td>1</td>
<td>9</td>
<td>31</td>
</tr>
<tr>
<td>Part time</td>
<td>7</td>
<td>26</td>
<td>39</td>
</tr>
<tr>
<td>Union</td>
<td>–</td>
<td>8</td>
<td>44</td>
</tr>
<tr>
<td>Nonunion</td>
<td>2</td>
<td>11</td>
<td>31</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>3</td>
<td>16</td>
<td>37</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>4</td>
<td>17</td>
<td>37</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>3</td>
<td>11</td>
<td>37</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1</td>
<td>7</td>
<td>28</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1</td>
<td>8</td>
<td>33</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>–</td>
<td>–</td>
<td>22</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 38. Paid vacations: Number of annual days by service requirement, private industry workers, March 2016—continued

(All workers with paid vacations = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid vacation days by length of service&lt;sup&gt;2&lt;/sup&gt;</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 10 years</td>
<td>2 8 16 37 23 14 17 15</td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>1 6 15 37 26 15 18 15</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full time</td>
<td>7 18 26 35 8 6 14 14</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Part time</td>
<td>– – 12 54 23 8 17 15</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Union</td>
<td>2 8 17 35 23 15 17 15</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nonunion</td>
<td>1 to 99 workers</td>
<td>3 12 22 35 20 7 15 15</td>
<td></td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>3 14 24 34 18 7 15 15</td>
<td></td>
<td></td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>3 8 17 40 25 7 16 15</td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1 3 10 38 26 21 19 20</td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1 4 13 41 24 18 18 16</td>
<td></td>
<td></td>
</tr>
<tr>
<td>500 workers or more</td>
<td>– – 6 35 30 26 21 20</td>
<td></td>
<td></td>
</tr>
<tr>
<td>After 20 years</td>
<td>2 7 12 20 31 28 20 20</td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>1 6 12 19 32 30 20 20</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full time</td>
<td>6 18 14 27 20 14 16 16</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Part time</td>
<td>– – 4 13 46 34 22 20</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Union</td>
<td>2 8 13 21 29 27 19 20</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nonunion</td>
<td>1 to 99 workers</td>
<td>3 12 19 24 27 16 17 15</td>
<td></td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>3 13 21 24 24 15 16 15</td>
<td></td>
<td></td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>3 7 14 23 37 17 18 20</td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1 3 6 16 34 40 23 20</td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1 4 7 20 34 34 22 20</td>
<td></td>
<td></td>
</tr>
<tr>
<td>500 workers or more</td>
<td>– – 4 11 34 49 24 24</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

<sup>2</sup> Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time off for workers to use for multiple purposes.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 38. Standard errors for paid vacations: Number of annual days by service requirement, private industry workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid vacation days by length of service</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 1 year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.4</td>
<td>0.8</td>
<td>0.7</td>
</tr>
<tr>
<td>Full time</td>
<td>0.4</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Part time</td>
<td>2.1</td>
<td>2.1</td>
<td>1.3</td>
</tr>
<tr>
<td>Union</td>
<td>1.2</td>
<td>2.6</td>
<td>2.5</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.5</td>
<td>0.8</td>
<td>0.7</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.7</td>
<td>1.3</td>
<td>1.0</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.9</td>
<td>1.4</td>
<td>1.3</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.5</td>
<td>2.3</td>
<td>2.1</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.5</td>
<td>0.9</td>
<td>1.1</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.7</td>
<td>1.2</td>
<td>1.5</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.6</td>
<td>1.7</td>
<td>1.8</td>
</tr>
<tr>
<td>After 5 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.2</td>
<td>0.5</td>
<td>0.8</td>
</tr>
<tr>
<td>Full time</td>
<td>0.2</td>
<td>0.5</td>
<td>0.8</td>
</tr>
<tr>
<td>Part time</td>
<td>1.0</td>
<td>1.5</td>
<td>2.0</td>
</tr>
<tr>
<td>Union</td>
<td>–</td>
<td>1.2</td>
<td>2.3</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.2</td>
<td>0.5</td>
<td>0.8</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.4</td>
<td>0.8</td>
<td>1.1</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.4</td>
<td>1.1</td>
<td>1.2</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.1</td>
<td>1.4</td>
<td>2.2</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.2</td>
<td>0.6</td>
<td>0.9</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.2</td>
<td>0.7</td>
<td>1.1</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>–</td>
<td>–</td>
<td>1.9</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 38. Standard errors for paid vacations: Number of annual days by service requirement,\(^1\) private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid vacation days by length of service(^2)</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 10 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.2</td>
<td>0.4</td>
<td>0.5</td>
</tr>
<tr>
<td>Full time</td>
<td>0.2</td>
<td>0.4</td>
<td>0.5</td>
</tr>
<tr>
<td>Part time</td>
<td>1.0</td>
<td>1.7</td>
<td>1.5</td>
</tr>
<tr>
<td>Union</td>
<td>0.2</td>
<td>0.4</td>
<td>0.5</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.3</td>
<td>0.7</td>
<td>0.9</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.4</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.1</td>
<td>1.2</td>
<td>1.5</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.2</td>
<td>0.4</td>
<td>0.6</td>
</tr>
<tr>
<td>Union</td>
<td>0.2</td>
<td>0.4</td>
<td>0.5</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.2</td>
<td>0.6</td>
<td>0.7</td>
</tr>
<tr>
<td>After 20 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.2</td>
<td>0.4</td>
<td>0.5</td>
</tr>
<tr>
<td>Full time</td>
<td>0.2</td>
<td>0.4</td>
<td>0.5</td>
</tr>
<tr>
<td>Part time</td>
<td>0.9</td>
<td>1.8</td>
<td>1.0</td>
</tr>
<tr>
<td>Union</td>
<td>0.2</td>
<td>0.4</td>
<td>0.5</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.3</td>
<td>0.7</td>
<td>0.9</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.4</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.1</td>
<td>1.3</td>
<td>1.5</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.2</td>
<td>0.4</td>
<td>0.5</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.2</td>
<td>0.6</td>
<td>0.6</td>
</tr>
</tbody>
</table>

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

\(^2\) Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time off for workers to use for multiple purposes.

\(^3\) Less than 0.05.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

### Table 39. Consolidated leave plans: \(^1\) Access, private industry workers, March 2016

(All workers with paid vacations = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With consolidated leave plan</th>
<th></th>
<th></th>
<th></th>
<th>With no consolidated leave plan</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Paid days by length of service</td>
<td>Access</td>
<td>Paid vacation days by length of service</td>
<td>Access</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>(Mean number of days)</td>
<td></td>
<td></td>
<td></td>
<td>(Mean number of days)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1 year</td>
<td>5 years</td>
<td>10 years</td>
<td>20 years</td>
<td>1 year</td>
<td>5 years</td>
<td>10 years</td>
<td>20 years</td>
</tr>
</tbody>
</table>

#### Worker characteristics

<table>
<thead>
<tr>
<th></th>
<th>Access</th>
<th>Access</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>35</td>
<td>14</td>
<td>19</td>
<td>22</td>
<td>24</td>
<td>65</td>
<td>8</td>
<td>12</td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>45</td>
<td>17</td>
<td>21</td>
<td>24</td>
<td>26</td>
<td>55</td>
<td>11</td>
<td>15</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>40</td>
<td>17</td>
<td>20</td>
<td>23</td>
<td>25</td>
<td>60</td>
<td>11</td>
<td>15</td>
</tr>
<tr>
<td>Professional and related</td>
<td>47</td>
<td>17</td>
<td>21</td>
<td>24</td>
<td>26</td>
<td>53</td>
<td>11</td>
<td>15</td>
</tr>
<tr>
<td>Service</td>
<td>36</td>
<td>14</td>
<td>18</td>
<td>21</td>
<td>23</td>
<td>64</td>
<td>6</td>
<td>11</td>
</tr>
<tr>
<td>Protective service</td>
<td>38</td>
<td>16</td>
<td>19</td>
<td>22</td>
<td>25</td>
<td>62</td>
<td>6</td>
<td>9</td>
</tr>
<tr>
<td>Sales and office</td>
<td>37</td>
<td>13</td>
<td>18</td>
<td>21</td>
<td>24</td>
<td>63</td>
<td>8</td>
<td>12</td>
</tr>
<tr>
<td>Sales and related</td>
<td>32</td>
<td>11</td>
<td>17</td>
<td>19</td>
<td>23</td>
<td>68</td>
<td>7</td>
<td>12</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>40</td>
<td>14</td>
<td>19</td>
<td>22</td>
<td>24</td>
<td>60</td>
<td>8</td>
<td>13</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>19</td>
<td>10</td>
<td>15</td>
<td>18</td>
<td>20</td>
<td>81</td>
<td>7</td>
<td>11</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>23</td>
<td>9</td>
<td>12</td>
<td>15</td>
<td>17</td>
<td>77</td>
<td>7</td>
<td>11</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>18</td>
<td>12</td>
<td>17</td>
<td>20</td>
<td>22</td>
<td>82</td>
<td>7</td>
<td>11</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>20</td>
<td>11</td>
<td>15</td>
<td>18</td>
<td>21</td>
<td>80</td>
<td>7</td>
<td>11</td>
</tr>
<tr>
<td>Production</td>
<td>23</td>
<td>10</td>
<td>15</td>
<td>18</td>
<td>20</td>
<td>77</td>
<td>7</td>
<td>11</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>17</td>
<td>12</td>
<td>16</td>
<td>18</td>
<td>22</td>
<td>83</td>
<td>7</td>
<td>12</td>
</tr>
<tr>
<td>Full time</td>
<td>35</td>
<td>15</td>
<td>19</td>
<td>22</td>
<td>25</td>
<td>65</td>
<td>8</td>
<td>13</td>
</tr>
<tr>
<td>Part time</td>
<td>33</td>
<td>10</td>
<td>15</td>
<td>17</td>
<td>19</td>
<td>67</td>
<td>6</td>
<td>10</td>
</tr>
<tr>
<td>Union</td>
<td>19</td>
<td>14</td>
<td>19</td>
<td>22</td>
<td>26</td>
<td>81</td>
<td>8</td>
<td>12</td>
</tr>
<tr>
<td>Nonunion</td>
<td>37</td>
<td>14</td>
<td>19</td>
<td>22</td>
<td>24</td>
<td>63</td>
<td>8</td>
<td>12</td>
</tr>
<tr>
<td>Average wage within the following categories: (^2)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>30</td>
<td>11</td>
<td>16</td>
<td>18</td>
<td>20</td>
<td>70</td>
<td>6</td>
<td>10</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>21</td>
<td>10</td>
<td>15</td>
<td>17</td>
<td>19</td>
<td>79</td>
<td>5</td>
<td>10</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>34</td>
<td>14</td>
<td>18</td>
<td>22</td>
<td>24</td>
<td>66</td>
<td>7</td>
<td>11</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>34</td>
<td>15</td>
<td>19</td>
<td>22</td>
<td>25</td>
<td>66</td>
<td>8</td>
<td>13</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>39</td>
<td>17</td>
<td>21</td>
<td>23</td>
<td>26</td>
<td>61</td>
<td>10</td>
<td>14</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>38</td>
<td>17</td>
<td>21</td>
<td>23</td>
<td>25</td>
<td>62</td>
<td>12</td>
<td>15</td>
</tr>
</tbody>
</table>

#### Establishment characteristics

<table>
<thead>
<tr>
<th></th>
<th>Access</th>
<th>Access</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>24</td>
<td>11</td>
<td>15</td>
<td>18</td>
<td>20</td>
<td>76</td>
<td>7</td>
<td>12</td>
</tr>
<tr>
<td>Construction</td>
<td>25</td>
<td>10</td>
<td>14</td>
<td>16</td>
<td>17</td>
<td>75</td>
<td>7</td>
<td>11</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>24</td>
<td>12</td>
<td>16</td>
<td>19</td>
<td>21</td>
<td>76</td>
<td>8</td>
<td>12</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>37</td>
<td>15</td>
<td>19</td>
<td>22</td>
<td>25</td>
<td>63</td>
<td>8</td>
<td>12</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>26</td>
<td>11</td>
<td>16</td>
<td>19</td>
<td>23</td>
<td>74</td>
<td>7</td>
<td>12</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>22</td>
<td>12</td>
<td>16</td>
<td>19</td>
<td>21</td>
<td>78</td>
<td>8</td>
<td>12</td>
</tr>
<tr>
<td>Retail trade</td>
<td>32</td>
<td>10</td>
<td>16</td>
<td>19</td>
<td>24</td>
<td>68</td>
<td>6</td>
<td>11</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>14</td>
<td>11</td>
<td>16</td>
<td>21</td>
<td>26</td>
<td>86</td>
<td>8</td>
<td>12</td>
</tr>
<tr>
<td>Utilities</td>
<td>22</td>
<td>15</td>
<td>18</td>
<td>20</td>
<td>25</td>
<td>78</td>
<td>9</td>
<td>13</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 39. Consolidated leave plans:¹ Access, private industry workers, March 2016—continued

(All workers with paid vacations = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With consolidated leave plan</th>
<th></th>
<th>With no consolidated leave plan</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Paid days by length of service</td>
<td>Access</td>
<td>Paid vacation days by length of service</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(Mean number of days)</td>
<td></td>
<td>(Mean number of days)</td>
</tr>
<tr>
<td></td>
<td>1 year</td>
<td>5 years</td>
<td>10 years</td>
<td>20 years</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Access</td>
<td></td>
<td>Access</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1 year</td>
<td>5 years</td>
<td>10 years</td>
</tr>
<tr>
<td>Information</td>
<td>29</td>
<td>18</td>
<td>22</td>
<td>25</td>
</tr>
<tr>
<td>Financial activities</td>
<td>40</td>
<td>16</td>
<td>20</td>
<td>24</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>44</td>
<td>17</td>
<td>21</td>
<td>24</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>33</td>
<td>16</td>
<td>20</td>
<td>24</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>62</td>
<td>17</td>
<td>21</td>
<td>25</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>27</td>
<td>13</td>
<td>17</td>
<td>20</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>38</td>
<td>16</td>
<td>19</td>
<td>22</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>44</td>
<td>16</td>
<td>19</td>
<td>22</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>38</td>
<td>14</td>
<td>19</td>
<td>22</td>
</tr>
<tr>
<td>Education and health services</td>
<td>57</td>
<td>17</td>
<td>21</td>
<td>25</td>
</tr>
<tr>
<td>Educational services</td>
<td>20</td>
<td>13</td>
<td>16</td>
<td>17</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>14</td>
<td>18</td>
<td>21</td>
<td>24</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>61</td>
<td>17</td>
<td>22</td>
<td>25</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>23</td>
<td>11</td>
<td>16</td>
<td>19</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>24</td>
<td>10</td>
<td>16</td>
<td>18</td>
</tr>
<tr>
<td>Other services</td>
<td>27</td>
<td>11</td>
<td>14</td>
<td>16</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>28</td>
<td>12</td>
<td>17</td>
<td>19</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>27</td>
<td>12</td>
<td>16</td>
<td>18</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>31</td>
<td>14</td>
<td>17</td>
<td>20</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>41</td>
<td>16</td>
<td>20</td>
<td>24</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>39</td>
<td>14</td>
<td>19</td>
<td>22</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>44</td>
<td>18</td>
<td>22</td>
<td>25</td>
</tr>
</tbody>
</table>

| Geographic areas                             |                               |                               |                               |                               |
| Northeast                                    | 31                            | 16                            | 20                            | 22                            | 25                            | 69                            | 9                             | 13                            | 16                            | 18                            |
| New England                                  | 36                            | 17                            | 21                            | 23                            | 26                            | 64                            | 9                             | 13                            | 15                            | 18                            |
| Middle Atlantic                              | 30                            | 15                            | 19                            | 22                            | 24                            | 70                            | 9                             | 14                            | 16                            | 18                            |
| South                                       | 33                            | 14                            | 18                            | 21                            | 23                            | 67                            | 8                             | 12                            | 14                            | 16                            |
| South Atlantic                               | 33                            | 15                            | 19                            | 22                            | 24                            | 67                            | 8                             | 12                            | 14                            | 16                            |
| East South Central                           | 26                            | 15                            | 19                            | 22                            | 25                            | 74                            | 7                             | 11                            | 14                            | 16                            |
| West South Central                           | 35                            | 12                            | 17                            | 19                            | 22                            | 65                            | 8                             | 12                            | 14                            | 16                            |
| Midwest                                     | 37                            | 15                            | 19                            | 23                            | 25                            | 63                            | 8                             | 12                            | 14                            | 16                            |
| East North Central                           | 34                            | 15                            | 20                            | 23                            | 26                            | 66                            | 8                             | 12                            | 16                            | 18                            |
| West North Central                           | 42                            | 14                            | 18                            | 21                            | 24                            | 58                            | 8                             | 12                            | 15                            | 18                            |
| West                                        | 39                            | 14                            | 18                            | 21                            | 23                            | 61                            | 8                             | 12                            | 15                            | 17                            |
| Mountain                                    | 46                            | 13                            | 18                            | 21                            | 23                            | 54                            | 8                             | 12                            | 15                            | 17                            |
| Pacific                                     | 36                            | 14                            | 19                            | 22                            | 23                            | 64                            | 8                             | 12                            | 15                            | 17                            |

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With consolidated leave plan</th>
<th></th>
<th>With no consolidated leave plan</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Paid days by length of service (Mean number of days)</td>
<td>Access</td>
<td>Paid vacation days by length of service (Mean number of days)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1 year 5 years 10 years 20 years</td>
<td></td>
<td>1 year 5 years 10 years 20 years</td>
</tr>
<tr>
<td>All workers</td>
<td>0.7</td>
<td>0.2</td>
<td>0.2</td>
<td>0.2</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.4</td>
<td>0.4</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.7</td>
<td>0.5</td>
<td>0.3</td>
<td>0.4</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.8</td>
<td>0.5</td>
<td>0.5</td>
<td>0.6</td>
</tr>
<tr>
<td>Service</td>
<td>2.1</td>
<td>0.5</td>
<td>0.4</td>
<td>0.5</td>
</tr>
<tr>
<td>Protective service</td>
<td>8.8</td>
<td>0.9</td>
<td>1.0</td>
<td>1.2</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.2</td>
<td>0.2</td>
<td>0.2</td>
<td>0.3</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.4</td>
<td>0.3</td>
<td>0.2</td>
<td>0.3</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.8</td>
<td>0.2</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.6</td>
<td>0.5</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>2.6</td>
<td>0.7</td>
<td>0.7</td>
<td>1.0</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.7</td>
<td>0.5</td>
<td>0.6</td>
<td>0.8</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.4</td>
<td>0.3</td>
<td>0.3</td>
<td>0.4</td>
</tr>
<tr>
<td>Production</td>
<td>1.6</td>
<td>0.4</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>2.1</td>
<td>0.4</td>
<td>0.4</td>
<td>0.5</td>
</tr>
<tr>
<td>Full time</td>
<td>0.7</td>
<td>0.2</td>
<td>0.2</td>
<td>0.2</td>
</tr>
<tr>
<td>Part time</td>
<td>1.8</td>
<td>0.7</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Union</td>
<td>1.6</td>
<td>0.7</td>
<td>1.2</td>
<td>1.4</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.7</td>
<td>0.2</td>
<td>0.2</td>
<td>0.2</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.5</td>
<td>0.3</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1.4</td>
<td>0.4</td>
<td>0.5</td>
<td>0.7</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.7</td>
<td>0.2</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.1</td>
<td>0.3</td>
<td>0.3</td>
<td>0.4</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.3</td>
<td>0.4</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.9</td>
<td>0.5</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.2</td>
<td>0.4</td>
<td>0.3</td>
<td>0.4</td>
</tr>
<tr>
<td>Construction</td>
<td>2.7</td>
<td>0.6</td>
<td>0.6</td>
<td>0.7</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>1.6</td>
<td>0.5</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.8</td>
<td>0.2</td>
<td>0.2</td>
<td>0.2</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>0.9</td>
<td>0.2</td>
<td>0.2</td>
<td>0.2</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>2.1</td>
<td>0.4</td>
<td>0.4</td>
<td>0.5</td>
</tr>
<tr>
<td>Retail trade</td>
<td>1.5</td>
<td>0.2</td>
<td>0.2</td>
<td>0.3</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>2.7</td>
<td>1.0</td>
<td>1.3</td>
<td>1.5</td>
</tr>
<tr>
<td>Utilities</td>
<td>3.2</td>
<td>1.1</td>
<td>0.8</td>
<td>1.1</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 39. Standard errors for consolidated leave plans: Access, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Access Paid days by length of service (Mean number of days)</th>
<th>Access Paid vacation days by length of service (Mean number of days)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 year</td>
<td>5 years</td>
</tr>
<tr>
<td>Information</td>
<td>2.9</td>
<td>2.7</td>
</tr>
<tr>
<td>Financial activities</td>
<td>1.3</td>
<td>0.2</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>1.3</td>
<td>0.2</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>2.3</td>
<td>0.2</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>1.7</td>
<td>0.3</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>4.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>2.4</td>
<td>0.5</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>3.6</td>
<td>0.7</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>3.1</td>
<td>0.7</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.1</td>
<td>0.5</td>
</tr>
<tr>
<td>Educational services</td>
<td>2.8</td>
<td>0.9</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.3</td>
<td>0.5</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>3.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>3.0</td>
<td>0.5</td>
</tr>
<tr>
<td>Other services</td>
<td>2.5</td>
<td>1.1</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.1</td>
<td>0.4</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.5</td>
<td>0.4</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.6</td>
<td>0.8</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.1</td>
<td>0.2</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.6</td>
<td>0.3</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.4</td>
<td>0.3</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Access Paid days by length of service (Mean number of days)</th>
<th>Access Paid vacation days by length of service (Mean number of days)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>0.8</td>
<td>0.6</td>
</tr>
<tr>
<td>New England</td>
<td>1.8</td>
<td>1.7</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.9</td>
<td>0.4</td>
</tr>
<tr>
<td>South</td>
<td>1.1</td>
<td>0.4</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.2</td>
<td>0.5</td>
</tr>
<tr>
<td>East South Central</td>
<td>3.0</td>
<td>0.8</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.4</td>
<td>0.5</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.6</td>
<td>0.4</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.4</td>
<td>0.6</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.4</td>
<td>0.6</td>
</tr>
<tr>
<td>West</td>
<td>1.8</td>
<td>0.4</td>
</tr>
<tr>
<td>Mountain</td>
<td>3.6</td>
<td>0.4</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.9</td>
<td>0.5</td>
</tr>
</tbody>
</table>

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 2016.

Note: For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 40. Quality of life benefits: Access, private industry workers, March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Childcare</th>
<th>Flexible workplace</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>10</td>
<td>7</td>
<td>6</td>
<td>39</td>
<td>51</td>
</tr>
</tbody>
</table>

**Worker characteristics**

| Management, professional, and related                | 19        | 15                 | 13                   | 56                | 67                          |
|Management, business, and financial                  | 18        | 21                 | 13                   | 57                | 69                          |
|Professional and related                             | 19        | 12                 | 12                   | 55                | 65                          |
|Service                                               | 8         | (2)                | 4                    | 22                | 33                          |
|Protective service                                   | –         | –                  | 2                    | 27                | 38                          |
|Sales and office                                      | 8         | 7                  | 5                    | 41                | 54                          |
|Sales and related                                     | 4         | 4                  | 3                    | 38                | 53                          |
|Office and administrative support                     | 11        | 8                  | 7                    | 44                | 55                          |
|Natural resources, construction, and maintenance      | 7         | 1                  | 3                    | 27                | 36                          |
|Construction, extraction, farming, fishing, and forestry| 3         | –                  | 2                    | 17                | 23                          |
|Installation, maintenance, and repair                | 11        | 2                  | 3                    | 37                | 47                          |
|Production, transportation, and material moving       | 4         | 3                  | 1                    | 38                | 50                          |
|Production                                            | 7         | 3                  | 1                    | 42                | 50                          |
|Transportation and material moving                    | 2         | 3                  | 2                    | 35                | 50                          |

| Full time                                             | 12        | 8                  | 7                    | 45                | 56                          |
|Part time                                             | 4         | 2                  | 3                    | 24                | 35                          |

| Union                                                 | 17        | 3                  | 6                    | 52                | 74                          |
|Nonunion                                              | 10        | 7                  | 6                    | 38                | 48                          |

| Average wage within the following categories: 3       |           |                    |                      |                   |
|Lowest 25 percent                                      | 4         | 1                  | 2                    | 23                | 34                          |
|Lowest 10 percent                                      | 2         | 1                  | 2                    | 15                | 27                          |
|Second 25 percent                                      | 8         | 3                  | 4                    | 36                | 49                          |
|Third 25 percent                                       | 10        | 7                  | 7                    | 47                | 56                          |
|Highest 25 percent                                     | 21        | 17                 | 13                   | 58                | 70                          |
|Highest 10 percent                                     | 23        | 24                 | 16                   | 63                | 75                          |

**Establishment characteristics**

| Goods-producing industries                           | 8         | 6                  | 2                    | 42                | 50                          |
|Construction                                           | 3         | 2                  | 3                    | 17                | 21                          |
|Manufacturing                                          | 11        | 8                  | 2                    | 54                | 63                          |

| Service-providing industries                          | 11        | 7                  | 7                    | 39                | 51                          |
|Trade, transportation, and utilities                  | 3         | 3                  | 2                    | 41                | 58                          |
|Wholesale trade                                       | 6         | 13                 | 3                    | 36                | 49                          |
|Retail trade                                           | 2         | (2)                | 1                    | 39                | 57                          |
|Transportation and warehousing                         | 2         | 2                  | 4                    | 52                | 68                          |
|Utilities                                              | 14        | –                  | 13                   | 73                | 82                          |

See footnotes at end of table.
Table 40. Quality of life benefits: Access, private industry workers, March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Childcare</th>
<th>Flexible workplace</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information</td>
<td>41</td>
<td>14</td>
<td>19</td>
<td>73</td>
<td>82</td>
</tr>
<tr>
<td>Financial activities</td>
<td>21</td>
<td>17</td>
<td>17</td>
<td>60</td>
<td>70</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>26</td>
<td>21</td>
<td>22</td>
<td>72</td>
<td>80</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>29</td>
<td>13</td>
<td>19</td>
<td>71</td>
<td>81</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>17</td>
<td>28</td>
<td>23</td>
<td>71</td>
<td>78</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>10</td>
<td>14</td>
<td>7</td>
<td>30</td>
<td>40</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>14</td>
<td>24</td>
<td>13</td>
<td>38</td>
<td>48</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>3</td>
<td>4</td>
<td>4</td>
<td>14</td>
<td>23</td>
</tr>
<tr>
<td>Education and health services</td>
<td>17</td>
<td>4</td>
<td>8</td>
<td>50</td>
<td>64</td>
</tr>
<tr>
<td>Educational services</td>
<td>18</td>
<td>9</td>
<td>23</td>
<td>50</td>
<td>66</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>30</td>
<td>11</td>
<td>33</td>
<td>74</td>
<td>88</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>17</td>
<td>3</td>
<td>6</td>
<td>50</td>
<td>64</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>7</td>
<td>–</td>
<td>6</td>
<td>17</td>
<td>25</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>7</td>
<td>–</td>
<td>5</td>
<td>16</td>
<td>25</td>
</tr>
<tr>
<td>Other services</td>
<td>3</td>
<td>9</td>
<td>3</td>
<td>19</td>
<td>27</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>5</td>
<td>5</td>
<td>3</td>
<td>22</td>
<td>31</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>4</td>
<td>5</td>
<td>3</td>
<td>19</td>
<td>27</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>7</td>
<td>–</td>
<td>4</td>
<td>30</td>
<td>44</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>17</td>
<td>9</td>
<td>10</td>
<td>61</td>
<td>75</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>10</td>
<td>7</td>
<td>6</td>
<td>53</td>
<td>68</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>29</td>
<td>12</td>
<td>15</td>
<td>73</td>
<td>85</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Childcare</th>
<th>Flexible workplace</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>15</td>
<td>9</td>
<td>10</td>
<td>39</td>
<td>52</td>
</tr>
<tr>
<td>New England</td>
<td>16</td>
<td>12</td>
<td>12</td>
<td>41</td>
<td>54</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>14</td>
<td>9</td>
<td>9</td>
<td>39</td>
<td>52</td>
</tr>
<tr>
<td>South</td>
<td>10</td>
<td>6</td>
<td>5</td>
<td>42</td>
<td>52</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>11</td>
<td>6</td>
<td>5</td>
<td>44</td>
<td>54</td>
</tr>
<tr>
<td>East South Central</td>
<td>7</td>
<td>3</td>
<td>1</td>
<td>36</td>
<td>50</td>
</tr>
<tr>
<td>West South Central</td>
<td>9</td>
<td>6</td>
<td>5</td>
<td>43</td>
<td>48</td>
</tr>
<tr>
<td>Midwest</td>
<td>8</td>
<td>6</td>
<td>4</td>
<td>39</td>
<td>51</td>
</tr>
<tr>
<td>East North Central</td>
<td>9</td>
<td>6</td>
<td>4</td>
<td>38</td>
<td>50</td>
</tr>
<tr>
<td>West North Central</td>
<td>6</td>
<td>6</td>
<td>4</td>
<td>42</td>
<td>54</td>
</tr>
<tr>
<td>West</td>
<td>9</td>
<td>6</td>
<td>7</td>
<td>35</td>
<td>47</td>
</tr>
<tr>
<td>Mountain</td>
<td>10</td>
<td>6</td>
<td>7</td>
<td>33</td>
<td>44</td>
</tr>
<tr>
<td>Pacific</td>
<td>9</td>
<td>5</td>
<td>8</td>
<td>36</td>
<td>49</td>
</tr>
</tbody>
</table>

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 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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Childcare1</th>
<th>Flexible workplace</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.5</td>
<td>0.4</td>
<td>0.3</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.2</td>
<td>0.9</td>
<td>0.7</td>
<td>1.5</td>
<td>1.6</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.3</td>
<td>1.7</td>
<td>1.0</td>
<td>2.0</td>
<td>1.8</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.7</td>
<td>1.0</td>
<td>0.9</td>
<td>1.9</td>
<td>2.0</td>
</tr>
<tr>
<td>Service</td>
<td>1.0</td>
<td>0.1</td>
<td>0.8</td>
<td>1.1</td>
<td>1.7</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>–</td>
<td>1.1</td>
<td>5.5</td>
<td>7.0</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.6</td>
<td>0.5</td>
<td>0.4</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Sales and related</td>
<td>0.9</td>
<td>1.0</td>
<td>0.4</td>
<td>1.6</td>
<td>1.5</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.8</td>
<td>0.6</td>
<td>0.6</td>
<td>1.4</td>
<td>1.6</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>0.8</td>
<td>0.4</td>
<td>0.5</td>
<td>1.3</td>
<td>1.4</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>0.9</td>
<td>–</td>
<td>0.7</td>
<td>1.9</td>
<td>2.1</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.1</td>
<td>0.4</td>
<td>0.7</td>
<td>1.6</td>
<td>2.0</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>0.4</td>
<td>0.5</td>
<td>0.3</td>
<td>1.2</td>
<td>1.7</td>
</tr>
<tr>
<td>Production</td>
<td>0.7</td>
<td>0.5</td>
<td>0.3</td>
<td>2.0</td>
<td>2.6</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>0.5</td>
<td>0.8</td>
<td>0.6</td>
<td>1.6</td>
<td>2.1</td>
</tr>
<tr>
<td>Full time</td>
<td>0.6</td>
<td>0.4</td>
<td>0.3</td>
<td>0.8</td>
<td>0.9</td>
</tr>
<tr>
<td>Part time</td>
<td>0.5</td>
<td>0.3</td>
<td>0.5</td>
<td>1.1</td>
<td>1.5</td>
</tr>
<tr>
<td>Union</td>
<td>2.5</td>
<td>0.7</td>
<td>0.8</td>
<td>1.7</td>
<td>1.9</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.5</td>
<td>0.4</td>
<td>0.3</td>
<td>0.8</td>
<td>0.9</td>
</tr>
<tr>
<td>Average wage within the following categories:2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>0.5</td>
<td>0.2</td>
<td>0.3</td>
<td>1.0</td>
<td>1.4</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>0.6</td>
<td>0.2</td>
<td>0.4</td>
<td>1.0</td>
<td>1.7</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.6</td>
<td>0.4</td>
<td>0.4</td>
<td>1.0</td>
<td>1.2</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.7</td>
<td>0.5</td>
<td>0.5</td>
<td>1.3</td>
<td>1.4</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.3</td>
<td>1.1</td>
<td>0.8</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.9</td>
<td>1.7</td>
<td>1.1</td>
<td>2.2</td>
<td>2.0</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.1</td>
<td>0.8</td>
<td>0.4</td>
<td>1.3</td>
<td>1.5</td>
</tr>
<tr>
<td>Construction</td>
<td>1.1</td>
<td>0.7</td>
<td>1.0</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>1.4</td>
<td>1.1</td>
<td>0.4</td>
<td>1.3</td>
<td>1.9</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.6</td>
<td>0.4</td>
<td>0.4</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>0.5</td>
<td>0.5</td>
<td>0.4</td>
<td>1.2</td>
<td>1.3</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>1.6</td>
<td>1.5</td>
<td>0.7</td>
<td>1.8</td>
<td>2.3</td>
</tr>
<tr>
<td>Retail trade</td>
<td>0.4</td>
<td>0.2</td>
<td>0.4</td>
<td>1.7</td>
<td>1.8</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>0.7</td>
<td>1.1</td>
<td>1.4</td>
<td>3.4</td>
<td>4.1</td>
</tr>
<tr>
<td>Utilities</td>
<td>2.7</td>
<td>–</td>
<td>2.3</td>
<td>4.9</td>
<td>5.4</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 40. Standard errors for quality of life benefits: Access, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Childcare</th>
<th>Flexible workplace</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information</td>
<td>3.9</td>
<td>2.5</td>
<td>2.6</td>
<td>3.0</td>
<td>2.6</td>
</tr>
<tr>
<td>Financial activities</td>
<td>1.3</td>
<td>0.9</td>
<td>1.1</td>
<td>2.0</td>
<td>2.3</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>1.6</td>
<td>1.3</td>
<td>1.5</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>2.3</td>
<td>1.1</td>
<td>1.9</td>
<td>2.0</td>
<td>1.8</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>2.1</td>
<td>2.4</td>
<td>2.5</td>
<td>2.1</td>
<td>1.8</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>–</td>
<td>2.1</td>
<td>1.9</td>
<td>3.9</td>
<td>5.4</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>1.2</td>
<td>1.3</td>
<td>1.2</td>
<td>2.4</td>
<td>2.3</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>2.7</td>
<td>2.6</td>
<td>2.4</td>
<td>4.0</td>
<td>4.1</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>1.2</td>
<td>1.2</td>
<td>1.4</td>
<td>2.1</td>
<td>2.3</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.8</td>
<td>0.7</td>
<td>0.7</td>
<td>2.3</td>
<td>2.9</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.8</td>
<td>2.3</td>
<td>2.6</td>
<td>3.0</td>
<td>2.7</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.0</td>
<td>2.0</td>
<td>2.4</td>
<td>2.4</td>
<td>2.3</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.1</td>
<td>0.6</td>
<td>0.7</td>
<td>2.7</td>
<td>3.3</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>1.6</td>
<td>–</td>
<td>1.3</td>
<td>2.0</td>
<td>2.1</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>1.4</td>
<td>–</td>
<td>1.3</td>
<td>2.2</td>
<td>2.7</td>
</tr>
<tr>
<td>Other services</td>
<td>1.0</td>
<td>2.3</td>
<td>0.9</td>
<td>2.8</td>
<td>3.2</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.5</td>
<td>0.4</td>
<td>0.3</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.5</td>
<td>0.5</td>
<td>0.4</td>
<td>1.0</td>
<td>1.1</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.3</td>
<td>0.8</td>
<td>0.6</td>
<td>2.1</td>
<td>2.2</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.9</td>
<td>0.6</td>
<td>0.6</td>
<td>1.0</td>
<td>0.9</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.9</td>
<td>0.7</td>
<td>0.9</td>
<td>1.5</td>
<td>1.6</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.5</td>
<td>1.1</td>
<td>1.1</td>
<td>1.8</td>
<td>1.4</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Childcare</th>
<th>Flexible workplace</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.4</td>
<td>0.8</td>
<td>0.5</td>
<td>1.3</td>
<td>1.8</td>
</tr>
<tr>
<td>New England</td>
<td>2.2</td>
<td>1.6</td>
<td>1.4</td>
<td>2.9</td>
<td>3.1</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.5</td>
<td>0.9</td>
<td>0.6</td>
<td>1.4</td>
<td>1.8</td>
</tr>
<tr>
<td>South</td>
<td>1.1</td>
<td>0.5</td>
<td>0.5</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.8</td>
<td>0.6</td>
<td>0.6</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>East South Central</td>
<td>3.0</td>
<td>1.6</td>
<td>0.3</td>
<td>4.2</td>
<td>1.7</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.2</td>
<td>1.0</td>
<td>1.1</td>
<td>2.9</td>
<td>3.4</td>
</tr>
<tr>
<td>Midwest</td>
<td>0.6</td>
<td>0.8</td>
<td>0.6</td>
<td>1.9</td>
<td>2.0</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.7</td>
<td>1.0</td>
<td>0.7</td>
<td>2.7</td>
<td>2.7</td>
</tr>
<tr>
<td>West North Central</td>
<td>0.9</td>
<td>1.2</td>
<td>0.8</td>
<td>1.4</td>
<td>2.5</td>
</tr>
<tr>
<td>West</td>
<td>0.9</td>
<td>0.9</td>
<td>0.9</td>
<td>1.3</td>
<td>1.4</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.0</td>
<td>1.4</td>
<td>0.5</td>
<td>2.1</td>
<td>2.0</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.3</td>
<td>1.2</td>
<td>1.3</td>
<td>1.7</td>
<td>1.8</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 41. Financial benefits: Access, private industry workers, March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Health savings account</th>
<th>Section 125 cafeteria benefits</th>
<th>Savings plans with no employer contribution</th>
<th>Payroll deduction IRA</th>
<th>Financial planning</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Flexible benefits</td>
<td>Dependent care flexible spending account¹</td>
<td>Healthcare flexible spending account²</td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td></td>
<td>25</td>
<td>16</td>
<td>37</td>
<td>40</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td></td>
<td>40</td>
<td>26</td>
<td>58</td>
<td>62</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td></td>
<td>49</td>
<td>28</td>
<td>62</td>
<td>65</td>
</tr>
<tr>
<td>Professional and related</td>
<td></td>
<td>35</td>
<td>25</td>
<td>56</td>
<td>60</td>
</tr>
<tr>
<td>Service</td>
<td></td>
<td>8</td>
<td>7</td>
<td>19</td>
<td>19</td>
</tr>
<tr>
<td>Protective service</td>
<td></td>
<td>12</td>
<td>25</td>
<td>29</td>
<td>8</td>
</tr>
<tr>
<td>Sales and office</td>
<td></td>
<td>29</td>
<td>15</td>
<td>36</td>
<td>39</td>
</tr>
<tr>
<td>Sales and related</td>
<td></td>
<td>25</td>
<td>10</td>
<td>30</td>
<td>31</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td></td>
<td>32</td>
<td>19</td>
<td>40</td>
<td>44</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td></td>
<td>17</td>
<td>11</td>
<td>25</td>
<td>28</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td></td>
<td>11</td>
<td>6</td>
<td>13</td>
<td>16</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td></td>
<td>23</td>
<td>15</td>
<td>37</td>
<td>39</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td></td>
<td>21</td>
<td>17</td>
<td>37</td>
<td>39</td>
</tr>
<tr>
<td>Production</td>
<td></td>
<td>25</td>
<td>19</td>
<td>38</td>
<td>39</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td></td>
<td>18</td>
<td>15</td>
<td>36</td>
<td>38</td>
</tr>
<tr>
<td>Full time</td>
<td></td>
<td>31</td>
<td>20</td>
<td>45</td>
<td>48</td>
</tr>
<tr>
<td>Part time</td>
<td></td>
<td>9</td>
<td>5</td>
<td>17</td>
<td>17</td>
</tr>
<tr>
<td>Union</td>
<td></td>
<td>25</td>
<td>14</td>
<td>51</td>
<td>52</td>
</tr>
<tr>
<td>Nonunion</td>
<td></td>
<td>25</td>
<td>16</td>
<td>36</td>
<td>38</td>
</tr>
<tr>
<td>Average wage within the following categories:⁷</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td></td>
<td>9</td>
<td>6</td>
<td>16</td>
<td>16</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td></td>
<td>3</td>
<td>4</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td></td>
<td>23</td>
<td>15</td>
<td>34</td>
<td>36</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td></td>
<td>32</td>
<td>21</td>
<td>46</td>
<td>49</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td></td>
<td>42</td>
<td>27</td>
<td>61</td>
<td>65</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td></td>
<td>46</td>
<td>29</td>
<td>68</td>
<td>70</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td></td>
<td>26</td>
<td>17</td>
<td>39</td>
<td>40</td>
</tr>
<tr>
<td>Construction</td>
<td></td>
<td>13</td>
<td>7</td>
<td>12</td>
<td>16</td>
</tr>
<tr>
<td>Manufacturing</td>
<td></td>
<td>33</td>
<td>22</td>
<td>51</td>
<td>51</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td></td>
<td>25</td>
<td>16</td>
<td>37</td>
<td>40</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td></td>
<td>25</td>
<td>13</td>
<td>36</td>
<td>38</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td></td>
<td>23</td>
<td>19</td>
<td>40</td>
<td>44</td>
</tr>
<tr>
<td>Retail trade</td>
<td></td>
<td>25</td>
<td>7</td>
<td>28</td>
<td>29</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td></td>
<td>26</td>
<td>25</td>
<td>54</td>
<td>55</td>
</tr>
<tr>
<td>Utilities</td>
<td></td>
<td>45</td>
<td>34</td>
<td>70</td>
<td>73</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total (^5)</th>
<th>Performance</th>
<th>Signing</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers ..................................................................................</td>
<td>8</td>
<td>2</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ............................................</td>
<td>10</td>
<td>5</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>Management, business, and financial .............................................</td>
<td>15</td>
<td>7</td>
<td>3</td>
<td>10</td>
</tr>
<tr>
<td>Professional and related ..................................................................</td>
<td>8</td>
<td>4</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>Service .................................................................................</td>
<td>2</td>
<td>(6)</td>
<td>(6)</td>
<td>2</td>
</tr>
<tr>
<td>Protective service ..................................................................</td>
<td>1</td>
<td>–</td>
<td>–</td>
<td>1</td>
</tr>
<tr>
<td>Sales and office ......................................................................</td>
<td>9</td>
<td>3</td>
<td>1</td>
<td>8</td>
</tr>
<tr>
<td>Sales and related ......................................................................</td>
<td>9</td>
<td>2</td>
<td>1</td>
<td>8</td>
</tr>
<tr>
<td>Office and administrative support .............................................</td>
<td>10</td>
<td>3</td>
<td>2</td>
<td>8</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance ................................</td>
<td>5</td>
<td>3</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry .....................</td>
<td>3</td>
<td>–</td>
<td>–</td>
<td>2</td>
</tr>
<tr>
<td>Installation, maintenance, and repair .........................................</td>
<td>8</td>
<td>4</td>
<td>–</td>
<td>4</td>
</tr>
<tr>
<td>Production, transportation, and material moving ................................</td>
<td>9</td>
<td>1</td>
<td>1</td>
<td>8</td>
</tr>
<tr>
<td>Production .............................................................................</td>
<td>6</td>
<td>1</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>Transportation and material moving ..............................................</td>
<td>12</td>
<td>(6)</td>
<td>1</td>
<td>11</td>
</tr>
<tr>
<td>Full time ..............................................................................</td>
<td>9</td>
<td>3</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>Part time ..............................................................................</td>
<td>5</td>
<td>1</td>
<td>(6)</td>
<td>4</td>
</tr>
<tr>
<td>Union .................................................................................</td>
<td>12</td>
<td>4</td>
<td>1</td>
<td>7</td>
</tr>
<tr>
<td>Nonunion ..............................................................................</td>
<td>7</td>
<td>2</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>Average wage within the following categories: (^7)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent ..................................................................</td>
<td>4</td>
<td>(6)</td>
<td>(6)</td>
<td>3</td>
</tr>
<tr>
<td>Lowest 10 percent ..................................................................</td>
<td>2</td>
<td>(6)</td>
<td>–</td>
<td>2</td>
</tr>
<tr>
<td>Second 25 percent ..................................................................</td>
<td>7</td>
<td>1</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>Third 25 percent ..................................................................</td>
<td>8</td>
<td>3</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>Highest 25 percent ..................................................................</td>
<td>13</td>
<td>6</td>
<td>2</td>
<td>8</td>
</tr>
<tr>
<td>Highest 10 percent ..................................................................</td>
<td>16</td>
<td>9</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries ........................................................</td>
<td>8</td>
<td>3</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>Construction .........................................................................</td>
<td>4</td>
<td>–</td>
<td>–</td>
<td>2</td>
</tr>
<tr>
<td>Manufacturing .......................................................................</td>
<td>11</td>
<td>5</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>Service-providing industries .......................................................</td>
<td>8</td>
<td>2</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>Trade, transportation, and utilities .............................................</td>
<td>11</td>
<td>2</td>
<td>1</td>
<td>10</td>
</tr>
<tr>
<td>Wholesale trade ....................................................................</td>
<td>6</td>
<td>1</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>Retail trade .........................................................................</td>
<td>9</td>
<td>2</td>
<td>1</td>
<td>8</td>
</tr>
<tr>
<td>Transportation and warehousing ....................................................</td>
<td>21</td>
<td>–</td>
<td>–</td>
<td>20</td>
</tr>
<tr>
<td>Utilities .............................................................................</td>
<td>10</td>
<td>–</td>
<td>–</td>
<td>10</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 41. Financial benefits: Access, private industry workers, March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Health savings account</th>
<th>Section 125 cafeteria benefits</th>
<th>Savings plans with no employer contribution</th>
<th>Payroll deduction IRA</th>
<th>Financial planning</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Flexible benefits</td>
<td>Dependent care flexible spending account¹</td>
<td>Healthcare flexible spending account²</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Information</td>
<td>50</td>
<td>26</td>
<td>80</td>
<td>26</td>
<td>4</td>
</tr>
<tr>
<td>Financial activities</td>
<td>50</td>
<td>31</td>
<td>65</td>
<td>65</td>
<td>20</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>61</td>
<td>37</td>
<td>77</td>
<td>78</td>
<td>21</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>60</td>
<td>37</td>
<td>79</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>61</td>
<td>36</td>
<td>73</td>
<td>75</td>
<td>18</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>19</td>
<td>10</td>
<td>27</td>
<td>26</td>
<td>14</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>28</td>
<td>15</td>
<td>35</td>
<td>37</td>
<td>20</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>39</td>
<td>19</td>
<td>44</td>
<td>48</td>
<td>22</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>12</td>
<td>8</td>
<td>16</td>
<td>17</td>
<td>16</td>
</tr>
<tr>
<td>Education and health services</td>
<td>26</td>
<td>24</td>
<td>47</td>
<td>52</td>
<td>23</td>
</tr>
<tr>
<td>Educational services</td>
<td>29</td>
<td>25</td>
<td>57</td>
<td>59</td>
<td>34</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>43</td>
<td>35</td>
<td>79</td>
<td>62</td>
<td>46</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>26</td>
<td>23</td>
<td>45</td>
<td>50</td>
<td>21</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>4</td>
<td>3</td>
<td>13</td>
<td>14</td>
<td>7</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>3</td>
<td>3</td>
<td>12</td>
<td>12</td>
<td>7</td>
</tr>
<tr>
<td>Other services</td>
<td>14</td>
<td>9</td>
<td>14</td>
<td>16</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>16</td>
<td>9</td>
<td>21</td>
<td>23</td>
<td>13</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>15</td>
<td>7</td>
<td>18</td>
<td>19</td>
<td>11</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>20</td>
<td>14</td>
<td>30</td>
<td>33</td>
<td>17</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>36</td>
<td>25</td>
<td>58</td>
<td>60</td>
<td>21</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>35</td>
<td>20</td>
<td>48</td>
<td>50</td>
<td>18</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>38</td>
<td>34</td>
<td>73</td>
<td>76</td>
<td>25</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>24</td>
<td>15</td>
<td>39</td>
<td>42</td>
<td>20</td>
</tr>
<tr>
<td>New England</td>
<td>24</td>
<td>15</td>
<td>41</td>
<td>47</td>
<td>19</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>24</td>
<td>15</td>
<td>38</td>
<td>40</td>
<td>20</td>
</tr>
<tr>
<td>South</td>
<td>23</td>
<td>19</td>
<td>37</td>
<td>39</td>
<td>16</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>24</td>
<td>17</td>
<td>36</td>
<td>38</td>
<td>16</td>
</tr>
<tr>
<td>East South Central</td>
<td>24</td>
<td>19</td>
<td>31</td>
<td>34</td>
<td>14</td>
</tr>
<tr>
<td>West South Central</td>
<td>21</td>
<td>22</td>
<td>41</td>
<td>42</td>
<td>15</td>
</tr>
<tr>
<td>Midwest</td>
<td>29</td>
<td>19</td>
<td>41</td>
<td>43</td>
<td>18</td>
</tr>
<tr>
<td>East North Central</td>
<td>28</td>
<td>17</td>
<td>41</td>
<td>42</td>
<td>19</td>
</tr>
<tr>
<td>West North Central</td>
<td>32</td>
<td>24</td>
<td>41</td>
<td>45</td>
<td>15</td>
</tr>
<tr>
<td>West</td>
<td>25</td>
<td>10</td>
<td>34</td>
<td>36</td>
<td>14</td>
</tr>
<tr>
<td>Mountain</td>
<td>26</td>
<td>10</td>
<td>32</td>
<td>34</td>
<td>11</td>
</tr>
<tr>
<td>Pacific</td>
<td>25</td>
<td>10</td>
<td>35</td>
<td>37</td>
<td>16</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total</th>
<th>Performance</th>
<th>Signing</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information .........................................................</td>
<td>32</td>
<td>20</td>
<td>–</td>
<td>13</td>
</tr>
<tr>
<td>Financial activities .............................................</td>
<td>19</td>
<td>8</td>
<td>7</td>
<td>12</td>
</tr>
<tr>
<td>Finance and insurance ..........................................</td>
<td>23</td>
<td>11</td>
<td>9</td>
<td>21</td>
</tr>
<tr>
<td>Credit intermediation and related activities .........</td>
<td>27</td>
<td>13</td>
<td>11</td>
<td>25</td>
</tr>
<tr>
<td>Insurance carriers and related activities .............</td>
<td>17</td>
<td>6</td>
<td>2</td>
<td>13</td>
</tr>
<tr>
<td>Real estate and rental and leasing .....................</td>
<td>6</td>
<td>–</td>
<td>–</td>
<td>6</td>
</tr>
<tr>
<td>Professional and business services .....................</td>
<td>8</td>
<td>3</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>Professional and technical services ....................</td>
<td>8</td>
<td>4</td>
<td>–</td>
<td>4</td>
</tr>
<tr>
<td>Administrative and waste services ......................</td>
<td>5</td>
<td>–</td>
<td>–</td>
<td>4</td>
</tr>
<tr>
<td>Education and health services ............................</td>
<td>2</td>
<td>(6)</td>
<td>(6)</td>
<td>–</td>
</tr>
<tr>
<td>Educational services ..........................................</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ..........</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Health and social assistance ..............................</td>
<td>2</td>
<td>(6)</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Leisure and hospitality ......................................</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Accommodation and food services ..........................</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Other services ...................................................</td>
<td>2</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers ..................................................</td>
<td>5</td>
<td>2</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>1 to 49 workers ..................................................</td>
<td>4</td>
<td>1</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>50 to 99 workers ..................................................</td>
<td>6</td>
<td>2</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>100 workers or more ............................................</td>
<td>11</td>
<td>4</td>
<td>2</td>
<td>9</td>
</tr>
<tr>
<td>100 to 499 workers .............................................</td>
<td>10</td>
<td>3</td>
<td>1</td>
<td>7</td>
</tr>
<tr>
<td>500 workers or more ............................................</td>
<td>14</td>
<td>4</td>
<td>2</td>
<td>11</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Total</th>
<th>Performance</th>
<th>Signing</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>8</td>
<td>2</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>New England</td>
<td>6</td>
<td>1</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>8</td>
<td>2</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>South</td>
<td>7</td>
<td>2</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>7</td>
<td>2</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>East South Central</td>
<td>9</td>
<td>1</td>
<td>1</td>
<td>7</td>
</tr>
<tr>
<td>West South Central</td>
<td>6</td>
<td>2</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>Midwest</td>
<td>7</td>
<td>2</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>East North Central</td>
<td>7</td>
<td>2</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>West North Central</td>
<td>8</td>
<td>(6)</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>West</td>
<td>9</td>
<td>4</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>Mountain</td>
<td>8</td>
<td>2</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>Pacific</td>
<td>9</td>
<td>5</td>
<td>2</td>
<td>5</td>
</tr>
</tbody>
</table>

---

1 Formerly referred to as Dependent care reimbursement account.
2 Formerly referred to as Healthcare reimbursement account.
3 Savings plans established by the employer on behalf of the employee, but with no employer contribution.
4 These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees’ contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.
5 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.
6 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.
7 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/glossary20152016.htm.

Table 41. Standard errors for financial benefits: Access, private industry workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Health savings account</th>
<th>Section 125 cafeteria benefits</th>
<th>Savings plans with no employer contribution</th>
<th>Payroll deduction</th>
<th>Financial planning</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Flexible benefits</td>
<td>Dependent care flexible spending account¹</td>
<td>Healthcare flexible spending account²</td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td></td>
<td>0.8</td>
<td>0.5</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.4</td>
<td>1.2</td>
<td>1.7</td>
<td>1.7</td>
<td>1.3</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.6</td>
<td>1.5</td>
<td>1.6</td>
<td>1.6</td>
<td>1.4</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.8</td>
<td>1.4</td>
<td>2.2</td>
<td>2.3</td>
<td>1.7</td>
</tr>
<tr>
<td>Service</td>
<td>0.8</td>
<td>0.6</td>
<td>1.2</td>
<td>1.2</td>
<td>1.3</td>
</tr>
<tr>
<td>Protective service</td>
<td>3.4</td>
<td>-</td>
<td>5.1</td>
<td>6.0</td>
<td>2.5</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.2</td>
<td>0.8</td>
<td>1.2</td>
<td>1.1</td>
<td>0.7</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.3</td>
<td>1.0</td>
<td>1.4</td>
<td>1.3</td>
<td>0.9</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.4</td>
<td>1.0</td>
<td>1.4</td>
<td>1.4</td>
<td>1.1</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>0.9</td>
<td>0.9</td>
<td>1.3</td>
<td>1.3</td>
<td>1.5</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>1.5</td>
<td>1.1</td>
<td>1.8</td>
<td>1.7</td>
<td>2.0</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.5</td>
<td>1.0</td>
<td>2.2</td>
<td>2.0</td>
<td>2.2</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.0</td>
<td>1.0</td>
<td>1.2</td>
<td>1.3</td>
<td>1.5</td>
</tr>
<tr>
<td>Production</td>
<td>1.6</td>
<td>1.5</td>
<td>1.6</td>
<td>1.9</td>
<td>1.8</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.3</td>
<td>1.2</td>
<td>1.8</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Full time</td>
<td>0.8</td>
<td>0.6</td>
<td>0.8</td>
<td>0.8</td>
<td>1.0</td>
</tr>
<tr>
<td>Part time</td>
<td>0.7</td>
<td>0.5</td>
<td>1.1</td>
<td>0.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Union</td>
<td>1.8</td>
<td>1.5</td>
<td>2.0</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.8</td>
<td>0.5</td>
<td>0.8</td>
<td>0.9</td>
<td>0.7</td>
</tr>
<tr>
<td>Average wage within the following categories:⁵</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>0.6</td>
<td>0.5</td>
<td>1.1</td>
<td>1.1</td>
<td>0.8</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>0.5</td>
<td>0.8</td>
<td>1.1</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.9</td>
<td>0.8</td>
<td>1.1</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.1</td>
<td>0.9</td>
<td>1.2</td>
<td>1.3</td>
<td>1.2</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.4</td>
<td>1.1</td>
<td>1.5</td>
<td>1.5</td>
<td>1.3</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.2</td>
<td>1.6</td>
<td>2.1</td>
<td>2.1</td>
<td>1.6</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.2</td>
<td>1.0</td>
<td>1.2</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Construction</td>
<td>1.3</td>
<td>1.2</td>
<td>1.5</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>1.6</td>
<td>1.3</td>
<td>1.1</td>
<td>1.4</td>
<td>1.5</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.9</td>
<td>0.6</td>
<td>0.9</td>
<td>0.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>1.0</td>
<td>0.6</td>
<td>1.2</td>
<td>1.1</td>
<td>1.0</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>2.2</td>
<td>2.9</td>
<td>2.5</td>
<td>2.5</td>
<td>2.1</td>
</tr>
<tr>
<td>Retail trade</td>
<td>0.9</td>
<td>0.7</td>
<td>1.1</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>2.3</td>
<td>2.9</td>
<td>4.9</td>
<td>5.2</td>
<td>3.0</td>
</tr>
<tr>
<td>Utilities</td>
<td>6.2</td>
<td>3.7</td>
<td>7.3</td>
<td>6.1</td>
<td>2.9</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 41. Standard errors for financial benefits: Access, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Stock options</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Total</td>
<td>Performance</td>
<td>Signing</td>
</tr>
<tr>
<td>All workers ...............................................................................................</td>
<td>0.4</td>
<td>0.2</td>
<td>0.1</td>
<td>0.3</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ..................................................</td>
<td>1.0</td>
<td>0.6</td>
<td>0.3</td>
<td>0.6</td>
</tr>
<tr>
<td>Management, business, and financial ......................................................</td>
<td>1.6</td>
<td>0.8</td>
<td>0.4</td>
<td>1.1</td>
</tr>
<tr>
<td>Professional and related ...........................................................................</td>
<td>1.0</td>
<td>0.7</td>
<td>0.4</td>
<td>0.6</td>
</tr>
<tr>
<td>Service .......................................................................................................</td>
<td>0.6</td>
<td>0.1</td>
<td>0.1</td>
<td>0.6</td>
</tr>
<tr>
<td>Protective service ......................................................................................</td>
<td>0.3</td>
<td>–</td>
<td>–</td>
<td>0.3</td>
</tr>
<tr>
<td>Sales and office .........................................................................................</td>
<td>0.6</td>
<td>0.2</td>
<td>0.2</td>
<td>0.6</td>
</tr>
<tr>
<td>Sales and related ........................................................................................</td>
<td>0.8</td>
<td>0.2</td>
<td>0.3</td>
<td>0.8</td>
</tr>
<tr>
<td>Office and administrative support ..................................................................</td>
<td>0.9</td>
<td>0.3</td>
<td>0.2</td>
<td>0.9</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance ......................................</td>
<td>0.6</td>
<td>0.5</td>
<td>0.3</td>
<td>0.5</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry ...........................</td>
<td>0.9</td>
<td>–</td>
<td>–</td>
<td>0.8</td>
</tr>
<tr>
<td>Installation, maintenance, and repair ......................................................</td>
<td>0.9</td>
<td>0.8</td>
<td>–</td>
<td>0.7</td>
</tr>
<tr>
<td>Production, transportation, and material moving .........................................</td>
<td>1.0</td>
<td>0.2</td>
<td>0.1</td>
<td>1.0</td>
</tr>
<tr>
<td>Production ....................................................................................................</td>
<td>0.8</td>
<td>0.5</td>
<td>0.2</td>
<td>0.7</td>
</tr>
<tr>
<td>Transportation and material moving ............................................................</td>
<td>1.6</td>
<td>0.2</td>
<td>0.2</td>
<td>1.6</td>
</tr>
<tr>
<td>Full time .......................................................................................................</td>
<td>0.5</td>
<td>0.3</td>
<td>0.2</td>
<td>0.4</td>
</tr>
<tr>
<td>Part time .......................................................................................................</td>
<td>0.5</td>
<td>0.1</td>
<td>0.1</td>
<td>0.5</td>
</tr>
<tr>
<td>Union .............................................................................................................</td>
<td>1.7</td>
<td>0.9</td>
<td>0.2</td>
<td>1.3</td>
</tr>
<tr>
<td>Nonunion ........................................................................................................</td>
<td>0.4</td>
<td>0.2</td>
<td>0.1</td>
<td>0.4</td>
</tr>
<tr>
<td>Average wage within the following categories:5 ........................................</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent .......................................................................................</td>
<td>0.4</td>
<td>0.1</td>
<td>0.1</td>
<td>0.3</td>
</tr>
<tr>
<td>Lowest 10 percent ......................................................................................</td>
<td>0.5</td>
<td>0.1</td>
<td>–</td>
<td>0.4</td>
</tr>
<tr>
<td>Second 25 percent ......................................................................................</td>
<td>0.6</td>
<td>0.1</td>
<td>0.1</td>
<td>0.6</td>
</tr>
<tr>
<td>Third 25 percent .......................................................................................</td>
<td>0.8</td>
<td>0.3</td>
<td>0.2</td>
<td>0.7</td>
</tr>
<tr>
<td>Highest 25 percent .....................................................................................</td>
<td>1.0</td>
<td>0.7</td>
<td>0.4</td>
<td>0.6</td>
</tr>
<tr>
<td>Highest 10 percent .....................................................................................</td>
<td>1.8</td>
<td>1.2</td>
<td>0.5</td>
<td>0.9</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries ..........................................................................</td>
<td>1.1</td>
<td>0.7</td>
<td>0.5</td>
<td>0.7</td>
</tr>
<tr>
<td>Construction .................................................................................................</td>
<td>1.2</td>
<td>–</td>
<td>–</td>
<td>0.8</td>
</tr>
<tr>
<td>Manufacturing ...............................................................................................</td>
<td>1.6</td>
<td>0.9</td>
<td>0.6</td>
<td>1.0</td>
</tr>
<tr>
<td>Service-providing industries .......................................................................</td>
<td>0.5</td>
<td>0.2</td>
<td>0.1</td>
<td>0.4</td>
</tr>
<tr>
<td>Trade, transportation, and utilities .........................................................</td>
<td>0.8</td>
<td>0.2</td>
<td>0.1</td>
<td>0.8</td>
</tr>
<tr>
<td>Wholesale trade ............................................................................................</td>
<td>1.0</td>
<td>0.4</td>
<td>0.4</td>
<td>0.9</td>
</tr>
<tr>
<td>Retail trade ..................................................................................................</td>
<td>1.0</td>
<td>0.3</td>
<td>0.2</td>
<td>1.0</td>
</tr>
<tr>
<td>Transportation and warehousing ....................................................................</td>
<td>3.4</td>
<td>–</td>
<td>–</td>
<td>3.3</td>
</tr>
<tr>
<td>Utilities .......................................................................................................</td>
<td>2.2</td>
<td>–</td>
<td>–</td>
<td>2.2</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 41. Standard errors for financial benefits: Access, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Health savings account</th>
<th>Section 125 cafeteria benefits</th>
<th>Savings plans with no employer contribution</th>
<th>Payroll deduction</th>
<th>IRA</th>
<th>Financial planning</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Flexible benefits</td>
<td>Dependent care flexible spending account&lt;sup&gt;1&lt;/sup&gt;</td>
<td>Healthcare flexible spending account&lt;sup&gt;2&lt;/sup&gt;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Information</td>
<td>2.7</td>
<td>2.5</td>
<td>2.7</td>
<td>3.0</td>
<td>2.3</td>
<td>0.8</td>
</tr>
<tr>
<td>Financial activities</td>
<td>1.6</td>
<td>1.4</td>
<td>2.6</td>
<td>2.3</td>
<td>1.1</td>
<td>1.0</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>1.1</td>
<td>1.6</td>
<td>1.6</td>
<td>1.5</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>1.5</td>
<td>2.2</td>
<td>1.8</td>
<td>1.7</td>
<td>1.7</td>
<td>1.4</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>2.2</td>
<td>2.9</td>
<td>2.7</td>
<td>2.5</td>
<td>2.2</td>
<td>2.0</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>3.8</td>
<td>2.7</td>
<td>5.9</td>
<td>5.2</td>
<td>3.1</td>
<td>2.0</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>2.4</td>
<td>1.8</td>
<td>2.1</td>
<td>1.8</td>
<td>1.6</td>
<td>1.2</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>4.1</td>
<td>3.4</td>
<td>3.9</td>
<td>4.0</td>
<td>3.6</td>
<td>2.2</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>1.3</td>
<td>1.7</td>
<td>2.7</td>
<td>1.9</td>
<td>1.8</td>
<td>1.2</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.1</td>
<td>1.6</td>
<td>2.7</td>
<td>3.0</td>
<td>2.4</td>
<td>1.9</td>
</tr>
<tr>
<td>Educational services</td>
<td>2.7</td>
<td>2.6</td>
<td>2.9</td>
<td>2.6</td>
<td>2.5</td>
<td>2.0</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.8</td>
<td>3.7</td>
<td>3.0</td>
<td>1.8</td>
<td>3.4</td>
<td>2.0</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.3</td>
<td>1.9</td>
<td>3.1</td>
<td>3.6</td>
<td>2.7</td>
<td>2.1</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>1.1</td>
<td>1.1</td>
<td>1.9</td>
<td>1.6</td>
<td>1.2</td>
<td>0.8</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>1.1</td>
<td>1.0</td>
<td>1.9</td>
<td>1.7</td>
<td>1.4</td>
<td>1.0</td>
</tr>
<tr>
<td>Other services</td>
<td>1.9</td>
<td>1.6</td>
<td>2.4</td>
<td>2.5</td>
<td>2.0</td>
<td>1.6</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.8</td>
<td>0.7</td>
<td>1.0</td>
<td>1.1</td>
<td>0.7</td>
<td>0.4</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.9</td>
<td>0.5</td>
<td>1.0</td>
<td>0.9</td>
<td>0.7</td>
<td>0.3</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.9</td>
<td>2.0</td>
<td>2.3</td>
<td>2.6</td>
<td>1.7</td>
<td>0.9</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.2</td>
<td>0.8</td>
<td>1.1</td>
<td>1.0</td>
<td>1.1</td>
<td>1.0</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.6</td>
<td>1.2</td>
<td>1.5</td>
<td>1.5</td>
<td>1.2</td>
<td>1.3</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.7</td>
<td>1.6</td>
<td>1.9</td>
<td>1.6</td>
<td>1.7</td>
<td>1.0</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>0.9</td>
<td>1.1</td>
<td>1.4</td>
<td>1.5</td>
<td>2.1</td>
<td>1.3</td>
</tr>
<tr>
<td>New England</td>
<td>1.6</td>
<td>1.7</td>
<td>2.6</td>
<td>3.3</td>
<td>3.9</td>
<td>2.4</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.1</td>
<td>1.4</td>
<td>1.6</td>
<td>1.6</td>
<td>2.1</td>
<td>1.2</td>
</tr>
<tr>
<td>South</td>
<td>1.7</td>
<td>0.9</td>
<td>1.5</td>
<td>1.6</td>
<td>1.0</td>
<td>0.7</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>2.4</td>
<td>1.5</td>
<td>2.1</td>
<td>2.3</td>
<td>1.5</td>
<td>1.2</td>
</tr>
<tr>
<td>East South Central</td>
<td>4.8</td>
<td>1.5</td>
<td>3.4</td>
<td>2.7</td>
<td>2.6</td>
<td>2.1</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.7</td>
<td>1.4</td>
<td>2.6</td>
<td>3.0</td>
<td>1.2</td>
<td>0.5</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.5</td>
<td>1.0</td>
<td>1.8</td>
<td>1.6</td>
<td>1.4</td>
<td>0.5</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.9</td>
<td>1.1</td>
<td>2.3</td>
<td>1.9</td>
<td>1.8</td>
<td>0.6</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.2</td>
<td>2.1</td>
<td>3.0</td>
<td>2.8</td>
<td>2.0</td>
<td>0.8</td>
</tr>
<tr>
<td>West</td>
<td>1.2</td>
<td>0.7</td>
<td>1.3</td>
<td>1.5</td>
<td>1.9</td>
<td>1.4</td>
</tr>
<tr>
<td>Mountain</td>
<td>2.3</td>
<td>1.6</td>
<td>1.8</td>
<td>3.1</td>
<td>1.5</td>
<td>0.8</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.3</td>
<td>0.7</td>
<td>1.7</td>
<td>1.6</td>
<td>2.7</td>
<td>2.0</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 41. Standard errors for financial benefits: Access, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Stock options</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Performance</td>
<td>Signing</td>
<td>Other</td>
</tr>
<tr>
<td>Information</td>
<td>4.4</td>
<td>3.6</td>
<td>–</td>
<td>2.1</td>
</tr>
<tr>
<td>Financial activities</td>
<td>1.5</td>
<td>0.8</td>
<td>0.8</td>
<td>1.4</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>1.5</td>
<td>1.1</td>
<td>1.2</td>
<td>1.5</td>
</tr>
<tr>
<td></td>
<td>2.2</td>
<td>1.8</td>
<td>1.9</td>
<td>2.1</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>2.0</td>
<td>1.1</td>
<td>0.5</td>
<td>1.6</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>2.0</td>
<td>–</td>
<td>–</td>
<td>2.1</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>1.1</td>
<td>0.5</td>
<td>0.3</td>
<td>0.8</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>1.5</td>
<td>0.9</td>
<td>–</td>
<td>1.4</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>1.6</td>
<td>–</td>
<td>–</td>
<td>1.4</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.0</td>
<td>0.1</td>
<td>0.1</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Geographical areas</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>1.2</td>
<td>0.4</td>
<td>0.3</td>
<td>0.9</td>
</tr>
<tr>
<td>New England</td>
<td>1.1</td>
<td>0.5</td>
<td>0.4</td>
<td>1.1</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.4</td>
<td>0.6</td>
<td>0.4</td>
<td>1.0</td>
</tr>
<tr>
<td>South</td>
<td>0.5</td>
<td>0.3</td>
<td>0.2</td>
<td>0.5</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>0.6</td>
<td>0.3</td>
<td>0.2</td>
<td>0.7</td>
</tr>
<tr>
<td>East South Central</td>
<td>0.9</td>
<td>0.4</td>
<td>0.5</td>
<td>1.7</td>
</tr>
<tr>
<td>West South Central</td>
<td>0.9</td>
<td>0.6</td>
<td>0.3</td>
<td>0.4</td>
</tr>
<tr>
<td>Midwest</td>
<td>0.8</td>
<td>0.2</td>
<td>0.2</td>
<td>0.6</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.9</td>
<td>0.2</td>
<td>0.3</td>
<td>0.7</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.7</td>
<td>0.3</td>
<td>0.1</td>
<td>1.3</td>
</tr>
<tr>
<td>West</td>
<td>1.1</td>
<td>0.6</td>
<td>0.3</td>
<td>0.9</td>
</tr>
<tr>
<td>Mountain</td>
<td>2.5</td>
<td>0.6</td>
<td>(6)</td>
<td>2.3</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.1</td>
<td>0.8</td>
<td>0.5</td>
<td>0.6</td>
</tr>
</tbody>
</table>

1 Formerly referred to as Dependent care reimbursement account.
2 Formerly referred to as Healthcare reimbursement account.
3 Savings plans established by the employer on behalf of the employee, but with no employer contribution. These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees’ contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.
4 An individual retirement plan that can be sponsored by the employer, but with no employer contributions. The employee establishes either a traditional (with tax-deductible contributions) or Roth (contributions are made post-tax but accumulate tax-free until retirement) IRA plan with a financial institution, and authorizes the payroll deduction by the employer.
5 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.
6 Less than 0.05.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 42. Health-related benefits: Access, private industry workers, March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Long-term care insurance¹</th>
<th>Retiree healthcare benefits²</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Under age 65</td>
<td>Age 65 and over</td>
</tr>
<tr>
<td>All workers ..................................................................................................</td>
<td>17</td>
<td>15</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related .......................................................</td>
<td>28</td>
<td>23</td>
</tr>
<tr>
<td>Management, business, and financial ................................................................</td>
<td>33</td>
<td>27</td>
</tr>
<tr>
<td>Professional and related ..................................................................................</td>
<td>25</td>
<td>21</td>
</tr>
<tr>
<td>Service ..........................................................................................................</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td>Protective service ...........................................................................................</td>
<td>6</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office .............................................................................................</td>
<td>17</td>
<td>14</td>
</tr>
<tr>
<td>Sales and related ............................................................................................</td>
<td>13</td>
<td>9</td>
</tr>
<tr>
<td>Office and administrative support ...................................................................</td>
<td>20</td>
<td>18</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance .......................................</td>
<td>11</td>
<td>13</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry ................................</td>
<td>5</td>
<td>8</td>
</tr>
<tr>
<td>Installation, maintenance, and repair .........................................................</td>
<td>16</td>
<td>19</td>
</tr>
<tr>
<td>Production, transportation, and material moving ..........................................</td>
<td>13</td>
<td>17</td>
</tr>
<tr>
<td>Production ......................................................................................................</td>
<td>13</td>
<td>15</td>
</tr>
<tr>
<td>Transportation and material moving .............................................................</td>
<td>13</td>
<td>19</td>
</tr>
<tr>
<td>Full time ........................................................................................................</td>
<td>20</td>
<td>18</td>
</tr>
<tr>
<td>Part time ........................................................................................................</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td>Union ...............................................................................................................</td>
<td>23</td>
<td>41</td>
</tr>
<tr>
<td>Nonunion .........................................................................................................</td>
<td>16</td>
<td>12</td>
</tr>
<tr>
<td>Average wage within the following categories:³ ............................................</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent .........................................................................................</td>
<td>6</td>
<td>4</td>
</tr>
<tr>
<td>Lowest 10 percent .........................................................................................</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Second 25 percent ..........................................................................................</td>
<td>13</td>
<td>10</td>
</tr>
<tr>
<td>Third 25 percent ............................................................................................</td>
<td>19</td>
<td>19</td>
</tr>
<tr>
<td>Highest 25 percent .......................................................................................</td>
<td>33</td>
<td>30</td>
</tr>
<tr>
<td>Highest 10 percent ..........................................................................................</td>
<td>39</td>
<td>32</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries .............................................................................</td>
<td>15</td>
<td>16</td>
</tr>
<tr>
<td>Construction ...................................................................................................</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Manufacturing ..................................................................................................</td>
<td>21</td>
<td>21</td>
</tr>
<tr>
<td>Service-providing industries .........................................................................</td>
<td>17</td>
<td>15</td>
</tr>
<tr>
<td>Trade, transportation, and utilities ................................................................</td>
<td>14</td>
<td>15</td>
</tr>
<tr>
<td>Wholesale trade ...............................................................................................</td>
<td>16</td>
<td>9</td>
</tr>
<tr>
<td>Retail trade ....................................................................................................</td>
<td>10</td>
<td>9</td>
</tr>
<tr>
<td>Transportation and warehousing ......................................................................</td>
<td>21</td>
<td>36</td>
</tr>
<tr>
<td>Utilities .........................................................................................................</td>
<td>43</td>
<td>60</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
## Table 42. Health-related benefits: Access, private industry workers, March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Long-term care insurance(^1)</th>
<th>Retiree healthcare benefits(^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Under age 65</td>
<td>Age 65 and over</td>
</tr>
<tr>
<td>Information</td>
<td>49</td>
<td>48</td>
</tr>
<tr>
<td>Financial activities</td>
<td>40</td>
<td>39</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>52</td>
<td>53</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>44</td>
<td>44</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>9</td>
<td>5</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>18</td>
<td>12</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>24</td>
<td>13</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td>Education and health services</td>
<td>18</td>
<td>13</td>
</tr>
<tr>
<td>Educational services</td>
<td>32</td>
<td>28</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>53</td>
<td>43</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>15</td>
<td>11</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td>Other services</td>
<td>7</td>
<td>8</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>9</td>
<td>7</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>13</td>
<td>11</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>26</td>
<td>25</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>19</td>
<td>16</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>37</td>
<td>38</td>
</tr>
</tbody>
</table>

### Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Under age 65</th>
<th>Age 65 and over</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>17</td>
<td>15</td>
</tr>
<tr>
<td>New England</td>
<td>17</td>
<td>13</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>17</td>
<td>16</td>
</tr>
<tr>
<td>South</td>
<td>18</td>
<td>16</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>19</td>
<td>17</td>
</tr>
<tr>
<td>East South Central</td>
<td>16</td>
<td>17</td>
</tr>
<tr>
<td>West South Central</td>
<td>17</td>
<td>16</td>
</tr>
<tr>
<td>Midwest</td>
<td>15</td>
<td>14</td>
</tr>
<tr>
<td>East North Central</td>
<td>16</td>
<td>14</td>
</tr>
<tr>
<td>West North Central</td>
<td>14</td>
<td>15</td>
</tr>
<tr>
<td>West</td>
<td>16</td>
<td>13</td>
</tr>
<tr>
<td>Mountain</td>
<td>16</td>
<td>10</td>
</tr>
<tr>
<td>Pacific</td>
<td>15</td>
<td>14</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Long-term care insurance</th>
<th>Retiree healthcare benefits&lt;sup&gt;2&lt;/sup&gt;</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.7</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.4</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>2.1</td>
<td>1.6</td>
<td>1.5</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.6</td>
<td>1.2</td>
<td>1.4</td>
</tr>
<tr>
<td>Service</td>
<td>1.1</td>
<td>0.6</td>
<td>0.5</td>
</tr>
<tr>
<td>Protective service</td>
<td>1.5</td>
<td>-</td>
<td>1.4</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.0</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.3</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.0</td>
<td>1.0</td>
<td>1.2</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.3</td>
<td>0.8</td>
<td>1.1</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>1.1</td>
<td>1.1</td>
<td>1.2</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.1</td>
<td>1.2</td>
<td>1.6</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.0</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Production and maintenance</td>
<td>1.6</td>
<td>1.6</td>
<td>1.8</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.2</td>
<td>1.5</td>
<td>1.6</td>
</tr>
<tr>
<td>Full time</td>
<td>0.8</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Part time</td>
<td>0.8</td>
<td>0.5</td>
<td>0.6</td>
</tr>
<tr>
<td>Union</td>
<td>1.7</td>
<td>2.0</td>
<td>2.3</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.7</td>
<td>0.4</td>
<td>0.5</td>
</tr>
<tr>
<td>Average wage within the following categories:&lt;sup&gt;3&lt;/sup&gt;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>0.7</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>0.8</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.8</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.0</td>
<td>0.7</td>
<td>0.8</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.5</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.3</td>
<td>2.1</td>
<td>2.0</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.3</td>
<td>1.1</td>
<td>1.3</td>
</tr>
<tr>
<td>Construction</td>
<td>0.7</td>
<td>0.9</td>
<td>1.1</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>1.5</td>
<td>1.6</td>
<td>1.7</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.8</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>1.0</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>2.6</td>
<td>1.7</td>
<td>1.2</td>
</tr>
<tr>
<td>Retail trade</td>
<td>1.0</td>
<td>1.0</td>
<td>0.9</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>1.9</td>
<td>3.2</td>
<td>3.5</td>
</tr>
<tr>
<td>Utilities</td>
<td>4.9</td>
<td>7.0</td>
<td>5.6</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 42. Standard errors for health-related benefits: Access, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Long-term care insurance(^1)</th>
<th>Retiree healthcare benefits(^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Under age 65</td>
<td>Age 65 and over</td>
</tr>
<tr>
<td>Information</td>
<td>4.3</td>
<td>2.9</td>
</tr>
<tr>
<td>Financial activities</td>
<td>2.0</td>
<td>1.9</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>1.9</td>
<td>2.2</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>2.7</td>
<td>2.6</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>2.2</td>
<td>3.4</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>2.6</td>
<td>1.5</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>1.8</td>
<td>1.5</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>3.2</td>
<td>2.7</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>0.9</td>
<td>2.1</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.7</td>
<td>1.1</td>
</tr>
<tr>
<td>Educational services</td>
<td>2.2</td>
<td>2.0</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>3.0</td>
<td>2.9</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.1</td>
<td>1.3</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>1.8</td>
<td>0.7</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>1.9</td>
<td>0.6</td>
</tr>
<tr>
<td>Other services</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.6</td>
<td>0.5</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.6</td>
<td>0.5</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.6</td>
<td>1.4</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.2</td>
<td>0.8</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.2</td>
<td>1.0</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.9</td>
<td>1.8</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Under age 65</th>
<th>Age 65 and over</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.1</td>
<td>0.6</td>
</tr>
<tr>
<td>New England</td>
<td>1.8</td>
<td>1.5</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.4</td>
<td>0.6</td>
</tr>
<tr>
<td>South</td>
<td>1.5</td>
<td>0.9</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>2.1</td>
<td>1.2</td>
</tr>
<tr>
<td>East South Central</td>
<td>3.5</td>
<td>1.9</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.4</td>
<td>1.9</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.8</td>
<td>1.0</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.4</td>
<td>1.0</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.2</td>
<td>2.4</td>
</tr>
<tr>
<td>West</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.6</td>
<td>1.0</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.2</td>
<td>1.3</td>
</tr>
</tbody>
</table>

\(^1\) 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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/eb/s/glossary20152016.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses¹</th>
<th>Cash profit-sharing bonus</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus²</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>38</td>
<td>6</td>
<td>3</td>
<td>10</td>
<td>6</td>
<td>4</td>
<td>1</td>
<td>6</td>
<td>11</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>47</td>
<td>7</td>
<td>5</td>
<td>14</td>
<td>5</td>
<td>6</td>
<td>2</td>
<td>8</td>
<td>13</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>53</td>
<td>10</td>
<td>6</td>
<td>18</td>
<td>5</td>
<td>5</td>
<td>1</td>
<td>8</td>
<td>15</td>
</tr>
<tr>
<td>Professional and related</td>
<td>44</td>
<td>6</td>
<td>5</td>
<td>12</td>
<td>5</td>
<td>7</td>
<td>2</td>
<td>9</td>
<td>12</td>
</tr>
<tr>
<td>Service</td>
<td>23</td>
<td>1</td>
<td>2</td>
<td>5</td>
<td>7</td>
<td>2</td>
<td>–</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>2</td>
<td>–</td>
<td>1</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>40</td>
<td>9</td>
<td>3</td>
<td>11</td>
<td>6</td>
<td>3</td>
<td>1</td>
<td>6</td>
<td>12</td>
</tr>
<tr>
<td>Sales and related</td>
<td>33</td>
<td>11</td>
<td>1</td>
<td>8</td>
<td>5</td>
<td>2</td>
<td>1</td>
<td>3</td>
<td>13</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>45</td>
<td>8</td>
<td>4</td>
<td>14</td>
<td>6</td>
<td>3</td>
<td>1</td>
<td>8</td>
<td>11</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>39</td>
<td>6</td>
<td>2</td>
<td>12</td>
<td>10</td>
<td>3</td>
<td>1</td>
<td>4</td>
<td>11</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>32</td>
<td>3</td>
<td>1</td>
<td>13</td>
<td>10</td>
<td>–</td>
<td>–</td>
<td>1</td>
<td>7</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>45</td>
<td>9</td>
<td>3</td>
<td>12</td>
<td>9</td>
<td>5</td>
<td>1</td>
<td>7</td>
<td>15</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>40</td>
<td>8</td>
<td>2</td>
<td>9</td>
<td>7</td>
<td>3</td>
<td>1</td>
<td>4</td>
<td>15</td>
</tr>
<tr>
<td>Production</td>
<td>44</td>
<td>10</td>
<td>2</td>
<td>10</td>
<td>7</td>
<td>3</td>
<td>1</td>
<td>4</td>
<td>16</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>37</td>
<td>5</td>
<td>1</td>
<td>8</td>
<td>6</td>
<td>3</td>
<td>–</td>
<td>5</td>
<td>14</td>
</tr>
<tr>
<td>Full time</td>
<td>44</td>
<td>7</td>
<td>4</td>
<td>13</td>
<td>7</td>
<td>5</td>
<td>1</td>
<td>6</td>
<td>14</td>
</tr>
<tr>
<td>Part time</td>
<td>21</td>
<td>3</td>
<td>1</td>
<td>4</td>
<td>5</td>
<td>1</td>
<td>1</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Union</td>
<td>33</td>
<td>9</td>
<td>5</td>
<td>4</td>
<td>2</td>
<td>5</td>
<td>1</td>
<td>6</td>
<td>17</td>
</tr>
<tr>
<td>Nonunion</td>
<td>39</td>
<td>6</td>
<td>3</td>
<td>11</td>
<td>7</td>
<td>4</td>
<td>1</td>
<td>6</td>
<td>11</td>
</tr>
<tr>
<td>**Average wage within the following categories:**³</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>23</td>
<td>4</td>
<td>1</td>
<td>5</td>
<td>6</td>
<td>1</td>
<td>2</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>16</td>
<td>1</td>
<td>1</td>
<td>5</td>
<td>5</td>
<td>–</td>
<td>–</td>
<td>(4)</td>
<td>2</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>39</td>
<td>6</td>
<td>2</td>
<td>11</td>
<td>8</td>
<td>3</td>
<td>1</td>
<td>5</td>
<td>11</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>45</td>
<td>7</td>
<td>3</td>
<td>14</td>
<td>6</td>
<td>5</td>
<td>1</td>
<td>6</td>
<td>14</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>50</td>
<td>10</td>
<td>6</td>
<td>14</td>
<td>6</td>
<td>7</td>
<td>1</td>
<td>8</td>
<td>16</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>51</td>
<td>10</td>
<td>7</td>
<td>15</td>
<td>4</td>
<td>7</td>
<td>1</td>
<td>8</td>
<td>17</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>47</td>
<td>10</td>
<td>3</td>
<td>14</td>
<td>9</td>
<td>4</td>
<td>1</td>
<td>3</td>
<td>15</td>
</tr>
<tr>
<td>Construction</td>
<td>37</td>
<td>3</td>
<td>–</td>
<td>15</td>
<td>12</td>
<td>1</td>
<td>–</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>53</td>
<td>14</td>
<td>3</td>
<td>13</td>
<td>7</td>
<td>5</td>
<td>1</td>
<td>4</td>
<td>19</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>36</td>
<td>6</td>
<td>3</td>
<td>10</td>
<td>6</td>
<td>4</td>
<td>1</td>
<td>6</td>
<td>11</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>37</td>
<td>11</td>
<td>1</td>
<td>7</td>
<td>6</td>
<td>2</td>
<td>1</td>
<td>4</td>
<td>15</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>42</td>
<td>7</td>
<td>1</td>
<td>13</td>
<td>9</td>
<td>5</td>
<td>1</td>
<td>3</td>
<td>10</td>
</tr>
<tr>
<td>Retail trade</td>
<td>33</td>
<td>13</td>
<td>1</td>
<td>5</td>
<td>6</td>
<td>1</td>
<td>1</td>
<td>4</td>
<td>13</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>43</td>
<td>9</td>
<td>–</td>
<td>4</td>
<td>4</td>
<td>3</td>
<td>–</td>
<td>–</td>
<td>24</td>
</tr>
<tr>
<td>Utilities</td>
<td>47</td>
<td>–</td>
<td>6</td>
<td>15</td>
<td>–</td>
<td>6</td>
<td>–</td>
<td>2</td>
<td>21</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 43. Nonproduction bonuses: Access, private industry workers, March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses¹</th>
<th>Cash profit-sharing bonus</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information</td>
<td>74</td>
<td>21</td>
<td>12</td>
<td>18</td>
<td>2</td>
<td>19</td>
<td>–</td>
<td>27</td>
<td>28</td>
</tr>
<tr>
<td>Financial activities</td>
<td>64</td>
<td>13</td>
<td>7</td>
<td>23</td>
<td>5</td>
<td>5</td>
<td>3</td>
<td>2</td>
<td>9</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>72</td>
<td>16</td>
<td>8</td>
<td>24</td>
<td>5</td>
<td>3</td>
<td>2</td>
<td>11</td>
<td>20</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>71</td>
<td>15</td>
<td>6</td>
<td>20</td>
<td>5</td>
<td>3</td>
<td>1</td>
<td>13</td>
<td>21</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>72</td>
<td>16</td>
<td>14</td>
<td>26</td>
<td>6</td>
<td>2</td>
<td>5</td>
<td>10</td>
<td>19</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>41</td>
<td>–</td>
<td>–</td>
<td>19</td>
<td>6</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>8</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>40</td>
<td>4</td>
<td>5</td>
<td>14</td>
<td>6</td>
<td>3</td>
<td>1</td>
<td>6</td>
<td>9</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>56</td>
<td>8</td>
<td>7</td>
<td>24</td>
<td>8</td>
<td>4</td>
<td>2</td>
<td>5</td>
<td>11</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>24</td>
<td>1</td>
<td>2</td>
<td>5</td>
<td>4</td>
<td>2</td>
<td>–</td>
<td>7</td>
<td>4</td>
</tr>
<tr>
<td>Education and health services</td>
<td>34</td>
<td>1</td>
<td>2</td>
<td>8</td>
<td>7</td>
<td>6</td>
<td>3</td>
<td>10</td>
<td>8</td>
</tr>
<tr>
<td>Educational services</td>
<td>17</td>
<td>–</td>
<td>2</td>
<td>3</td>
<td>1</td>
<td>9</td>
<td>–</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>18</td>
<td>–</td>
<td>3</td>
<td>2</td>
<td>11</td>
<td>–</td>
<td>–</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>37</td>
<td>1</td>
<td>2</td>
<td>9</td>
<td>8</td>
<td>6</td>
<td>4</td>
<td>11</td>
<td>9</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>17</td>
<td>–</td>
<td>2</td>
<td>4</td>
<td>5</td>
<td>–</td>
<td>–</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>17</td>
<td>–</td>
<td>2</td>
<td>4</td>
<td>5</td>
<td>–</td>
<td>–</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Other services</td>
<td>25</td>
<td>–</td>
<td>–</td>
<td>7</td>
<td>6</td>
<td>4</td>
<td>–</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>34</td>
<td>3</td>
<td>1</td>
<td>13</td>
<td>9</td>
<td>2</td>
<td>1</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>34</td>
<td>3</td>
<td>1</td>
<td>13</td>
<td>9</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>34</td>
<td>4</td>
<td>2</td>
<td>11</td>
<td>7</td>
<td>3</td>
<td>1</td>
<td>5</td>
<td>8</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>43</td>
<td>10</td>
<td>5</td>
<td>8</td>
<td>3</td>
<td>5</td>
<td>2</td>
<td>9</td>
<td>18</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>41</td>
<td>9</td>
<td>4</td>
<td>7</td>
<td>5</td>
<td>5</td>
<td>2</td>
<td>9</td>
<td>17</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>46</td>
<td>11</td>
<td>6</td>
<td>8</td>
<td>2</td>
<td>6</td>
<td>2</td>
<td>10</td>
<td>19</td>
</tr>
</tbody>
</table>

**Geographic areas**

| Northeast                                              | 37                          | 4                         | 3                          | 14               | 3            | 5                                 | 1              | 6            | 10           |
| New England                                             | 35                          | 6                         | 3                          | 14               | 2            | 5                                 | 1              | 5            | 8            |
| Middle Atlantic                                         | 38                          | 4                         | 3                          | 14               | 4            | 5                                 | 1              | 6            | 10           |
| South                                                  | 42                          | 6                         | 4                          | 11               | 9            | 2                                 | 1              | 6            | 14           |
| South Atlantic                                          | 42                          | 6                         | 5                          | 10               | 9            | 3                                 | 2              | 6            | 14           |
| East South Central                                      | 42                          | 6                         | 1                          | 11               | 2            | –                                 | –              | 6            | 16           |
| West South Central                                      | 43                          | 7                         | 4                          | 11               | 10           | 2                                 | 1              | 6            | 14           |
| Midwest                                                | 38                          | 8                         | 3                          | 10               | 5            | 3                                 | 1              | 6            | 11           |
| East North Central                                      | 39                          | 8                         | 3                          | 10               | 7            | 3                                 | 1              | 6            | 11           |
| West North Central                                      | 37                          | 8                         | 3                          | 9                | 2            | 4                                 | 2              | 6            | 13           |
| West                                                    | 33                          | 6                         | 2                          | 8                | 6            | 5                                 | –              | 5            | 8            |
| Mountain                                                | 37                          | 6                         | 2                          | 12               | 7            | 3                                 | 1              | 4            | 9            |
| Pacific                                                 | 31                          | 6                         | 2                          | 6                | 5            | 6                                 | –              | 6            | 8            |

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 2016.
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/glossary20152016.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses</th>
<th>Cash profit-sharing bonus</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.7</td>
<td>0.3</td>
<td>0.3</td>
<td>0.5</td>
<td>0.4</td>
<td>0.3</td>
<td>0.2</td>
<td>0.4</td>
<td>0.5</td>
</tr>
</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses</th>
<th>Cash profit-sharing bonus</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>1.6</td>
<td>0.7</td>
<td>0.7</td>
<td>0.9</td>
<td>0.8</td>
<td>0.8</td>
<td>0.8</td>
<td>0.7</td>
<td>1.0</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.9</td>
<td>0.9</td>
<td>1.0</td>
<td>1.5</td>
<td>0.8</td>
<td>0.8</td>
<td>0.8</td>
<td>0.8</td>
<td>1.1</td>
</tr>
<tr>
<td>Professional and related</td>
<td>2.0</td>
<td>0.7</td>
<td>0.9</td>
<td>1.1</td>
<td>1.1</td>
<td>0.9</td>
<td>0.7</td>
<td>0.9</td>
<td>1.3</td>
</tr>
<tr>
<td>Service</td>
<td>1.9</td>
<td>0.2</td>
<td>0.4</td>
<td>1.0</td>
<td>1.2</td>
<td>0.4</td>
<td>0.4</td>
<td>1.0</td>
<td>0.7</td>
</tr>
<tr>
<td>Protective service</td>
<td>-</td>
<td>1.1</td>
<td>-</td>
<td>-</td>
<td>1.1</td>
<td>-</td>
<td>0.4</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.0</td>
<td>0.5</td>
<td>0.4</td>
<td>0.7</td>
<td>0.4</td>
<td>0.4</td>
<td>0.2</td>
<td>0.5</td>
<td>0.6</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.2</td>
<td>0.8</td>
<td>0.2</td>
<td>0.8</td>
<td>0.7</td>
<td>0.5</td>
<td>0.2</td>
<td>0.5</td>
<td>0.9</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.3</td>
<td>0.5</td>
<td>0.6</td>
<td>1.0</td>
<td>0.6</td>
<td>0.4</td>
<td>0.2</td>
<td>0.6</td>
<td>0.7</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.7</td>
<td>0.7</td>
<td>0.5</td>
<td>1.0</td>
<td>1.0</td>
<td>0.6</td>
<td>0.4</td>
<td>0.6</td>
<td>0.8</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>2.4</td>
<td>0.8</td>
<td>0.5</td>
<td>1.4</td>
<td>1.8</td>
<td>-</td>
<td>-</td>
<td>0.3</td>
<td>1.2</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.3</td>
<td>1.0</td>
<td>0.8</td>
<td>1.5</td>
<td>1.5</td>
<td>1.0</td>
<td>0.7</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.4</td>
<td>0.7</td>
<td>0.4</td>
<td>0.8</td>
<td>0.7</td>
<td>0.5</td>
<td>0.2</td>
<td>0.8</td>
<td>1.1</td>
</tr>
<tr>
<td>Production</td>
<td>1.9</td>
<td>0.8</td>
<td>0.5</td>
<td>1.1</td>
<td>0.8</td>
<td>0.7</td>
<td>0.2</td>
<td>1.2</td>
<td>1.6</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>2.2</td>
<td>0.9</td>
<td>0.4</td>
<td>1.3</td>
<td>0.9</td>
<td>0.7</td>
<td>-</td>
<td>0.7</td>
<td>0.6</td>
</tr>
<tr>
<td>Full time</td>
<td>0.8</td>
<td>0.4</td>
<td>0.3</td>
<td>0.5</td>
<td>0.4</td>
<td>0.4</td>
<td>0.2</td>
<td>0.4</td>
<td>0.5</td>
</tr>
<tr>
<td>Part time</td>
<td>1.1</td>
<td>0.3</td>
<td>0.2</td>
<td>0.7</td>
<td>0.6</td>
<td>0.2</td>
<td>0.4</td>
<td>0.6</td>
<td>0.5</td>
</tr>
<tr>
<td>Union</td>
<td>2.4</td>
<td>1.0</td>
<td>1.8</td>
<td>0.8</td>
<td>0.6</td>
<td>1.2</td>
<td>0.5</td>
<td>1.9</td>
<td>2.0</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.8</td>
<td>0.4</td>
<td>0.2</td>
<td>0.5</td>
<td>0.4</td>
<td>0.3</td>
<td>0.3</td>
<td>0.4</td>
<td>0.5</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.0</td>
<td>0.3</td>
<td>0.3</td>
<td>0.6</td>
<td>0.8</td>
<td>0.2</td>
<td>0.8</td>
<td>0.6</td>
<td>0.5</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1.8</td>
<td>0.2</td>
<td>0.5</td>
<td>1.0</td>
<td>0.5</td>
<td>-</td>
<td>0.2</td>
<td>0.4</td>
<td>0.7</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.3</td>
<td>0.4</td>
<td>0.3</td>
<td>0.9</td>
<td>0.7</td>
<td>0.3</td>
<td>0.3</td>
<td>0.5</td>
<td>0.6</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.1</td>
<td>0.5</td>
<td>0.4</td>
<td>0.9</td>
<td>0.5</td>
<td>0.6</td>
<td>0.2</td>
<td>0.6</td>
<td>0.7</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.6</td>
<td>0.8</td>
<td>0.9</td>
<td>0.9</td>
<td>0.6</td>
<td>0.8</td>
<td>0.3</td>
<td>0.7</td>
<td>1.1</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.4</td>
<td>1.3</td>
<td>1.3</td>
<td>1.5</td>
<td>0.8</td>
<td>1.3</td>
<td>0.3</td>
<td>1.1</td>
<td>1.7</td>
</tr>
</tbody>
</table>

**Establishment characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses</th>
<th>Cash profit-sharing bonus</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>1.3</td>
<td>0.9</td>
<td>0.5</td>
<td>0.9</td>
<td>0.7</td>
<td>0.5</td>
<td>0.2</td>
<td>0.5</td>
<td>0.9</td>
</tr>
<tr>
<td>Construction</td>
<td>1.7</td>
<td>1.0</td>
<td>-</td>
<td>1.6</td>
<td>1.4</td>
<td>-</td>
<td>0.4</td>
<td>-</td>
<td>0.5</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>1.8</td>
<td>1.3</td>
<td>0.6</td>
<td>1.1</td>
<td>0.7</td>
<td>0.8</td>
<td>0.3</td>
<td>0.7</td>
<td>1.6</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.8</td>
<td>0.3</td>
<td>0.3</td>
<td>0.5</td>
<td>0.5</td>
<td>0.4</td>
<td>0.3</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>1.2</td>
<td>0.7</td>
<td>0.3</td>
<td>0.7</td>
<td>0.5</td>
<td>0.4</td>
<td>0.2</td>
<td>0.6</td>
<td>1.0</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>2.4</td>
<td>1.8</td>
<td>0.5</td>
<td>1.1</td>
<td>1.2</td>
<td>1.3</td>
<td>0.5</td>
<td>1.1</td>
<td>1.4</td>
</tr>
<tr>
<td>Retail trade</td>
<td>1.1</td>
<td>0.8</td>
<td>0.2</td>
<td>0.8</td>
<td>0.5</td>
<td>0.2</td>
<td>0.4</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>3.3</td>
<td>1.7</td>
<td>-</td>
<td>1.4</td>
<td>1.8</td>
<td>0.9</td>
<td>-</td>
<td>-</td>
<td>3.4</td>
</tr>
<tr>
<td>Utilities</td>
<td>5.5</td>
<td>-</td>
<td>1.9</td>
<td>2.7</td>
<td>-</td>
<td>2.1</td>
<td>-</td>
<td>-</td>
<td>3.2</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
## Table 43. Standard errors for nonproduction bonuses: Access, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses</th>
<th>Cash profit-sharing bonus</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information</td>
<td>3.4</td>
<td>3.0</td>
<td>2.4</td>
<td>2.6</td>
<td>0.8</td>
<td>2.8</td>
<td>–</td>
<td>3.7</td>
<td>2.5</td>
</tr>
<tr>
<td>Financial activities</td>
<td>1.4</td>
<td>1.0</td>
<td>0.7</td>
<td>1.1</td>
<td>0.7</td>
<td>0.7</td>
<td>0.4</td>
<td>0.8</td>
<td>1.1</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>1.4</td>
<td>1.1</td>
<td>0.9</td>
<td>1.4</td>
<td>0.7</td>
<td>0.4</td>
<td>0.5</td>
<td>0.9</td>
<td>1.2</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>2.0</td>
<td>1.8</td>
<td>1.3</td>
<td>2.0</td>
<td>0.8</td>
<td>0.7</td>
<td>0.4</td>
<td>1.3</td>
<td>1.5</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>2.0</td>
<td>1.6</td>
<td>2.2</td>
<td>1.8</td>
<td>1.1</td>
<td>0.7</td>
<td>1.3</td>
<td>1.3</td>
<td>2.0</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>4.5</td>
<td>–</td>
<td>–</td>
<td>4.0</td>
<td>2.4</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>2.3</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>2.3</td>
<td>0.9</td>
<td>0.5</td>
<td>1.7</td>
<td>0.8</td>
<td>0.9</td>
<td>0.4</td>
<td>1.0</td>
<td>1.2</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>3.4</td>
<td>1.6</td>
<td>1.3</td>
<td>2.6</td>
<td>1.3</td>
<td>1.9</td>
<td>0.7</td>
<td>1.5</td>
<td>2.7</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>2.8</td>
<td>0.6</td>
<td>–</td>
<td>1.5</td>
<td>0.9</td>
<td>0.4</td>
<td>–</td>
<td>–</td>
<td>1.1</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.4</td>
<td>0.2</td>
<td>1.1</td>
<td>1.3</td>
<td>1.8</td>
<td>1.0</td>
<td>1.2</td>
<td>1.7</td>
<td>1.5</td>
</tr>
<tr>
<td>Educational services</td>
<td>2.1</td>
<td>–</td>
<td>0.4</td>
<td>0.8</td>
<td>0.5</td>
<td>1.4</td>
<td>–</td>
<td>0.4</td>
<td>1.0</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.9</td>
<td>–</td>
<td>0.6</td>
<td>–</td>
<td>0.7</td>
<td>1.4</td>
<td>–</td>
<td>0.7</td>
<td>0.3</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.7</td>
<td>0.3</td>
<td>1.2</td>
<td>1.6</td>
<td>2.0</td>
<td>1.1</td>
<td>1.5</td>
<td>2.0</td>
<td>1.8</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>2.7</td>
<td>–</td>
<td>0.6</td>
<td>1.5</td>
<td>0.8</td>
<td>–</td>
<td>–</td>
<td>0.5</td>
<td>1.2</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>2.9</td>
<td>–</td>
<td>0.7</td>
<td>1.6</td>
<td>0.8</td>
<td>–</td>
<td>–</td>
<td>0.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Other services</td>
<td>2.9</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>1.5</td>
<td>1.8</td>
<td>1.4</td>
<td>–</td>
<td>1.2</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.0</td>
<td>0.3</td>
<td>0.2</td>
<td>0.8</td>
<td>0.6</td>
<td>0.3</td>
<td>0.3</td>
<td>0.4</td>
<td>0.5</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.3</td>
<td>0.3</td>
<td>0.3</td>
<td>0.9</td>
<td>0.6</td>
<td>0.3</td>
<td>0.3</td>
<td>0.4</td>
<td>0.6</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.3</td>
<td>0.7</td>
<td>0.5</td>
<td>1.4</td>
<td>1.2</td>
<td>0.5</td>
<td>0.5</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.2</td>
<td>0.6</td>
<td>0.6</td>
<td>0.5</td>
<td>0.5</td>
<td>0.6</td>
<td>0.5</td>
<td>0.7</td>
<td>0.8</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.6</td>
<td>0.7</td>
<td>0.8</td>
<td>0.6</td>
<td>0.8</td>
<td>0.8</td>
<td>0.8</td>
<td>1.2</td>
<td>1.1</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.8</td>
<td>1.1</td>
<td>0.5</td>
<td>0.7</td>
<td>0.5</td>
<td>0.7</td>
<td>0.3</td>
<td>0.7</td>
<td>1.3</td>
</tr>
</tbody>
</table>

### Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>1.5</th>
<th>0.8</th>
<th>0.3</th>
<th>0.9</th>
<th>0.5</th>
<th>0.7</th>
<th>0.2</th>
<th>0.8</th>
<th>0.9</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>2.5</td>
<td>0.7</td>
<td>0.5</td>
<td>2.5</td>
<td>0.5</td>
<td>1.3</td>
<td>0.3</td>
<td>0.8</td>
<td>1.7</td>
</tr>
<tr>
<td>New England</td>
<td>2.0</td>
<td>1.3</td>
<td>0.4</td>
<td>1.2</td>
<td>0.7</td>
<td>0.7</td>
<td>0.2</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.0</td>
<td>0.4</td>
<td>0.6</td>
<td>0.7</td>
<td>0.8</td>
<td>0.5</td>
<td>0.3</td>
<td>0.7</td>
<td>1.0</td>
</tr>
<tr>
<td>South Central</td>
<td>1.4</td>
<td>0.6</td>
<td>1.1</td>
<td>1.1</td>
<td>1.1</td>
<td>0.8</td>
<td>0.6</td>
<td>1.1</td>
<td>1.8</td>
</tr>
<tr>
<td>East South Central</td>
<td>2.6</td>
<td>0.4</td>
<td>–</td>
<td>1.9</td>
<td>1.2</td>
<td>0.6</td>
<td>–</td>
<td>1.4</td>
<td>2.1</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.8</td>
<td>0.7</td>
<td>0.7</td>
<td>0.9</td>
<td>1.5</td>
<td>0.9</td>
<td>0.2</td>
<td>1.2</td>
<td>1.1</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.6</td>
<td>0.8</td>
<td>0.3</td>
<td>1.1</td>
<td>0.5</td>
<td>0.7</td>
<td>0.3</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.8</td>
<td>1.1</td>
<td>0.2</td>
<td>1.5</td>
<td>0.6</td>
<td>0.7</td>
<td>0.3</td>
<td>0.6</td>
<td>0.7</td>
</tr>
<tr>
<td>West North Central</td>
<td>3.2</td>
<td>0.8</td>
<td>0.8</td>
<td>1.4</td>
<td>0.7</td>
<td>1.5</td>
<td>0.7</td>
<td>1.7</td>
<td>1.4</td>
</tr>
<tr>
<td>West</td>
<td>1.8</td>
<td>0.6</td>
<td>0.3</td>
<td>0.9</td>
<td>1.1</td>
<td>0.9</td>
<td>–</td>
<td>1.1</td>
<td>0.6</td>
</tr>
<tr>
<td>Mountain</td>
<td>2.9</td>
<td>0.3</td>
<td>0.5</td>
<td>1.4</td>
<td>2.0</td>
<td>1.0</td>
<td>0.2</td>
<td>1.3</td>
<td>0.7</td>
</tr>
<tr>
<td>Pacific</td>
<td>2.2</td>
<td>0.8</td>
<td>0.4</td>
<td>1.0</td>
<td>1.3</td>
<td>1.3</td>
<td>–</td>
<td>1.5</td>
<td>0.8</td>
</tr>
</tbody>
</table>

¹ Includes all other bonuses provided to employees and not published separately.
² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 44. Unmarried domestic partner benefits: Access\(^1\), private industry workers, March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Healthcare benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
</tr>
<tr>
<td>All workers</td>
<td>11</td>
<td>10</td>
</tr>
</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Same sex</th>
<th>Opposite sex</th>
<th>Same sex</th>
<th>Opposite sex</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>17</td>
<td>17</td>
<td>57</td>
<td>51</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>20</td>
<td>20</td>
<td>62</td>
<td>57</td>
</tr>
<tr>
<td>Professional and related</td>
<td>16</td>
<td>15</td>
<td>55</td>
<td>48</td>
</tr>
<tr>
<td>Service</td>
<td>4</td>
<td>5</td>
<td>21</td>
<td>19</td>
</tr>
<tr>
<td>Protective service</td>
<td>7</td>
<td>7</td>
<td>31</td>
<td>27</td>
</tr>
<tr>
<td>Sales and office</td>
<td>10</td>
<td>10</td>
<td>41</td>
<td>38</td>
</tr>
<tr>
<td>Sales and related</td>
<td>6</td>
<td>6</td>
<td>35</td>
<td>31</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>13</td>
<td>13</td>
<td>45</td>
<td>42</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>9</td>
<td>7</td>
<td>28</td>
<td>24</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>7</td>
<td>6</td>
<td>17</td>
<td>19</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>12</td>
<td>8</td>
<td>39</td>
<td>29</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>10</td>
<td>10</td>
<td>33</td>
<td>30</td>
</tr>
<tr>
<td>Production</td>
<td>8</td>
<td>7</td>
<td>31</td>
<td>29</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>12</td>
<td>12</td>
<td>35</td>
<td>31</td>
</tr>
<tr>
<td>Full time</td>
<td>13</td>
<td>12</td>
<td>47</td>
<td>42</td>
</tr>
<tr>
<td>Part time</td>
<td>5</td>
<td>5</td>
<td>17</td>
<td>16</td>
</tr>
<tr>
<td>Union</td>
<td>33</td>
<td>28</td>
<td>58</td>
<td>44</td>
</tr>
<tr>
<td>Nonunion</td>
<td>8</td>
<td>9</td>
<td>37</td>
<td>34</td>
</tr>
<tr>
<td>Average wage within the following categories:(^2)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>3</td>
<td>4</td>
<td>18</td>
<td>18</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1</td>
<td>2</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>8</td>
<td>8</td>
<td>37</td>
<td>34</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>12</td>
<td>12</td>
<td>45</td>
<td>40</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>22</td>
<td>20</td>
<td>61</td>
<td>53</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>24</td>
<td>23</td>
<td>69</td>
<td>61</td>
</tr>
</tbody>
</table>

**Establishment characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Same sex</th>
<th>Opposite sex</th>
<th>Same sex</th>
<th>Opposite sex</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>10</td>
<td>9</td>
<td>35</td>
<td>32</td>
</tr>
<tr>
<td>Construction</td>
<td>6</td>
<td>6</td>
<td>18</td>
<td>20</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>11</td>
<td>9</td>
<td>43</td>
<td>38</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>11</td>
<td>11</td>
<td>40</td>
<td>35</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>9</td>
<td>9</td>
<td>40</td>
<td>35</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>5</td>
<td>4</td>
<td>35</td>
<td>31</td>
</tr>
<tr>
<td>Retail trade</td>
<td>6</td>
<td>6</td>
<td>37</td>
<td>33</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>19</td>
<td>18</td>
<td>53</td>
<td>44</td>
</tr>
<tr>
<td>Utilities</td>
<td>37</td>
<td>33</td>
<td>60</td>
<td>55</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 44. Unmarried domestic partner benefits: Access¹, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Healthcare benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Defined benefit retirement survivor benefits</td>
<td>Healthcare benefits</td>
</tr>
<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
</tr>
<tr>
<td>Information</td>
<td>35</td>
<td>21</td>
</tr>
<tr>
<td>Financial activities</td>
<td>29</td>
<td>28</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>37</td>
<td>36</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>38</td>
<td>37</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>33</td>
<td>32</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>9</td>
<td>11</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>10</td>
<td>12</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Education and health services</td>
<td>11</td>
<td>12</td>
</tr>
<tr>
<td>Educational services</td>
<td>13</td>
<td>13</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>17</td>
<td>17</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>11</td>
<td>11</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Other services</td>
<td>8</td>
<td>9</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>17</td>
<td>17</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>13</td>
<td>13</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>25</td>
<td>23</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Healthcare benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
</tr>
<tr>
<td>Northeast</td>
<td>15</td>
<td>16</td>
</tr>
<tr>
<td>New England</td>
<td>11</td>
<td>13</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>16</td>
<td>17</td>
</tr>
<tr>
<td>South</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>11</td>
<td>11</td>
</tr>
<tr>
<td>East South Central</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>West South Central</td>
<td>9</td>
<td>8</td>
</tr>
<tr>
<td>Midwest</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>East North Central</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>West North Central</td>
<td>10</td>
<td>9</td>
</tr>
<tr>
<td>West</td>
<td>11</td>
<td>11</td>
</tr>
<tr>
<td>Mountain</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>Pacific</td>
<td>13</td>
<td>12</td>
</tr>
</tbody>
</table>

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 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 44. Standard errors for unmarried domestic partner benefits: Access¹, private industry workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Healthcare benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
</tr>
<tr>
<td>All workers</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.3</td>
<td>1.2</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.7</td>
<td>1.6</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.5</td>
<td>1.4</td>
</tr>
<tr>
<td>Service</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.8</td>
<td>2.9</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Sales and related</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.2</td>
<td>1.0</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>1.8</td>
<td>1.7</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.2</td>
<td>0.9</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Production</td>
<td>1.3</td>
<td>1.2</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.3</td>
<td>1.4</td>
</tr>
<tr>
<td>Full time</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Part time</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Union</td>
<td>2.3</td>
<td>2.1</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Average wage within the following categories:²</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>0.2</td>
<td>0.4</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.5</td>
<td>1.3</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.2</td>
<td>1.9</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.2</td>
<td>1.0</td>
</tr>
<tr>
<td>Construction</td>
<td>1.6</td>
<td>1.0</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>1.3</td>
<td>1.1</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.6</td>
<td>0.5</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>0.6</td>
<td>0.7</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>1.3</td>
<td>0.9</td>
</tr>
<tr>
<td>Retail trade</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>2.7</td>
<td>3.0</td>
</tr>
<tr>
<td>Utilities</td>
<td>5.5</td>
<td>5.9</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 44. Standard errors for unmarried domestic partner benefits: Access¹, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Healthcare benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
</tr>
<tr>
<td>information</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial activities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial and insurance</td>
<td>3.9</td>
<td>2.6</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>1.9</td>
<td>1.8</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>1.2</td>
<td>1.3</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>2.4</td>
<td>2.6</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.9</td>
<td>1.6</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.4</td>
<td>1.3</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>0.6</td>
<td>0.7</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Other services</td>
<td>2.1</td>
<td>2.1</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.1</td>
<td>1.2</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.5</td>
<td>1.3</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th></th>
<th>Defined benefit retirement survivor benefits</th>
<th>Healthcare benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
</tr>
<tr>
<td>Northeast</td>
<td>1.4</td>
<td>1.3</td>
</tr>
<tr>
<td>New England</td>
<td>2.2</td>
<td>2.4</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.8</td>
<td>1.5</td>
</tr>
<tr>
<td>South</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>0.9</td>
<td>0.8</td>
</tr>
<tr>
<td>East South Central</td>
<td>1.7</td>
<td>0.7</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Midwest</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.5</td>
<td>0.7</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.1</td>
<td>1.4</td>
</tr>
<tr>
<td>West</td>
<td>1.5</td>
<td>1.4</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.6</td>
<td>0.9</td>
</tr>
<tr>
<td>Pacific</td>
<td>2.2</td>
<td>2.0</td>
</tr>
</tbody>
</table>

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/ebshome.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 2016.

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

Table 45. Medical care benefit combinations: Access, private industry workers, March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care and retirement benefits</th>
<th>Medical care and no retirement benefits</th>
<th>Retirement benefits and no medical care benefits</th>
<th>No medical care and no retirement benefits</th>
<th>Medical care and life insurance benefits</th>
<th>Medical care and no life insurance benefits</th>
<th>Life insurance and no medical care benefits</th>
<th>No medical care and no life insurance benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>58 9 8 25</td>
<td>54 14 1 31</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>77 9 4 10</td>
<td>75 12 1 13</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>84 10 1 4</td>
<td>83 11 1 5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professional and related</td>
<td>73 9 5 13</td>
<td>70 12 1 17</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service</td>
<td>30 9 11 50</td>
<td>25 14 1 2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Protective service</td>
<td>35 – – 35</td>
<td>34 – – 44</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sales and office</td>
<td>57 9 12 22</td>
<td>52 14 1 2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sales and related</td>
<td>46 8 20 25</td>
<td>40 15 1 2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>65 9 7 19</td>
<td>60 14 1 2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>58 14 4 23</td>
<td>53 19 1 26</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>51 14 6 29</td>
<td>44 21 1 33</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>64 15 3 19</td>
<td>61 17 1 20</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>65 9 5 21</td>
<td>61 13 1 25</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Production</td>
<td>71 10 3 17</td>
<td>67 13 1 19</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>60 8 7 25</td>
<td>55 13 1 31</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full time</td>
<td>74 12 3 11</td>
<td>70 15 1 13</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Part time</td>
<td>16 3 21 60</td>
<td>10 9 2 79</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Union</td>
<td>88 4 2 5</td>
<td>83 10 1 7</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nonunion</td>
<td>55 10 8 27</td>
<td>51 14 1 34</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>25 8 17 50</td>
<td>19 14 2 65</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>15 7 18 60</td>
<td>11 11 2 76</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>59 12 6 23</td>
<td>55 15 1 28</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>74 11 4 11</td>
<td>71 14 1 14</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>84 8 2 6</td>
<td>82 11 1 14</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>86 7 2 5</td>
<td>85 8 1 7</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>72 12 2 13</td>
<td>69 15 1 15</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Construction</td>
<td>50 17 5 28</td>
<td>41 26 1 32</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Manufacturing</td>
<td>82 10 1 7</td>
<td>81 11 1 8</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>55 9 9 27</td>
<td>51 13 1 34</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>60 7 14 19</td>
<td>52 15 2 31</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>73 12 4 11</td>
<td>69 16 1 14</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retail trade</td>
<td>48 6 22 24</td>
<td>37 17 3 43</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>78 5 4 13</td>
<td>73 – – 17</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utilities</td>
<td>96 – – 95</td>
<td>– – – –</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 45. Medical care benefit combinations: Access, private industry workers, March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care benefits and defined benefit retirement</th>
<th>Medical care benefits and defined benefit retirement</th>
<th>Defined benefit retirement and no medical care benefits</th>
<th>Medical care benefits and no defined benefit retirement</th>
<th>Medical care benefits and defined contribution retirement</th>
<th>Defined contribution retirement and no medical care benefits</th>
<th>No medical care benefits and no defined contribution retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>17</td>
<td>50</td>
<td>1</td>
<td>32</td>
<td>54</td>
<td>13</td>
<td>8</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>25</td>
<td>62</td>
<td>(1)</td>
<td>13</td>
<td>74</td>
<td>13</td>
<td>4</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>28</td>
<td>66</td>
<td>–</td>
<td>–</td>
<td>82</td>
<td>13</td>
<td>1</td>
</tr>
<tr>
<td>Professional and related</td>
<td>23</td>
<td>59</td>
<td>–</td>
<td>–</td>
<td>69</td>
<td>13</td>
<td>5</td>
</tr>
<tr>
<td>Service</td>
<td>6</td>
<td>33</td>
<td>1</td>
<td>60</td>
<td>27</td>
<td>12</td>
<td>11</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>30</td>
<td>–</td>
<td>58</td>
<td>32</td>
<td>8</td>
<td>23</td>
</tr>
<tr>
<td>Sales and office</td>
<td>14</td>
<td>52</td>
<td>2</td>
<td>32</td>
<td>54</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>Sales and related</td>
<td>9</td>
<td>46</td>
<td>2</td>
<td>43</td>
<td>43</td>
<td>12</td>
<td>19</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>17</td>
<td>56</td>
<td>1</td>
<td>25</td>
<td>62</td>
<td>12</td>
<td>6</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
<td>50</td>
<td>–</td>
<td>28</td>
<td>52</td>
<td>21</td>
<td>4</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>–</td>
<td>42</td>
<td>–</td>
<td>35</td>
<td>41</td>
<td>24</td>
<td>6</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>21</td>
<td>58</td>
<td>–</td>
<td>21</td>
<td>61</td>
<td>17</td>
<td>3</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>22</td>
<td>52</td>
<td>1</td>
<td>25</td>
<td>58</td>
<td>16</td>
<td>5</td>
</tr>
<tr>
<td>Production</td>
<td>21</td>
<td>59</td>
<td>–</td>
<td>–</td>
<td>68</td>
<td>12</td>
<td>3</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>22</td>
<td>46</td>
<td>1</td>
<td>31</td>
<td>49</td>
<td>19</td>
<td>7</td>
</tr>
<tr>
<td>Full time</td>
<td>21</td>
<td>64</td>
<td>(1)</td>
<td>14</td>
<td>69</td>
<td>16</td>
<td>3</td>
</tr>
<tr>
<td>Part time</td>
<td>6</td>
<td>13</td>
<td>2</td>
<td>79</td>
<td>13</td>
<td>6</td>
<td>20</td>
</tr>
<tr>
<td>Union</td>
<td>69</td>
<td>24</td>
<td>1</td>
<td>6</td>
<td>54</td>
<td>39</td>
<td>2</td>
</tr>
<tr>
<td>Nonunion</td>
<td>12</td>
<td>53</td>
<td>1</td>
<td>34</td>
<td>54</td>
<td>11</td>
<td>8</td>
</tr>
<tr>
<td>Average wage within the following categories:2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>4</td>
<td>28</td>
<td>2</td>
<td>66</td>
<td>23</td>
<td>10</td>
<td>16</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>3</td>
<td>19</td>
<td>1</td>
<td>77</td>
<td>13</td>
<td>9</td>
<td>17</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>12</td>
<td>59</td>
<td>1</td>
<td>29</td>
<td>55</td>
<td>15</td>
<td>6</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>23</td>
<td>62</td>
<td>(1)</td>
<td>15</td>
<td>69</td>
<td>16</td>
<td>4</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>34</td>
<td>58</td>
<td>(1)</td>
<td>8</td>
<td>78</td>
<td>13</td>
<td>2</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>35</td>
<td>58</td>
<td>–</td>
<td>–</td>
<td>82</td>
<td>11</td>
<td>2</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>25</td>
<td>59</td>
<td>–</td>
<td>–</td>
<td>68</td>
<td>16</td>
<td>2</td>
</tr>
<tr>
<td>Construction</td>
<td>–</td>
<td>49</td>
<td>–</td>
<td>33</td>
<td>41</td>
<td>26</td>
<td>5</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>28</td>
<td>63</td>
<td>–</td>
<td>–</td>
<td>79</td>
<td>12</td>
<td>1</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>16</td>
<td>49</td>
<td>1</td>
<td>35</td>
<td>51</td>
<td>13</td>
<td>9</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>16</td>
<td>51</td>
<td>2</td>
<td>31</td>
<td>52</td>
<td>14</td>
<td>14</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>–</td>
<td>74</td>
<td>–</td>
<td>15</td>
<td>71</td>
<td>14</td>
<td>4</td>
</tr>
<tr>
<td>Retail trade</td>
<td>10</td>
<td>44</td>
<td>4</td>
<td>42</td>
<td>42</td>
<td>12</td>
<td>21</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>34</td>
<td>49</td>
<td>–</td>
<td>–</td>
<td>60</td>
<td>23</td>
<td>3</td>
</tr>
<tr>
<td>Utilities</td>
<td>76</td>
<td>23</td>
<td>–</td>
<td>–</td>
<td>95</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 45. Medical care benefit combinations: Access, private industry workers, March 2016—continued
(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care and retirement benefits</th>
<th>Medical care and life insurance benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Medical care and no retirement benefits</td>
<td>Medical care and no life insurance benefits</td>
</tr>
<tr>
<td></td>
<td>Medical care benefits</td>
<td>No medical care benefits</td>
</tr>
<tr>
<td>Information</td>
<td>87 6 2 5</td>
<td>88  1</td>
</tr>
<tr>
<td>Financial activities</td>
<td>79 9 3 9</td>
<td>80  8 1</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>90 4 2 5</td>
<td>89  4 1</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>92 3 2 3</td>
<td>92  3 1</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>86 3 3 7</td>
<td>85  4 1</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>53 13 7 27</td>
<td>51  15 2</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>71 12 5 12</td>
<td>66  –  1</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>28 14 10 47</td>
<td>27  15 4</td>
</tr>
<tr>
<td>Education and health services</td>
<td>65 9 6 20</td>
<td>61  13 1</td>
</tr>
<tr>
<td>Educational services</td>
<td>70 6 2 22</td>
<td>67  –  6</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>87  –  9</td>
<td>87  –  9</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>64 9 7 20</td>
<td>60  13 1</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>22 9 10 59</td>
<td>18  –  1</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>21 9 10 60</td>
<td>16  –  1</td>
</tr>
<tr>
<td>Other services</td>
<td>36 10 11 43</td>
<td>32  14 2</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>42 13 9 36</td>
<td>39  17 1</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>38 14 9 39</td>
<td>34  18 1</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>56 10 9 25</td>
<td>53  13 1</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>77 5 6 11</td>
<td>72  10 2</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>72 7 8 13</td>
<td>65  13 2</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>86 3 4 8</td>
<td>84  5 1</td>
</tr>
</tbody>
</table>

### Geographic areas

<table>
<thead>
<tr>
<th></th>
<th>Medical care and retirement benefits</th>
<th>Medical care and life insurance benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Medical care and no retirement benefits</td>
<td>Medical care and no life insurance benefits</td>
</tr>
<tr>
<td>Northeast</td>
<td>60 8 8 24</td>
<td>55  13 1</td>
</tr>
<tr>
<td>New England</td>
<td>60 8 8 24</td>
<td>53  12 2</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>60 8 8 24</td>
<td>55  14 1</td>
</tr>
<tr>
<td>South</td>
<td>58 10 8 24</td>
<td>56  12 2</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>59 9 8 24</td>
<td>55  12 1</td>
</tr>
<tr>
<td>East South Central</td>
<td>61 10 7 22</td>
<td>54  17 2</td>
</tr>
<tr>
<td>West South Central</td>
<td>55 12 9 24</td>
<td>58  9 2</td>
</tr>
<tr>
<td>Midwest</td>
<td>62 7 9 22</td>
<td>58  11 1</td>
</tr>
<tr>
<td>East North Central</td>
<td>61 8 9 22</td>
<td>57  12 1</td>
</tr>
<tr>
<td>West North Central</td>
<td>63 5 9 22</td>
<td>60  9 1</td>
</tr>
<tr>
<td>West</td>
<td>53 12 6 29</td>
<td>46  19 1</td>
</tr>
<tr>
<td>Mountain</td>
<td>56 9 7 28</td>
<td>49  16 1</td>
</tr>
<tr>
<td>Pacific</td>
<td>52 14 5 29</td>
<td>45  21 1</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 45. Medical care benefit combinations: Access, private industry workers, March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care benefits and defined benefit retirement</th>
<th>Medical care benefits and no defined benefit retirement and no medical care benefits</th>
<th>Medical care benefits and defined benefit retirement and no medical care benefits</th>
<th>Medical care benefits and defined contribution retirement</th>
<th>Medical care benefits and no defined contribution retirement and no medical care benefits</th>
<th>Defined contribution retirement and no medical care benefits</th>
<th>No medical care benefits and no defined contribution retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information</td>
<td>37</td>
<td>56</td>
<td>-</td>
<td>87</td>
<td>6</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Financial activities</td>
<td>37</td>
<td>50 (1)</td>
<td>12</td>
<td>79</td>
<td>9</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>47</td>
<td>46 (1)</td>
<td>7</td>
<td>89</td>
<td>4</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>47</td>
<td>48</td>
<td>-</td>
<td>91</td>
<td>4</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>48</td>
<td>42</td>
<td>-</td>
<td>86</td>
<td>3</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>7</td>
<td>64</td>
<td>-</td>
<td>29</td>
<td>47</td>
<td>24</td>
<td>7</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>-</td>
<td>53</td>
<td>-</td>
<td>34</td>
<td>52</td>
<td>14</td>
<td>7</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>-</td>
<td>69</td>
<td>-</td>
<td>17</td>
<td>71</td>
<td>12</td>
<td>5</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>4</td>
<td>38</td>
<td>-</td>
<td>58</td>
<td>28</td>
<td>15</td>
<td>10</td>
</tr>
<tr>
<td>Education and health services</td>
<td>17</td>
<td>57 (1)</td>
<td>26</td>
<td>60</td>
<td>14</td>
<td>6</td>
<td>20</td>
</tr>
<tr>
<td>Educational services</td>
<td>-</td>
<td>60</td>
<td>-</td>
<td>24</td>
<td>61</td>
<td>15</td>
<td>2</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>15</td>
<td>74</td>
<td>-</td>
<td>83</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>17</td>
<td>56 (1)</td>
<td>26</td>
<td>60</td>
<td>14</td>
<td>7</td>
<td>20</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>3</td>
<td>28 (1)</td>
<td>69</td>
<td>20</td>
<td>11</td>
<td>9</td>
<td>6</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>-</td>
<td>27</td>
<td>-</td>
<td>70</td>
<td>19</td>
<td>11</td>
<td>10</td>
</tr>
<tr>
<td>Other services</td>
<td>-</td>
<td>38</td>
<td>-</td>
<td>53</td>
<td>33</td>
<td>13</td>
<td>10</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>8</td>
<td>47 (1)</td>
<td>44</td>
<td>40</td>
<td>15</td>
<td>9</td>
<td>36</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>6</td>
<td>45 (1)</td>
<td>48</td>
<td>37</td>
<td>15</td>
<td>9</td>
<td>39</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>14</td>
<td>53</td>
<td>1</td>
<td>33</td>
<td>51</td>
<td>15</td>
<td>9</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>28</td>
<td>54</td>
<td>1</td>
<td>17</td>
<td>71</td>
<td>12</td>
<td>6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>19</td>
<td>60</td>
<td>1</td>
<td>20</td>
<td>66</td>
<td>13</td>
<td>8</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>42</td>
<td>46</td>
<td>1</td>
<td>11</td>
<td>78</td>
<td>10</td>
<td>4</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Medical care benefits and defined benefit retirement</th>
<th>Medical care benefits and no defined benefit retirement and no medical care benefits</th>
<th>Medical care benefits and defined benefit retirement and no medical care benefits</th>
<th>Medical care benefits and defined contribution retirement</th>
<th>Medical care benefits and no defined contribution retirement and no medical care benefits</th>
<th>Defined contribution retirement and no medical care benefits</th>
<th>No medical care benefits and no defined contribution retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>21</td>
<td>46</td>
<td>1</td>
<td>31</td>
<td>54</td>
<td>14</td>
<td>8</td>
</tr>
<tr>
<td>New England</td>
<td>-</td>
<td>47</td>
<td>-</td>
<td>34</td>
<td>56</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>22</td>
<td>46</td>
<td>1</td>
<td>31</td>
<td>54</td>
<td>15</td>
<td>7</td>
</tr>
<tr>
<td>South</td>
<td>16</td>
<td>52</td>
<td>1</td>
<td>32</td>
<td>55</td>
<td>13</td>
<td>8</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>18</td>
<td>49</td>
<td>1</td>
<td>32</td>
<td>55</td>
<td>13</td>
<td>8</td>
</tr>
<tr>
<td>East South Central</td>
<td>-</td>
<td>58</td>
<td>-</td>
<td>28</td>
<td>58</td>
<td>13</td>
<td>7</td>
</tr>
<tr>
<td>West South Central</td>
<td>13</td>
<td>53 (1)</td>
<td>33</td>
<td>53</td>
<td>14</td>
<td>9</td>
<td>24</td>
</tr>
<tr>
<td>Midwest</td>
<td>18</td>
<td>51</td>
<td>1</td>
<td>30</td>
<td>58</td>
<td>11</td>
<td>9</td>
</tr>
<tr>
<td>East North Central</td>
<td>18</td>
<td>51</td>
<td>1</td>
<td>30</td>
<td>57</td>
<td>12</td>
<td>9</td>
</tr>
<tr>
<td>West North Central</td>
<td>-</td>
<td>52</td>
<td>-</td>
<td>31</td>
<td>60</td>
<td>8</td>
<td>9</td>
</tr>
<tr>
<td>West</td>
<td>15</td>
<td>51</td>
<td>1</td>
<td>34</td>
<td>49</td>
<td>16</td>
<td>5</td>
</tr>
<tr>
<td>Mountain</td>
<td>11</td>
<td>54</td>
<td>1</td>
<td>34</td>
<td>52</td>
<td>13</td>
<td>6</td>
</tr>
<tr>
<td>Pacific</td>
<td>-</td>
<td>49</td>
<td>-</td>
<td>34</td>
<td>48</td>
<td>18</td>
<td>5</td>
</tr>
</tbody>
</table>

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 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care and retirement benefits</th>
<th>Medical care and no retirement benefits</th>
<th>Retirement benefits and no medical care benefits</th>
<th>No medical care and no retirement benefits</th>
<th>Medical care and life insurance benefits</th>
<th>Medical care and no life insurance benefits</th>
<th>Life insurance and no medical care benefits</th>
<th>No medical care and no life insurance benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.9</td>
<td>0.5</td>
<td>0.5</td>
<td>0.8</td>
<td>0.8</td>
<td>0.4</td>
<td>0.1</td>
<td>0.8</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.7</td>
<td>1.0</td>
<td>0.4</td>
<td>0.9</td>
<td>1.4</td>
<td>0.9</td>
<td>0.2</td>
<td>1.1</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.6</td>
<td>1.2</td>
<td>0.3</td>
<td>0.9</td>
<td>1.6</td>
<td>1.4</td>
<td>0.1</td>
<td>0.9</td>
</tr>
<tr>
<td>Professional and related</td>
<td>2.1</td>
<td>1.2</td>
<td>0.6</td>
<td>1.2</td>
<td>1.7</td>
<td>1.2</td>
<td>0.2</td>
<td>1.4</td>
</tr>
<tr>
<td>Service</td>
<td>1.9</td>
<td>0.8</td>
<td>1.2</td>
<td>2.4</td>
<td>1.4</td>
<td>1.3</td>
<td>0.4</td>
<td>1.9</td>
</tr>
<tr>
<td>Protective service</td>
<td>5.3</td>
<td>–</td>
<td>–</td>
<td>4.9</td>
<td>5.1</td>
<td>–</td>
<td>–</td>
<td>3.4</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.2</td>
<td>0.7</td>
<td>0.6</td>
<td>1.1</td>
<td>1.2</td>
<td>0.7</td>
<td>0.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.7</td>
<td>1.2</td>
<td>1.1</td>
<td>1.8</td>
<td>1.6</td>
<td>1.1</td>
<td>0.3</td>
<td>1.7</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.7</td>
<td>0.7</td>
<td>0.6</td>
<td>1.5</td>
<td>1.6</td>
<td>0.9</td>
<td>0.2</td>
<td>1.7</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.8</td>
<td>1.4</td>
<td>0.8</td>
<td>1.6</td>
<td>1.6</td>
<td>1.3</td>
<td>0.4</td>
<td>1.8</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>2.8</td>
<td>2.3</td>
<td>1.6</td>
<td>2.8</td>
<td>2.6</td>
<td>2.2</td>
<td>0.9</td>
<td>3.4</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.3</td>
<td>1.7</td>
<td>0.6</td>
<td>1.8</td>
<td>2.1</td>
<td>1.6</td>
<td>0.3</td>
<td>1.9</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.6</td>
<td>0.8</td>
<td>0.9</td>
<td>1.2</td>
<td>1.8</td>
<td>1.0</td>
<td>0.2</td>
<td>1.4</td>
</tr>
<tr>
<td>Production</td>
<td>2.3</td>
<td>1.0</td>
<td>0.8</td>
<td>2.1</td>
<td>2.5</td>
<td>1.5</td>
<td>0.3</td>
<td>2.2</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>2.1</td>
<td>1.2</td>
<td>1.1</td>
<td>1.6</td>
<td>2.1</td>
<td>1.1</td>
<td>0.3</td>
<td>1.7</td>
</tr>
<tr>
<td>Full time</td>
<td>0.9</td>
<td>0.6</td>
<td>0.3</td>
<td>0.5</td>
<td>0.8</td>
<td>0.6</td>
<td>0.2</td>
<td>0.6</td>
</tr>
<tr>
<td>Part time</td>
<td>1.2</td>
<td>0.4</td>
<td>1.5</td>
<td>1.6</td>
<td>0.9</td>
<td>0.7</td>
<td>0.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Union</td>
<td>1.5</td>
<td>1.0</td>
<td>0.5</td>
<td>1.1</td>
<td>1.4</td>
<td>1.1</td>
<td>0.3</td>
<td>1.2</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.0</td>
<td>0.5</td>
<td>0.5</td>
<td>0.9</td>
<td>0.9</td>
<td>0.5</td>
<td>0.1</td>
<td>0.9</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.3</td>
<td>0.6</td>
<td>1.4</td>
<td>1.9</td>
<td>1.2</td>
<td>0.9</td>
<td>0.4</td>
<td>1.3</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1.6</td>
<td>1.2</td>
<td>2.2</td>
<td>2.6</td>
<td>1.4</td>
<td>1.1</td>
<td>0.6</td>
<td>1.5</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.3</td>
<td>0.9</td>
<td>0.5</td>
<td>1.2</td>
<td>1.5</td>
<td>1.0</td>
<td>0.2</td>
<td>1.4</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.2</td>
<td>0.9</td>
<td>0.5</td>
<td>0.8</td>
<td>1.1</td>
<td>0.8</td>
<td>0.2</td>
<td>0.9</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.3</td>
<td>0.9</td>
<td>0.3</td>
<td>0.8</td>
<td>1.1</td>
<td>0.8</td>
<td>0.2</td>
<td>0.8</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.9</td>
<td>1.2</td>
<td>0.5</td>
<td>1.3</td>
<td>1.9</td>
<td>1.3</td>
<td>0.2</td>
<td>1.4</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>0.9</td>
<td>1.0</td>
<td>0.4</td>
<td>0.8</td>
<td>1.2</td>
<td>1.0</td>
<td>0.2</td>
<td>0.9</td>
</tr>
<tr>
<td>Construction</td>
<td>2.1</td>
<td>2.2</td>
<td>1.0</td>
<td>2.1</td>
<td>1.9</td>
<td>1.9</td>
<td>0.3</td>
<td>2.4</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>1.5</td>
<td>1.1</td>
<td>0.4</td>
<td>1.2</td>
<td>1.4</td>
<td>1.2</td>
<td>0.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.1</td>
<td>0.5</td>
<td>0.6</td>
<td>1.0</td>
<td>1.0</td>
<td>0.5</td>
<td>0.1</td>
<td>1.0</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>1.0</td>
<td>0.5</td>
<td>0.7</td>
<td>0.8</td>
<td>1.2</td>
<td>0.8</td>
<td>0.3</td>
<td>0.9</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>1.7</td>
<td>2.1</td>
<td>0.9</td>
<td>1.8</td>
<td>2.0</td>
<td>1.2</td>
<td>0.6</td>
<td>1.7</td>
</tr>
<tr>
<td>Retail trade</td>
<td>1.1</td>
<td>0.8</td>
<td>1.0</td>
<td>1.1</td>
<td>1.3</td>
<td>1.0</td>
<td>0.4</td>
<td>1.2</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>3.5</td>
<td>0.9</td>
<td>1.2</td>
<td>2.7</td>
<td>4.4</td>
<td>–</td>
<td>–</td>
<td>3.3</td>
</tr>
<tr>
<td>Utilities</td>
<td>2.2</td>
<td>–</td>
<td>–</td>
<td>2.3</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care benefits and defined benefit retirement</th>
<th>Medical care benefits and defined benefit retirement</th>
<th>Defined benefit retirement and no medical care benefits</th>
<th>No medical care benefits and no defined benefit retirement</th>
<th>Medical care benefits and defined contribution retirement</th>
<th>Medical care benefits and defined contribution retirement</th>
<th>Defined contribution retirement and no medical care benefits</th>
<th>No medical care benefits and no defined contribution retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.6</td>
<td>0.8</td>
<td>0.1</td>
<td>0.9</td>
<td>0.9</td>
<td>0.6</td>
<td>0.5</td>
<td>0.8</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.4</td>
<td>1.4</td>
<td>0.1</td>
<td>1.1</td>
<td>1.6</td>
<td>1.1</td>
<td>0.4</td>
<td>0.9</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.9</td>
<td>1.9</td>
<td>–</td>
<td>–</td>
<td>1.5</td>
<td>1.3</td>
<td>0.3</td>
<td>0.9</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.6</td>
<td>1.6</td>
<td>0.1</td>
<td>1.4</td>
<td>2.1</td>
<td>1.4</td>
<td>0.6</td>
<td>1.2</td>
</tr>
<tr>
<td>Service</td>
<td>0.7</td>
<td>1.7</td>
<td>0.1</td>
<td>1.9</td>
<td>1.8</td>
<td>0.9</td>
<td>1.2</td>
<td>2.4</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>4.9</td>
<td>–</td>
<td>5.1</td>
<td>4.9</td>
<td>2.7</td>
<td>4.6</td>
<td>5.1</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.7</td>
<td>1.3</td>
<td>0.2</td>
<td>1.3</td>
<td>1.2</td>
<td>0.8</td>
<td>0.6</td>
<td>1.2</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.0</td>
<td>1.6</td>
<td>0.3</td>
<td>1.8</td>
<td>1.6</td>
<td>1.3</td>
<td>1.1</td>
<td>1.8</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.8</td>
<td>1.6</td>
<td>0.2</td>
<td>1.7</td>
<td>1.7</td>
<td>0.8</td>
<td>0.6</td>
<td>1.5</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
<td>1.9</td>
<td>–</td>
<td>1.7</td>
<td>1.7</td>
<td>1.5</td>
<td>0.8</td>
<td>1.6</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>–</td>
<td>3.1</td>
<td>–</td>
<td>3.0</td>
<td>2.9</td>
<td>2.7</td>
<td>1.6</td>
<td>2.8</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.6</td>
<td>2.3</td>
<td>–</td>
<td>1.8</td>
<td>2.2</td>
<td>1.7</td>
<td>0.6</td>
<td>1.8</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.2</td>
<td>1.4</td>
<td>0.1</td>
<td>1.4</td>
<td>1.6</td>
<td>1.2</td>
<td>0.9</td>
<td>1.2</td>
</tr>
<tr>
<td>Production</td>
<td>1.7</td>
<td>2.1</td>
<td>–</td>
<td>–</td>
<td>2.2</td>
<td>1.0</td>
<td>0.8</td>
<td>2.1</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.7</td>
<td>1.6</td>
<td>0.3</td>
<td>1.7</td>
<td>2.1</td>
<td>1.9</td>
<td>1.1</td>
<td>1.6</td>
</tr>
<tr>
<td>Full time</td>
<td>0.7</td>
<td>0.9</td>
<td>(1)</td>
<td>0.7</td>
<td>0.9</td>
<td>0.6</td>
<td>0.3</td>
<td>0.5</td>
</tr>
<tr>
<td>Part time</td>
<td>0.6</td>
<td>0.9</td>
<td>0.3</td>
<td>1.2</td>
<td>1.1</td>
<td>0.8</td>
<td>1.5</td>
<td>1.6</td>
</tr>
<tr>
<td>Union</td>
<td>2.2</td>
<td>2.2</td>
<td>0.3</td>
<td>1.2</td>
<td>2.6</td>
<td>2.6</td>
<td>0.5</td>
<td>1.1</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.6</td>
<td>0.9</td>
<td>0.1</td>
<td>0.9</td>
<td>1.0</td>
<td>0.5</td>
<td>0.5</td>
<td>0.9</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>0.4</td>
<td>1.2</td>
<td>0.2</td>
<td>1.3</td>
<td>1.2</td>
<td>0.8</td>
<td>1.4</td>
<td>1.9</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>0.4</td>
<td>1.2</td>
<td>0.3</td>
<td>1.4</td>
<td>1.6</td>
<td>1.3</td>
<td>2.2</td>
<td>2.6</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.6</td>
<td>1.4</td>
<td>0.1</td>
<td>1.4</td>
<td>1.4</td>
<td>1.0</td>
<td>0.5</td>
<td>1.2</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.0</td>
<td>1.1</td>
<td>0.1</td>
<td>0.9</td>
<td>1.1</td>
<td>1.0</td>
<td>0.5</td>
<td>0.8</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.6</td>
<td>1.5</td>
<td>(1)</td>
<td>0.8</td>
<td>1.3</td>
<td>1.0</td>
<td>0.3</td>
<td>0.8</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.5</td>
<td>2.4</td>
<td>–</td>
<td>–</td>
<td>2.0</td>
<td>1.5</td>
<td>0.5</td>
<td>1.3</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.4</td>
<td>1.6</td>
<td>–</td>
<td>–</td>
<td>0.9</td>
<td>1.0</td>
<td>0.4</td>
<td>0.8</td>
</tr>
<tr>
<td>Construction</td>
<td>–</td>
<td>2.5</td>
<td>–</td>
<td>2.3</td>
<td>2.2</td>
<td>2.4</td>
<td>1.0</td>
<td>2.1</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>1.8</td>
<td>2.3</td>
<td>–</td>
<td>–</td>
<td>1.5</td>
<td>1.2</td>
<td>0.4</td>
<td>1.2</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.6</td>
<td>0.9</td>
<td>0.1</td>
<td>1.0</td>
<td>1.1</td>
<td>0.7</td>
<td>0.6</td>
<td>1.0</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>1.1</td>
<td>1.1</td>
<td>0.3</td>
<td>1.0</td>
<td>1.2</td>
<td>1.1</td>
<td>0.7</td>
<td>0.8</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>–</td>
<td>2.3</td>
<td>–</td>
<td>1.8</td>
<td>1.8</td>
<td>2.2</td>
<td>0.9</td>
<td>1.8</td>
</tr>
<tr>
<td>Retail trade</td>
<td>0.9</td>
<td>1.4</td>
<td>0.5</td>
<td>1.3</td>
<td>1.1</td>
<td>1.1</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>3.4</td>
<td>3.4</td>
<td>–</td>
<td>–</td>
<td>4.6</td>
<td>3.3</td>
<td>1.3</td>
<td>2.8</td>
</tr>
<tr>
<td>Utilities</td>
<td>6.1</td>
<td>6.1</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care and retirement benefits</th>
<th>Medical care and life insurance benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Medical care and retirement benefits</td>
<td>No medical care and no life insurance</td>
</tr>
<tr>
<td></td>
<td>Medical care and no retirement</td>
<td>benefits</td>
</tr>
<tr>
<td></td>
<td>benefits</td>
<td>benefits</td>
</tr>
<tr>
<td></td>
<td>benefits</td>
<td>benefits</td>
</tr>
<tr>
<td></td>
<td>benefits</td>
<td>benefits</td>
</tr>
<tr>
<td>Information .........................................................</td>
<td>2.9</td>
<td>2.3</td>
</tr>
<tr>
<td>Financial activities .............................................</td>
<td>2.0</td>
<td>1.6</td>
</tr>
<tr>
<td>Finance and insurance ...........................................</td>
<td>0.9</td>
<td>0.7</td>
</tr>
<tr>
<td>Credit intermediation and related activities ......</td>
<td>1.0</td>
<td>0.9</td>
</tr>
<tr>
<td>Insurance carriers and related activities ..........</td>
<td>1.6</td>
<td>0.7</td>
</tr>
<tr>
<td>Real estate and rental and leasing ....................</td>
<td>5.8</td>
<td>5.0</td>
</tr>
<tr>
<td>Professional and business services ....................</td>
<td>3.0</td>
<td>1.7</td>
</tr>
<tr>
<td>Professional and technical services ..................</td>
<td>4.1</td>
<td>2.6</td>
</tr>
<tr>
<td>Administrative and waste services ....................</td>
<td>3.1</td>
<td>1.9</td>
</tr>
<tr>
<td>Education and health services ............................</td>
<td>2.8</td>
<td>1.3</td>
</tr>
<tr>
<td>Educational services ..........................................</td>
<td>4.0</td>
<td>1.8</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities .........</td>
<td>1.9</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance .....................</td>
<td>3.1</td>
<td>1.4</td>
</tr>
<tr>
<td>Leisure and hospitality ......................................</td>
<td>2.7</td>
<td>1.3</td>
</tr>
<tr>
<td>Accommodation and food services ..........................</td>
<td>3.0</td>
<td>1.4</td>
</tr>
<tr>
<td>Other services ...................................................</td>
<td>3.2</td>
<td>2.1</td>
</tr>
<tr>
<td>1 to 99 workers ..................................................</td>
<td>1.3</td>
<td>0.7</td>
</tr>
<tr>
<td>1 to 49 workers ..................................................</td>
<td>1.4</td>
<td>0.8</td>
</tr>
<tr>
<td>50 to 99 workers .................................................</td>
<td>2.9</td>
<td>1.1</td>
</tr>
<tr>
<td>100 workers or more .............................................</td>
<td>1.0</td>
<td>0.5</td>
</tr>
<tr>
<td>100 to 499 workers ..............................................</td>
<td>1.5</td>
<td>0.7</td>
</tr>
<tr>
<td>500 workers or more .............................................</td>
<td>1.5</td>
<td>0.6</td>
</tr>
</tbody>
</table>

#### Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Medical care and retirement benefits</th>
<th>Medical care and life insurance benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Medical care and retirement benefits</td>
<td>No medical care and no life insurance</td>
</tr>
<tr>
<td></td>
<td>Medical care and no retirement</td>
<td>benefits</td>
</tr>
<tr>
<td></td>
<td>benefits</td>
<td>benefits</td>
</tr>
<tr>
<td></td>
<td>benefits</td>
<td>benefits</td>
</tr>
<tr>
<td></td>
<td>benefits</td>
<td>benefits</td>
</tr>
<tr>
<td>Northeast ...............................................................</td>
<td>1.7</td>
<td>1.2</td>
</tr>
<tr>
<td>New England ...........................................................</td>
<td>2.3</td>
<td>1.5</td>
</tr>
<tr>
<td>Middle Atlantic .....................................................</td>
<td>1.9</td>
<td>1.5</td>
</tr>
<tr>
<td>South .................................................................</td>
<td>2.0</td>
<td>0.8</td>
</tr>
<tr>
<td>South Atlantic ........................................................</td>
<td>2.2</td>
<td>1.1</td>
</tr>
<tr>
<td>East South Central ..................................................</td>
<td>2.4</td>
<td>2.7</td>
</tr>
<tr>
<td>West South Central ..................................................</td>
<td>4.9</td>
<td>1.2</td>
</tr>
<tr>
<td>Midwest ...............................................................</td>
<td>1.8</td>
<td>0.5</td>
</tr>
<tr>
<td>East North Central ..................................................</td>
<td>1.8</td>
<td>0.6</td>
</tr>
<tr>
<td>West North Central ..................................................</td>
<td>4.0</td>
<td>0.7</td>
</tr>
<tr>
<td>West .................................................................</td>
<td>1.6</td>
<td>1.1</td>
</tr>
<tr>
<td>Mountain .............................................................</td>
<td>2.2</td>
<td>1.9</td>
</tr>
<tr>
<td>Pacific ..............................................................</td>
<td>2.0</td>
<td>1.3</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care benefits and defined benefit retirement</th>
<th>Medical care benefits and defined contribution retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Medical care benefits and no defined benefit retirement</td>
<td>Defined benefit retirement and no medical care benefits</td>
</tr>
<tr>
<td>Information .........................................................</td>
<td>4.4</td>
<td>4.2</td>
</tr>
<tr>
<td>Financial activities .............................................</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>Finance and insurance ...........................................</td>
<td>2.2</td>
<td>2.0</td>
</tr>
<tr>
<td>Credit intermediation and related activities ..........</td>
<td>3.1</td>
<td>3.2</td>
</tr>
<tr>
<td>Insurance carriers and related activities ..............</td>
<td>2.4</td>
<td>2.2</td>
</tr>
<tr>
<td>Real estate and rental and leasing ......................</td>
<td>2.6</td>
<td>4.5</td>
</tr>
<tr>
<td>Professional and business services .......................</td>
<td>–</td>
<td>2.2</td>
</tr>
<tr>
<td>Professional and technical services ......................</td>
<td>1.7</td>
<td>3.5</td>
</tr>
<tr>
<td>Administrative and waste services .......................</td>
<td>–</td>
<td>3.0</td>
</tr>
<tr>
<td>Education and health services ................................</td>
<td>1.7</td>
<td>2.0</td>
</tr>
<tr>
<td>Educational services .............................................</td>
<td>–</td>
<td>3.0</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ..........</td>
<td>1.5</td>
<td>1.9</td>
</tr>
<tr>
<td>Health care and social assistance .........................</td>
<td>1.9</td>
<td>2.3</td>
</tr>
<tr>
<td>Leisure and hospitality ........................................</td>
<td>0.8</td>
<td>2.1</td>
</tr>
<tr>
<td>Accommodation and food services ...........................</td>
<td>–</td>
<td>2.6</td>
</tr>
<tr>
<td>Other services ....................................................</td>
<td>–</td>
<td>3.6</td>
</tr>
<tr>
<td>1 to 99 workers ....................................................</td>
<td>0.5</td>
<td>1.2</td>
</tr>
<tr>
<td>1 to 49 workers ....................................................</td>
<td>0.5</td>
<td>1.2</td>
</tr>
<tr>
<td>50 to 99 workers ...................................................</td>
<td>1.3</td>
<td>2.7</td>
</tr>
<tr>
<td>100 workers or more ..............................................</td>
<td>0.9</td>
<td>1.0</td>
</tr>
<tr>
<td>100 to 499 workers ...............................................</td>
<td>1.1</td>
<td>1.5</td>
</tr>
<tr>
<td>500 workers or more ..............................................</td>
<td>1.6</td>
<td>1.8</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Medical care benefits and defined benefit retirement</th>
<th>Medical care benefits and defined contribution retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Medical care benefits and no defined benefit retirement</td>
<td>Defined benefit retirement and no medical care benefits</td>
</tr>
<tr>
<td>Northeast ...............................................................</td>
<td>1.6</td>
<td>1.2</td>
</tr>
<tr>
<td>New England ..........................................................</td>
<td>–</td>
<td>2.7</td>
</tr>
<tr>
<td>Middle Atlantic .....................................................</td>
<td>1.7</td>
<td>1.3</td>
</tr>
<tr>
<td>South .................................................................</td>
<td>0.8</td>
<td>1.5</td>
</tr>
<tr>
<td>South Atlantic ......................................................</td>
<td>1.1</td>
<td>1.4</td>
</tr>
<tr>
<td>East South Central .................................................</td>
<td>–</td>
<td>3.3</td>
</tr>
<tr>
<td>West South Central ................................................</td>
<td>1.1</td>
<td>3.9</td>
</tr>
<tr>
<td>Midwest ...............................................................</td>
<td>1.3</td>
<td>1.4</td>
</tr>
<tr>
<td>East North Central ..................................................</td>
<td>1.2</td>
<td>1.7</td>
</tr>
<tr>
<td>West North Central .................................................</td>
<td>–</td>
<td>2.1</td>
</tr>
<tr>
<td>West .................................................................</td>
<td>1.2</td>
<td>2.1</td>
</tr>
<tr>
<td>Mountain .............................................................</td>
<td>0.7</td>
<td>3.0</td>
</tr>
<tr>
<td>Pacific ...............................................................</td>
<td>–</td>
<td>2.7</td>
</tr>
</tbody>
</table>

1 Less than 0.05.
2 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ech/glossary20152016.htm.

Table 46. Paid leave combinations: Access, private industry workers, March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Personal leave and vacation</th>
<th>Personal leave and sick leave</th>
<th>Sick leave and vacation</th>
<th>Vacation and holidays</th>
<th>Personal leave, sick leave, or paid family leave¹</th>
<th>Personal leave, sick leave, paid family leave, or vacation¹</th>
<th>Personal leave, vacation, or holidays¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>38</td>
<td>34</td>
<td>60</td>
<td>71</td>
<td>70</td>
<td>81</td>
<td>83</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>55</td>
<td>51</td>
<td>79</td>
<td>86</td>
<td>89</td>
<td>93</td>
<td>93</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>61</td>
<td>56</td>
<td>88</td>
<td>96</td>
<td>95</td>
<td>98</td>
<td>98</td>
</tr>
<tr>
<td>Professional and related</td>
<td>52</td>
<td>49</td>
<td>74</td>
<td>81</td>
<td>87</td>
<td>91</td>
<td>91</td>
</tr>
<tr>
<td>Service</td>
<td>26</td>
<td>24</td>
<td>39</td>
<td>53</td>
<td>52</td>
<td>68</td>
<td>71</td>
</tr>
<tr>
<td>Sales and office</td>
<td>42</td>
<td>38</td>
<td>66</td>
<td>76</td>
<td>74</td>
<td>83</td>
<td>85</td>
</tr>
<tr>
<td>Sales and related</td>
<td>35</td>
<td>32</td>
<td>56</td>
<td>66</td>
<td>64</td>
<td>76</td>
<td>80</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>47</td>
<td>43</td>
<td>73</td>
<td>82</td>
<td>80</td>
<td>87</td>
<td>89</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry</td>
<td>29</td>
<td>25</td>
<td>53</td>
<td>72</td>
<td>62</td>
<td>81</td>
<td>84</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>40</td>
<td>34</td>
<td>67</td>
<td>88</td>
<td>76</td>
<td>92</td>
<td>93</td>
</tr>
<tr>
<td>Production, transportation, and material moving Production</td>
<td>33</td>
<td>23</td>
<td>56</td>
<td>85</td>
<td>68</td>
<td>88</td>
<td>91</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>31</td>
<td>28</td>
<td>59</td>
<td>71</td>
<td>66</td>
<td>78</td>
<td>81</td>
</tr>
<tr>
<td>Full time</td>
<td>47</td>
<td>42</td>
<td>74</td>
<td>88</td>
<td>82</td>
<td>93</td>
<td>94</td>
</tr>
<tr>
<td>Part time</td>
<td>14</td>
<td>12</td>
<td>23</td>
<td>28</td>
<td>37</td>
<td>48</td>
<td>52</td>
</tr>
<tr>
<td>Union</td>
<td>49</td>
<td>44</td>
<td>74</td>
<td>86</td>
<td>83</td>
<td>91</td>
<td>92</td>
</tr>
<tr>
<td>Nonunion</td>
<td>37</td>
<td>33</td>
<td>59</td>
<td>70</td>
<td>69</td>
<td>80</td>
<td>82</td>
</tr>
<tr>
<td>Average wage within the following categories:²</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>18</td>
<td>15</td>
<td>33</td>
<td>42</td>
<td>43</td>
<td>58</td>
<td>62</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>9</td>
<td>8</td>
<td>23</td>
<td>31</td>
<td>30</td>
<td>46</td>
<td>51</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>38</td>
<td>34</td>
<td>63</td>
<td>77</td>
<td>72</td>
<td>85</td>
<td>87</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>46</td>
<td>41</td>
<td>72</td>
<td>85</td>
<td>82</td>
<td>91</td>
<td>92</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>56</td>
<td>52</td>
<td>82</td>
<td>90</td>
<td>91</td>
<td>95</td>
<td>95</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>58</td>
<td>55</td>
<td>85</td>
<td>90</td>
<td>93</td>
<td>95</td>
<td>95</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>34</td>
<td>27</td>
<td>61</td>
<td>84</td>
<td>71</td>
<td>89</td>
<td>92</td>
</tr>
<tr>
<td>Construction</td>
<td>17</td>
<td>15</td>
<td>43</td>
<td>61</td>
<td>50</td>
<td>73</td>
<td>79</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>42</td>
<td>32</td>
<td>69</td>
<td>95</td>
<td>80</td>
<td>97</td>
<td>98</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>39</td>
<td>36</td>
<td>60</td>
<td>69</td>
<td>70</td>
<td>79</td>
<td>81</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>37</td>
<td>33</td>
<td>63</td>
<td>75</td>
<td>71</td>
<td>83</td>
<td>85</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>40</td>
<td>36</td>
<td>76</td>
<td>89</td>
<td>82</td>
<td>91</td>
<td>93</td>
</tr>
<tr>
<td>Retail trade</td>
<td>33</td>
<td>29</td>
<td>55</td>
<td>67</td>
<td>65</td>
<td>77</td>
<td>81</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>43</td>
<td>40</td>
<td>73</td>
<td>84</td>
<td>77</td>
<td>88</td>
<td>89</td>
</tr>
<tr>
<td>Utilities</td>
<td>60</td>
<td>56</td>
<td>91</td>
<td>98</td>
<td>96</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Personal leave and vacation</th>
<th>Personal leave and sick leave</th>
<th>Sick leave and vacation</th>
<th>Vacation and holidays</th>
<th>Personal leave, sick leave, or paid family leave¹</th>
<th>Personal leave, sick leave, paid family leave, or vacation¹</th>
<th>Personal leave, vacation, or holidays¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information</td>
<td>80</td>
<td>76</td>
<td>91</td>
<td>95</td>
<td>96</td>
<td>97</td>
<td>96</td>
</tr>
<tr>
<td>Financial activities</td>
<td>61</td>
<td>57</td>
<td>87</td>
<td>93</td>
<td>94</td>
<td>96</td>
<td>96</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>68</td>
<td>64</td>
<td>90</td>
<td>97</td>
<td>97</td>
<td>98</td>
<td>98</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>63</td>
<td>61</td>
<td>93</td>
<td>97</td>
<td>97</td>
<td>99</td>
<td>99</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>75</td>
<td>67</td>
<td>86</td>
<td>96</td>
<td>96</td>
<td>98</td>
<td>98</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>38</td>
<td>36</td>
<td>78</td>
<td>81</td>
<td>84</td>
<td>90</td>
<td>88</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>38</td>
<td>34</td>
<td>62</td>
<td>72</td>
<td>69</td>
<td>78</td>
<td>82</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>47</td>
<td>44</td>
<td>80</td>
<td>89</td>
<td>86</td>
<td>92</td>
<td>93</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>20</td>
<td>18</td>
<td>38</td>
<td>50</td>
<td>45</td>
<td>59</td>
<td>67</td>
</tr>
<tr>
<td>Education and health services</td>
<td>50</td>
<td>47</td>
<td>68</td>
<td>76</td>
<td>82</td>
<td>88</td>
<td>90</td>
</tr>
<tr>
<td>Educational services</td>
<td>31</td>
<td>43</td>
<td>53</td>
<td>53</td>
<td>81</td>
<td>83</td>
<td>80</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>41</td>
<td>45</td>
<td>70</td>
<td>71</td>
<td>88</td>
<td>90</td>
<td>87</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>53</td>
<td>47</td>
<td>71</td>
<td>80</td>
<td>82</td>
<td>89</td>
<td>91</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>11</td>
<td>11</td>
<td>25</td>
<td>28</td>
<td>35</td>
<td>51</td>
<td>49</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>10</td>
<td>10</td>
<td>22</td>
<td>26</td>
<td>33</td>
<td>50</td>
<td>48</td>
</tr>
<tr>
<td>Other services</td>
<td>28</td>
<td>24</td>
<td>52</td>
<td>60</td>
<td>63</td>
<td>75</td>
<td>74</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>27</td>
<td>24</td>
<td>51</td>
<td>62</td>
<td>60</td>
<td>74</td>
<td>76</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>25</td>
<td>22</td>
<td>49</td>
<td>61</td>
<td>58</td>
<td>72</td>
<td>74</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>32</td>
<td>29</td>
<td>55</td>
<td>65</td>
<td>65</td>
<td>79</td>
<td>82</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>52</td>
<td>47</td>
<td>72</td>
<td>83</td>
<td>82</td>
<td>89</td>
<td>89</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>47</td>
<td>41</td>
<td>68</td>
<td>80</td>
<td>79</td>
<td>87</td>
<td>89</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>60</td>
<td>55</td>
<td>79</td>
<td>87</td>
<td>88</td>
<td>92</td>
<td>93</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Personal leave and vacation</th>
<th>Personal leave and sick leave</th>
<th>Sick leave and vacation</th>
<th>Vacation and holidays</th>
<th>Personal leave, sick leave, or paid family leave¹</th>
<th>Personal leave, sick leave, paid family leave, or vacation¹</th>
<th>Personal leave, vacation, or holidays¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>46</td>
<td>42</td>
<td>64</td>
<td>72</td>
<td>75</td>
<td>82</td>
<td>83</td>
</tr>
<tr>
<td>New England</td>
<td>37</td>
<td>32</td>
<td>60</td>
<td>68</td>
<td>74</td>
<td>80</td>
<td>81</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>49</td>
<td>46</td>
<td>65</td>
<td>74</td>
<td>75</td>
<td>82</td>
<td>83</td>
</tr>
<tr>
<td>South</td>
<td>38</td>
<td>34</td>
<td>60</td>
<td>73</td>
<td>68</td>
<td>81</td>
<td>85</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>39</td>
<td>36</td>
<td>60</td>
<td>73</td>
<td>67</td>
<td>81</td>
<td>85</td>
</tr>
<tr>
<td>East South Central</td>
<td>32</td>
<td>28</td>
<td>61</td>
<td>75</td>
<td>67</td>
<td>83</td>
<td>86</td>
</tr>
<tr>
<td>West South Central</td>
<td>37</td>
<td>33</td>
<td>61</td>
<td>73</td>
<td>69</td>
<td>82</td>
<td>85</td>
</tr>
<tr>
<td>Midwest</td>
<td>35</td>
<td>30</td>
<td>58</td>
<td>72</td>
<td>67</td>
<td>80</td>
<td>82</td>
</tr>
<tr>
<td>East North Central</td>
<td>35</td>
<td>30</td>
<td>58</td>
<td>72</td>
<td>67</td>
<td>80</td>
<td>82</td>
</tr>
<tr>
<td>West North Central</td>
<td>36</td>
<td>30</td>
<td>59</td>
<td>71</td>
<td>67</td>
<td>81</td>
<td>81</td>
</tr>
<tr>
<td>West</td>
<td>34</td>
<td>32</td>
<td>60</td>
<td>67</td>
<td>72</td>
<td>80</td>
<td>79</td>
</tr>
<tr>
<td>Mountain</td>
<td>37</td>
<td>35</td>
<td>57</td>
<td>68</td>
<td>65</td>
<td>76</td>
<td>79</td>
</tr>
<tr>
<td>Pacific</td>
<td>33</td>
<td>31</td>
<td>61</td>
<td>67</td>
<td>76</td>
<td>82</td>
<td>79</td>
</tr>
</tbody>
</table>

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 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 46. Standard errors for paid leave combinations: Access, private industry workers, March 2016

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.7</td>
<td>0.7</td>
<td>0.9</td>
<td>0.8</td>
<td>0.8</td>
<td>0.7</td>
<td>0.8</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.4</td>
<td>1.4</td>
<td>1.3</td>
<td>1.0</td>
<td>1.0</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.7</td>
<td>1.9</td>
<td>0.9</td>
<td>0.5</td>
<td>0.6</td>
<td>0.4</td>
<td>0.3</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.8</td>
<td>1.8</td>
<td>1.8</td>
<td>1.4</td>
<td>1.3</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Service</td>
<td>1.5</td>
<td>1.5</td>
<td>2.0</td>
<td>2.0</td>
<td>2.1</td>
<td>2.1</td>
<td>2.1</td>
</tr>
<tr>
<td>Protective service</td>
<td>6.2</td>
<td>5.6</td>
<td>6.7</td>
<td>7.5</td>
<td>7.9</td>
<td>7.9</td>
<td>6.3</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.2</td>
<td>1.2</td>
<td>1.2</td>
<td>1.0</td>
<td>1.2</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.4</td>
<td>1.3</td>
<td>1.7</td>
<td>1.7</td>
<td>1.8</td>
<td>1.7</td>
<td>1.8</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.6</td>
<td>1.6</td>
<td>1.2</td>
<td>1.0</td>
<td>1.1</td>
<td>1.0</td>
<td>0.9</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry</td>
<td>1.7</td>
<td>2.0</td>
<td>2.3</td>
<td>2.9</td>
<td>2.4</td>
<td>3.0</td>
<td>2.7</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.8</td>
<td>2.0</td>
<td>2.3</td>
<td>1.8</td>
<td>2.2</td>
<td>1.4</td>
<td>1.1</td>
</tr>
<tr>
<td>Production, transportation, and material moving Production</td>
<td>1.3</td>
<td>1.2</td>
<td>1.8</td>
<td>1.4</td>
<td>1.7</td>
<td>1.1</td>
<td>1.3</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.8</td>
<td>1.7</td>
<td>2.5</td>
<td>2.0</td>
<td>2.3</td>
<td>1.4</td>
<td>1.9</td>
</tr>
<tr>
<td>Full time</td>
<td>0.8</td>
<td>0.8</td>
<td>0.6</td>
<td>0.5</td>
<td>0.7</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Part time</td>
<td>0.9</td>
<td>0.8</td>
<td>1.3</td>
<td>1.3</td>
<td>1.6</td>
<td>1.7</td>
<td>1.8</td>
</tr>
<tr>
<td>Union</td>
<td>2.5</td>
<td>2.5</td>
<td>1.8</td>
<td>1.6</td>
<td>1.5</td>
<td>1.3</td>
<td>1.2</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.8</td>
<td>0.8</td>
<td>0.9</td>
<td>0.8</td>
<td>0.9</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Average wage within the following categories[^2]</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.1</td>
<td>1.1</td>
<td>1.5</td>
<td>1.6</td>
<td>1.4</td>
<td>1.5</td>
<td>1.8</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>0.8</td>
<td>0.8</td>
<td>1.4</td>
<td>1.5</td>
<td>1.6</td>
<td>1.6</td>
<td>1.7</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.4</td>
<td>1.3</td>
<td>1.3</td>
<td>1.4</td>
<td>1.2</td>
<td>1.1</td>
<td>1.0</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.3</td>
<td>1.3</td>
<td>1.1</td>
<td>0.8</td>
<td>0.9</td>
<td>0.7</td>
<td>0.6</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.3</td>
<td>1.4</td>
<td>0.9</td>
<td>0.7</td>
<td>0.8</td>
<td>0.7</td>
<td>0.5</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.8</td>
<td>1.9</td>
<td>1.3</td>
<td>1.0</td>
<td>1.3</td>
<td>1.1</td>
<td>0.8</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.4</td>
<td>1.8</td>
<td>1.6</td>
<td>1.2</td>
<td>1.4</td>
<td>0.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Construction</td>
<td>1.5</td>
<td>1.4</td>
<td>1.9</td>
<td>2.6</td>
<td>2.4</td>
<td>2.5</td>
<td>1.6</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>1.7</td>
<td>2.1</td>
<td>2.1</td>
<td>0.8</td>
<td>1.9</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.8</td>
<td>0.8</td>
<td>1.0</td>
<td>0.9</td>
<td>1.0</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>1.1</td>
<td>1.0</td>
<td>1.4</td>
<td>1.0</td>
<td>1.4</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>2.0</td>
<td>2.1</td>
<td>2.5</td>
<td>1.5</td>
<td>2.0</td>
<td>1.1</td>
<td>1.6</td>
</tr>
<tr>
<td>Retail trade</td>
<td>1.3</td>
<td>1.1</td>
<td>1.4</td>
<td>1.3</td>
<td>1.2</td>
<td>1.0</td>
<td>1.1</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>2.6</td>
<td>2.4</td>
<td>4.0</td>
<td>3.4</td>
<td>3.6</td>
<td>3.2</td>
<td>3.1</td>
</tr>
<tr>
<td>Utilities</td>
<td>5.4</td>
<td>5.6</td>
<td>3.4</td>
<td>1.2</td>
<td>2.0</td>
<td>0.3</td>
<td>0.3</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 46. Standard errors for paid leave combinations: Access, private industry workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Personal leave and vacation</th>
<th>Personal leave and sick leave</th>
<th>Sick leave and vacation</th>
<th>Vacation and holidays</th>
<th>Personal leave, sick leave, or paid family leave</th>
<th>Personal leave, sick leave, paid family leave, or vacation</th>
<th>Personal leave, vacation, or holidays</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information</td>
<td>2.8</td>
<td>2.9</td>
<td>1.9</td>
<td>1.5</td>
<td>1.1</td>
<td>1.2</td>
<td>0.8</td>
</tr>
<tr>
<td>Financial activities</td>
<td>1.5</td>
<td>1.5</td>
<td>1.0</td>
<td>0.9</td>
<td>0.9</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>1.4</td>
<td>1.5</td>
<td>1.0</td>
<td>0.4</td>
<td>0.6</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>2.3</td>
<td>2.2</td>
<td>1.4</td>
<td>0.4</td>
<td>0.5</td>
<td>0.2</td>
<td>0.3</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>4.0</td>
<td>3.8</td>
<td>3.0</td>
<td>2.9</td>
<td>2.9</td>
<td>2.4</td>
<td>2.4</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>1.9</td>
<td>1.7</td>
<td>1.9</td>
<td>1.9</td>
<td>1.9</td>
<td>2.3</td>
<td>2.0</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>4.1</td>
<td>3.7</td>
<td>2.5</td>
<td>2.2</td>
<td>2.4</td>
<td>1.9</td>
<td>1.8</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>2.7</td>
<td>2.2</td>
<td>3.1</td>
<td>3.1</td>
<td>3.3</td>
<td>4.2</td>
<td>3.9</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.6</td>
<td>2.2</td>
<td>2.4</td>
<td>1.9</td>
<td>2.5</td>
<td>1.7</td>
<td>1.4</td>
</tr>
<tr>
<td>Educational services</td>
<td>2.0</td>
<td>2.2</td>
<td>2.9</td>
<td>2.9</td>
<td>2.0</td>
<td>2.0</td>
<td>1.8</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.9</td>
<td>1.9</td>
<td>2.2</td>
<td>2.0</td>
<td>1.7</td>
<td>1.4</td>
<td>1.6</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.9</td>
<td>2.4</td>
<td>2.8</td>
<td>2.1</td>
<td>2.9</td>
<td>1.9</td>
<td>1.5</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>1.8</td>
<td>1.7</td>
<td>2.4</td>
<td>2.3</td>
<td>2.5</td>
<td>2.8</td>
<td>2.9</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>1.7</td>
<td>1.6</td>
<td>2.8</td>
<td>2.8</td>
<td>2.7</td>
<td>3.2</td>
<td>3.6</td>
</tr>
<tr>
<td>Other services</td>
<td>2.9</td>
<td>2.6</td>
<td>3.2</td>
<td>2.8</td>
<td>4.2</td>
<td>3.4</td>
<td>3.2</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.0</td>
<td>1.0</td>
<td>1.3</td>
<td>1.3</td>
<td>1.2</td>
<td>1.1</td>
<td>1.3</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.2</td>
<td>1.2</td>
<td>1.4</td>
<td>1.3</td>
<td>1.3</td>
<td>1.2</td>
<td>1.5</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.2</td>
<td>2.1</td>
<td>2.4</td>
<td>2.7</td>
<td>2.4</td>
<td>2.5</td>
<td>2.2</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.0</td>
<td>1.0</td>
<td>0.9</td>
<td>0.8</td>
<td>0.8</td>
<td>0.8</td>
<td>0.7</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.3</td>
<td>1.2</td>
<td>1.4</td>
<td>1.3</td>
<td>1.1</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.6</td>
<td>1.6</td>
<td>1.6</td>
<td>1.3</td>
<td>0.9</td>
<td>0.8</td>
<td>0.7</td>
</tr>
</tbody>
</table>

| Geographic areas                          |                           |                               |                         |                      |                                               |                                                              |
| Northeast                                 | 1.5                       | 1.8                           | 1.3                     | 1.3                  | 1.1                                           | 1.1                                                          | 1.1                                 |
| New England                               | 2.7                       | 3.0                           | 2.4                     | 1.8                  | 3.2                                           | 2.4                                                          | 1.4                                 |
| Middle Atlantic                           | 1.8                       | 2.3                           | 1.4                     | 1.5                  | 1.1                                           | 1.4                                                          | 1.5                                 |
| South                                     | 1.4                       | 1.5                           | 1.6                     | 1.6                  | 1.6                                           | 1.3                                                          | 1.2                                 |
| South Atlantic                            | 2.1                       | 2.3                           | 2.3                     | 1.8                  | 2.5                                           | 1.3                                                          | 0.8                                 |
| East South Central                        | 1.9                       | 2.3                           | 3.2                     | 3.7                  | 3.3                                           | 3.7                                                          | 4.1                                 |
| West South Central                        | 2.4                       | 2.5                           | 2.8                     | 3.5                  | 2.7                                           | 2.9                                                          | 2.9                                 |
| Midwest                                   | 1.6                       | 1.5                           | 2.2                     | 1.8                  | 2.0                                           | 1.9                                                          | 1.9                                 |
| East North Central                        | 1.9                       | 1.8                           | 2.0                     | 1.4                  | 1.5                                           | 1.8                                                          | 2.1                                 |
| West North Central                        | 3.1                       | 2.7                           | 5.7                     | 4.8                  | 5.4                                           | 4.7                                                          | 4.2                                 |
| West                                      | 1.2                       | 1.2                           | 1.7                     | 1.5                  | 1.4                                           | 1.4                                                          | 1.7                                 |
| Mountain                                  | 2.9                       | 2.7                           | 1.9                     | 1.0                  | 2.8                                           | 2.5                                                          | 2.0                                 |
| Pacific                                   | 1.1                       | 1.1                           | 2.4                     | 2.1                  | 1.8                                           | 1.7                                                          | 2.3                                 |

1 Includes workers with access to one or more of these leave benefits.
2 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

State and Local Government Tables

Types of Benefits:

- Retirement benefits
- Healthcare benefits
- Life, short-term, and long-term disability insurance benefits
- Paid leave benefits
- Other benefits (Quality of life, financial, health-related, nonproduction bonuses, and unmarried domestic partner)
- Benefit combinations (Medical care and paid leave)
Table 2. Retirement benefits: Access, participation, and take-up rates,1 State and local government workers, March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All retirement benefits2</th>
<th>Defined benefit</th>
<th>Defined contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation3</td>
<td>Take-up rate3</td>
</tr>
<tr>
<td>All workers</td>
<td>90</td>
<td>81</td>
<td>90</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>92</td>
<td>81</td>
<td>89</td>
</tr>
<tr>
<td>Professional and related</td>
<td>92</td>
<td>81</td>
<td>89</td>
</tr>
<tr>
<td>Teachers</td>
<td>91</td>
<td>80</td>
<td>88</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>99</td>
<td>88</td>
<td>89</td>
</tr>
<tr>
<td>Service</td>
<td>86</td>
<td>78</td>
<td>90</td>
</tr>
<tr>
<td>Protective service</td>
<td>92</td>
<td>85</td>
<td>92</td>
</tr>
<tr>
<td>Sales and office</td>
<td>91</td>
<td>82</td>
<td>90</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>92</td>
<td>83</td>
<td>90</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>97</td>
<td>91</td>
<td>94</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>85</td>
<td>78</td>
<td>91</td>
</tr>
<tr>
<td>Full time</td>
<td>99</td>
<td>89</td>
<td>90</td>
</tr>
<tr>
<td>Part time</td>
<td>40</td>
<td>34</td>
<td>85</td>
</tr>
<tr>
<td>Union</td>
<td>97</td>
<td>87</td>
<td>89</td>
</tr>
<tr>
<td>Nonunion</td>
<td>84</td>
<td>76</td>
<td>90</td>
</tr>
<tr>
<td>Average wage within the following categories:4</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>76</td>
<td>68</td>
<td>89</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>63</td>
<td>55</td>
<td>87</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>93</td>
<td>84</td>
<td>90</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>95</td>
<td>86</td>
<td>91</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>98</td>
<td>87</td>
<td>89</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>97</td>
<td>84</td>
<td>86</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>90</td>
<td>81</td>
<td>90</td>
</tr>
<tr>
<td>Education and health services</td>
<td>92</td>
<td>81</td>
<td>88</td>
</tr>
<tr>
<td>Educational services</td>
<td>92</td>
<td>81</td>
<td>88</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>92</td>
<td>82</td>
<td>89</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>89</td>
<td>77</td>
<td>86</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>91</td>
<td>79</td>
<td>87</td>
</tr>
<tr>
<td>Hospitals</td>
<td>94</td>
<td>79</td>
<td>84</td>
</tr>
<tr>
<td>Public administration</td>
<td>91</td>
<td>83</td>
<td>92</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>80</td>
<td>72</td>
<td>91</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>73</td>
<td>66</td>
<td>91</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>90</td>
<td>81</td>
<td>90</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>92</td>
<td>82</td>
<td>90</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>88</td>
<td>81</td>
<td>92</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>93</td>
<td>83</td>
<td>89</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 2. Retirement benefits: Access, participation, and take-up rates, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All retirement benefits&lt;sup&gt;2&lt;/sup&gt;</th>
<th>Defined benefit</th>
<th>Defined contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation&lt;sup&gt;3&lt;/sup&gt;</td>
<td>Take-up rate&lt;sup&gt;3&lt;/sup&gt;</td>
</tr>
<tr>
<td>State government</td>
<td>94</td>
<td>84</td>
<td>90</td>
</tr>
<tr>
<td>Local government</td>
<td>89</td>
<td>80</td>
<td>90</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Access</th>
<th>Participation&lt;sup&gt;3&lt;/sup&gt;</th>
<th>Take-up rate&lt;sup&gt;3&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>91</td>
<td>82</td>
<td>90</td>
</tr>
<tr>
<td>New England</td>
<td>85</td>
<td>81</td>
<td>95</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>93</td>
<td>82</td>
<td>88</td>
</tr>
<tr>
<td>South</td>
<td>92</td>
<td>82</td>
<td>89</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>90</td>
<td>81</td>
<td>89</td>
</tr>
<tr>
<td>East South Central</td>
<td>95</td>
<td>83</td>
<td>87</td>
</tr>
<tr>
<td>West South Central</td>
<td>92</td>
<td>83</td>
<td>91</td>
</tr>
<tr>
<td>Midwest</td>
<td>87</td>
<td>77</td>
<td>89</td>
</tr>
<tr>
<td>East North Central</td>
<td>85</td>
<td>78</td>
<td>91</td>
</tr>
<tr>
<td>West North Central</td>
<td>91</td>
<td>77</td>
<td>85</td>
</tr>
<tr>
<td>West</td>
<td>91</td>
<td>83</td>
<td>91</td>
</tr>
<tr>
<td>Mountain</td>
<td>88</td>
<td>77</td>
<td>88</td>
</tr>
<tr>
<td>Pacific</td>
<td>92</td>
<td>86</td>
<td>93</td>
</tr>
</tbody>
</table>

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

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

<sup>3</sup> The 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold.

The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,\(^1\) State and local government workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All retirement benefits(^2)</th>
<th>Defined benefit</th>
<th>Defined contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation(^3)</td>
<td>Take-up rate(^3)</td>
</tr>
<tr>
<td>All workers</td>
<td>0.6</td>
<td>0.9</td>
<td>0.6</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.6</td>
<td>0.9</td>
<td>0.7</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.6</td>
<td>0.9</td>
<td>0.7</td>
</tr>
<tr>
<td>Teachers</td>
<td>0.8</td>
<td>1.1</td>
<td>0.9</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>0.2</td>
<td>1.0</td>
<td>0.9</td>
</tr>
<tr>
<td>Service</td>
<td>1.4</td>
<td>1.5</td>
<td>0.8</td>
</tr>
<tr>
<td>Protective service</td>
<td>1.1</td>
<td>1.3</td>
<td>1.0</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.4</td>
<td>1.6</td>
<td>0.8</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.2</td>
<td>1.4</td>
<td>0.8</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.6</td>
<td>1.9</td>
<td>1.1</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>4.8</td>
<td>4.4</td>
<td>1.8</td>
</tr>
<tr>
<td>Full time</td>
<td>0.1</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Part time</td>
<td>1.9</td>
<td>1.8</td>
<td>2.0</td>
</tr>
<tr>
<td>Union</td>
<td>0.4</td>
<td>0.8</td>
<td>0.7</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.1</td>
<td>1.3</td>
<td>0.9</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.7</td>
<td>1.8</td>
<td>0.9</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>3.1</td>
<td>3.3</td>
<td>1.7</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.7</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.4</td>
<td>1.5</td>
<td>0.9</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.3</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>0.7</td>
<td>1.2</td>
<td>1.1</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.6</td>
<td>0.9</td>
<td>0.6</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.5</td>
<td>0.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.5</td>
<td>0.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>0.5</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.6</td>
<td>2.3</td>
<td>2.1</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1.3</td>
<td>1.8</td>
<td>1.6</td>
</tr>
<tr>
<td>Hospitals</td>
<td>1.6</td>
<td>2.1</td>
<td>1.9</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.5</td>
<td>1.5</td>
<td>0.8</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>2.9</td>
<td>3.0</td>
<td>1.6</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>4.4</td>
<td>4.6</td>
<td>2.4</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.5</td>
<td>2.3</td>
<td>2.3</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.5</td>
<td>0.8</td>
<td>0.6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.5</td>
<td>1.6</td>
<td>0.8</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.5</td>
<td>0.9</td>
<td>0.8</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,\(^1\) State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All retirement benefits(^2)</th>
<th>Defined benefit</th>
<th>Defined contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access Participation(^3) Take-up rate(^3)</td>
<td>Access Participation(^3) Take-up rate(^3)</td>
<td>Access Participation Take-up rate</td>
</tr>
<tr>
<td>State government</td>
<td>0.8 1.4 1.3 1.7 2.4 3.2 3.3 2.8 4.7</td>
<td>3.3 2.8 4.7</td>
<td>3.3 2.8 4.7</td>
</tr>
<tr>
<td>Local government</td>
<td>0.7 1.0 0.6 1.0 1.2 0.8 1.6 1.0 2.2</td>
<td>1.6 1.0 2.2</td>
<td>1.6 1.0 2.2</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>1.1 1.7 1.3 1.6 2.0 1.7 2.3 1.2 3.1</td>
<td>2.3 1.2 3.1</td>
<td>2.3 1.2 3.1</td>
</tr>
<tr>
<td>New England</td>
<td>2.8 4.1 2.3 5.0 6.1 2.1 – 2.9 –</td>
<td>– 2.9 –</td>
<td>– 2.9 –</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.2 1.9 1.5 1.3 1.7 2.1 2.9 1.2 2.8</td>
<td>2.9 1.2 2.8</td>
<td>2.9 1.2 2.8</td>
</tr>
<tr>
<td>South</td>
<td>1.1 1.6 1.1 1.4 1.5 1.3 1.3 1.3 1.3</td>
<td>1.3 1.3 1.3</td>
<td>1.3 1.3 1.3</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.8 2.2 1.5 1.8 2.0 1.7 1.4 1.4 2.8</td>
<td>1.4 1.4 2.8</td>
<td>1.4 1.4 2.8</td>
</tr>
<tr>
<td>East South Central</td>
<td>1.4 3.9 3.8 4.1 3.7 4.1 7.3 – –</td>
<td>7.3 –</td>
<td>7.3 –</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.6 2.6 1.5 2.1 2.6 1.5 1.9 2.1 6.0</td>
<td>2.1 6.0</td>
<td>2.1 6.0</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.6 1.9 1.2 2.7 2.8 3.6 3.6 3.6 5.4</td>
<td>3.6 3.6 5.4</td>
<td>3.6 3.6 5.4</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.5 2.4 1.0 2.9 2.8 1.3 3.9 3.4 6.3</td>
<td>3.4 6.3</td>
<td>3.4 6.3</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.3 2.9 2.3 5.1 5.4 7.7 7.2 5.3 7.4</td>
<td>5.3 7.4</td>
<td>5.3 7.4</td>
</tr>
<tr>
<td>West</td>
<td>0.8 1.2 0.9 1.4 1.8 1.0 4.1 4.0 3.6</td>
<td>4.0 3.6</td>
<td>4.0 3.6</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.7 2.2 1.7 2.9 3.4 1.9 5.4 4.2 6.5</td>
<td>4.2 6.5</td>
<td>4.2 6.5</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.9 1.5 1.1 1.6 2.2 1.3 5.3 5.2 2.7</td>
<td>5.2 2.7</td>
<td>5.2 2.7</td>
</tr>
</tbody>
</table>

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

\(^2\) Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.

\(^3\) The 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.

\(^4\) Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 3. Retirement benefit combinations: Access, State and local government workers, March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>27</td>
<td>57</td>
<td>6</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>29</td>
<td>58</td>
<td>5</td>
</tr>
<tr>
<td>Professional and related</td>
<td>28</td>
<td>59</td>
<td>5</td>
</tr>
<tr>
<td>Teachers</td>
<td>28</td>
<td>60</td>
<td>3</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>27</td>
<td>71</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>23</td>
<td>56</td>
<td>7</td>
</tr>
<tr>
<td>Protective service</td>
<td>27</td>
<td>58</td>
<td>6</td>
</tr>
<tr>
<td>Sales and office</td>
<td>29</td>
<td>56</td>
<td>6</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>29</td>
<td>57</td>
<td>6</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>29</td>
<td>62</td>
<td>6</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>19</td>
<td>60</td>
<td>7</td>
</tr>
<tr>
<td>Full time</td>
<td>31</td>
<td>62</td>
<td>6</td>
</tr>
<tr>
<td>Part time</td>
<td>7</td>
<td>30</td>
<td>3</td>
</tr>
<tr>
<td>Union</td>
<td>31</td>
<td>64</td>
<td>2</td>
</tr>
<tr>
<td>Nonunion</td>
<td>24</td>
<td>51</td>
<td>9</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>20</td>
<td>49</td>
<td>7</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>14</td>
<td>43</td>
<td>6</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>27</td>
<td>60</td>
<td>6</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>30</td>
<td>59</td>
<td>6</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>32</td>
<td>62</td>
<td>4</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>36</td>
<td>55</td>
<td>6</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>27</td>
<td>57</td>
<td>6</td>
</tr>
<tr>
<td>Education and health services</td>
<td>27</td>
<td>59</td>
<td>5</td>
</tr>
<tr>
<td>Educational services</td>
<td>26</td>
<td>62</td>
<td>3</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>23</td>
<td>69</td>
<td>1</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>38</td>
<td>40</td>
<td>11</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>33</td>
<td>36</td>
<td>22</td>
</tr>
<tr>
<td>Hospitals</td>
<td>32</td>
<td>37</td>
<td>25</td>
</tr>
<tr>
<td>Public administration</td>
<td>30</td>
<td>57</td>
<td>4</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>19</td>
<td>51</td>
<td>10</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>14</td>
<td>48</td>
<td>11</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>26</td>
<td>56</td>
<td>8</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>29</td>
<td>58</td>
<td>5</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>24</td>
<td>58</td>
<td>7</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>30</td>
<td>58</td>
<td>4</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 3. Retirement benefit combinations: Access, State and local government workers, March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td></td>
<td>37</td>
<td>50</td>
</tr>
<tr>
<td>Local government</td>
<td></td>
<td>24</td>
<td>60</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td></td>
<td>25</td>
<td>61</td>
</tr>
<tr>
<td>New England</td>
<td></td>
<td>8</td>
<td>73</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td></td>
<td>32</td>
<td>57</td>
</tr>
<tr>
<td>South</td>
<td></td>
<td>31</td>
<td>55</td>
</tr>
<tr>
<td>South Atlantic</td>
<td></td>
<td>47</td>
<td>40</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>68</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td></td>
<td>11</td>
<td>72</td>
</tr>
<tr>
<td>Midwest</td>
<td></td>
<td>32</td>
<td>47</td>
</tr>
<tr>
<td>East North Central</td>
<td></td>
<td>39</td>
<td>41</td>
</tr>
<tr>
<td>West North Central</td>
<td>–</td>
<td>58</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td></td>
<td>17</td>
<td>69</td>
</tr>
<tr>
<td>Mountain</td>
<td></td>
<td>18</td>
<td>64</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>71</td>
<td>5</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>1.7</td>
<td>1.7</td>
<td>0.7</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.9</td>
<td>1.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.9</td>
<td>1.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Teachers</td>
<td>2.1</td>
<td>1.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>2.1</td>
<td>2.1</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>1.7</td>
<td>2.2</td>
<td>1.1</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.7</td>
<td>3.1</td>
<td>1.8</td>
</tr>
<tr>
<td>Sales and office</td>
<td>2.7</td>
<td>2.6</td>
<td>1.2</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>2.7</td>
<td>2.6</td>
<td>1.2</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>3.2</td>
<td>3.9</td>
<td>1.8</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>3.2</td>
<td>4.3</td>
<td>2.4</td>
</tr>
<tr>
<td>Full time</td>
<td>1.9</td>
<td>1.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Part time</td>
<td>1.0</td>
<td>2.0</td>
<td>0.6</td>
</tr>
<tr>
<td>Union</td>
<td>2.2</td>
<td>2.2</td>
<td>0.5</td>
</tr>
<tr>
<td>Nonunion</td>
<td>2.2</td>
<td>2.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Average wage within the following categories: 1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>2.0</td>
<td>3.0</td>
<td>1.1</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1.8</td>
<td>4.5</td>
<td>1.6</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>2.3</td>
<td>2.4</td>
<td>1.0</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>2.4</td>
<td>2.4</td>
<td>1.0</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.9</td>
<td>1.8</td>
<td>0.9</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.7</td>
<td>2.7</td>
<td>1.9</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.7</td>
<td>1.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.1</td>
<td>1.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Educational services</td>
<td>2.0</td>
<td>1.8</td>
<td>0.6</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.9</td>
<td>1.8</td>
<td>0.2</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>5.5</td>
<td>3.8</td>
<td>2.6</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>4.2</td>
<td>4.5</td>
<td>3.4</td>
</tr>
<tr>
<td>Hospitals</td>
<td>4.8</td>
<td>5.5</td>
<td>4.5</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.6</td>
<td>2.6</td>
<td>0.9</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>2.9</td>
<td>4.9</td>
<td>2.1</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>2.3</td>
<td>5.2</td>
<td>2.9</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>6.2</td>
<td>5.8</td>
<td>2.7</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.8</td>
<td>1.7</td>
<td>0.7</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>2.4</td>
<td>2.7</td>
<td>1.3</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2.0</td>
<td>1.9</td>
<td>0.7</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 3. Standard errors for retirement benefit combinations:
Access, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>3.8</td>
<td>3.3</td>
<td>1.6</td>
</tr>
<tr>
<td>Local government</td>
<td>1.5</td>
<td>1.6</td>
<td>0.7</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>2.3</td>
<td>2.4</td>
<td>1.0</td>
</tr>
<tr>
<td>New England</td>
<td>1.6</td>
<td>5.1</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>3.1</td>
<td>2.8</td>
<td>0.7</td>
</tr>
<tr>
<td>South</td>
<td>3.2</td>
<td>2.9</td>
<td>1.0</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>4.6</td>
<td>3.8</td>
<td>0.7</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>7.5</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.1</td>
<td>1.9</td>
<td>1.6</td>
</tr>
<tr>
<td>Midwest</td>
<td>3.6</td>
<td>3.7</td>
<td>2.2</td>
</tr>
<tr>
<td>East North Central</td>
<td>3.6</td>
<td>4.3</td>
<td>1.9</td>
</tr>
<tr>
<td>West North Central</td>
<td>–</td>
<td>7.2</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>4.2</td>
<td>4.0</td>
<td>1.3</td>
</tr>
<tr>
<td>Mountain</td>
<td>4.1</td>
<td>6.2</td>
<td>2.7</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>5.0</td>
<td>1.5</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 4. Defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Fixed percent of annual earnings²</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>89</td>
<td>78</td>
<td>7.1</td>
<td>7.0</td>
<td>11</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>90</td>
<td>80</td>
<td>7.1</td>
<td>7.0</td>
<td>10</td>
</tr>
<tr>
<td>Professional and related</td>
<td>91</td>
<td>81</td>
<td>7.2</td>
<td>7.1</td>
<td>9</td>
</tr>
<tr>
<td>Teachers</td>
<td>92</td>
<td>85</td>
<td>7.5</td>
<td>7.2</td>
<td>8</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>92</td>
<td>86</td>
<td>7.5</td>
<td>7.2</td>
<td>8</td>
</tr>
<tr>
<td>Service</td>
<td>90</td>
<td>75</td>
<td>7.4</td>
<td>7.0</td>
<td>10</td>
</tr>
<tr>
<td>Protective service</td>
<td>91</td>
<td>77</td>
<td>7.8</td>
<td>8.0</td>
<td>9</td>
</tr>
<tr>
<td>Sales and office</td>
<td>88</td>
<td>76</td>
<td>6.7</td>
<td>6.9</td>
<td>12</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>88</td>
<td>76</td>
<td>6.8</td>
<td>7.0</td>
<td>12</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>90</td>
<td>75</td>
<td>6.2</td>
<td>6.1</td>
<td>10</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>85</td>
<td>67</td>
<td>6.8</td>
<td>6.9</td>
<td>15</td>
</tr>
<tr>
<td>Full time</td>
<td>89</td>
<td>78</td>
<td>7.0</td>
<td>7.0</td>
<td>11</td>
</tr>
<tr>
<td>Part time</td>
<td>88</td>
<td>70</td>
<td>7.4</td>
<td>7.0</td>
<td>12</td>
</tr>
<tr>
<td>Union</td>
<td>90</td>
<td>69</td>
<td>7.2</td>
<td>7.0</td>
<td>10</td>
</tr>
<tr>
<td>Nonunion</td>
<td>89</td>
<td>87</td>
<td>6.9</td>
<td>7.0</td>
<td>11</td>
</tr>
<tr>
<td>**Average wage within the following categories:**³</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>88</td>
<td>82</td>
<td>6.8</td>
<td>6.8</td>
<td>12</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>89</td>
<td>84</td>
<td>7.2</td>
<td>7.2</td>
<td>11</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>88</td>
<td>76</td>
<td>6.9</td>
<td>7.0</td>
<td>12</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>90</td>
<td>77</td>
<td>6.9</td>
<td>6.8</td>
<td>10</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>90</td>
<td>76</td>
<td>7.6</td>
<td>7.2</td>
<td>10</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>93</td>
<td>75</td>
<td>7.9</td>
<td>7.5</td>
<td>7</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>89</td>
<td>78</td>
<td>7.1</td>
<td>7.0</td>
<td>11</td>
</tr>
<tr>
<td>Education and health services</td>
<td>91</td>
<td>81</td>
<td>7.2</td>
<td>7.0</td>
<td>9</td>
</tr>
<tr>
<td>Educational services</td>
<td>92</td>
<td>84</td>
<td>7.2</td>
<td>7.0</td>
<td>8</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>92</td>
<td>84</td>
<td>7.3</td>
<td>7.0</td>
<td>8</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>93</td>
<td>84</td>
<td>7.3</td>
<td>7.2</td>
<td>7</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>75</td>
<td>59</td>
<td>6.6</td>
<td>6.3</td>
<td>25</td>
</tr>
<tr>
<td>Hospitals</td>
<td>71</td>
<td>52</td>
<td>7.2</td>
<td>7.5</td>
<td>29</td>
</tr>
<tr>
<td>Public administration</td>
<td>87</td>
<td>72</td>
<td>6.9</td>
<td>7.0</td>
<td>13</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>88</td>
<td>78</td>
<td>7.0</td>
<td>6.6</td>
<td>12</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>92</td>
<td>77</td>
<td>6.6</td>
<td>6.2</td>
<td>8</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>90</td>
<td>78</td>
<td>7.1</td>
<td>7.0</td>
<td>10</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>91</td>
<td>78</td>
<td>7.0</td>
<td>7.0</td>
<td>9</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>State government</td>
<td>90</td>
<td>73</td>
<td>6.8</td>
<td>7.0</td>
<td>10</td>
</tr>
<tr>
<td>Local government</td>
<td>89</td>
<td>79</td>
<td>7.1</td>
<td>7.0</td>
<td>11</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>97</td>
<td>57</td>
<td>6.7</td>
<td>7.0</td>
<td>3</td>
</tr>
<tr>
<td>New England</td>
<td>98</td>
<td>59</td>
<td>7.2</td>
<td>7.3</td>
<td>2</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>96</td>
<td>57</td>
<td>6.6</td>
<td>7.0</td>
<td>4</td>
</tr>
<tr>
<td>South</td>
<td>92</td>
<td>92</td>
<td>6.3</td>
<td>6.7</td>
<td>8</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>94</td>
<td>92</td>
<td>5.2</td>
<td>6.0</td>
<td>6</td>
</tr>
<tr>
<td>East South Central</td>
<td>89</td>
<td>88</td>
<td>7.9</td>
<td>8.5</td>
<td>11</td>
</tr>
<tr>
<td>West South Central</td>
<td>93</td>
<td>92</td>
<td>7.2</td>
<td>7.2</td>
<td>7</td>
</tr>
<tr>
<td>Midwest</td>
<td>88</td>
<td>80</td>
<td>7.6</td>
<td>7.0</td>
<td>12</td>
</tr>
<tr>
<td>East North Central</td>
<td>85</td>
<td>73</td>
<td>8.4</td>
<td>9.4</td>
<td>15</td>
</tr>
<tr>
<td>West North Central</td>
<td>95</td>
<td>95</td>
<td>7.0</td>
<td>6.0</td>
<td>5</td>
</tr>
<tr>
<td>West</td>
<td>80</td>
<td>69</td>
<td>8.3</td>
<td>8.0</td>
<td>20</td>
</tr>
<tr>
<td>Pacific</td>
<td>79</td>
<td>65</td>
<td>7.6</td>
<td>7.4</td>
<td>21</td>
</tr>
</tbody>
</table>

1. The 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.
2. The employee contributes a fixed percentage of his or her earnings to the retirement plan.
3. Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm.

Table 4. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Fixed percent of annual earnings²</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Mean fixed percent of annual</td>
<td>Median fixed percent of annual</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>earnings</td>
<td>earnings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>1.4</td>
<td>1.7</td>
<td>0.1</td>
<td>0.0</td>
<td>1.4</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.5</td>
<td>1.8</td>
<td>0.1</td>
<td>(3)</td>
<td>1.5</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.4</td>
<td>1.7</td>
<td>0.1</td>
<td>0.1</td>
<td>1.4</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.4</td>
<td>1.7</td>
<td>0.1</td>
<td>(3)</td>
<td>1.4</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>1.4</td>
<td>1.8</td>
<td>0.1</td>
<td>(3)</td>
<td>1.4</td>
</tr>
<tr>
<td>Service</td>
<td>1.4</td>
<td>2.0</td>
<td>0.1</td>
<td>0.2</td>
<td>1.4</td>
</tr>
<tr>
<td>Protective service</td>
<td>1.7</td>
<td>2.6</td>
<td>0.2</td>
<td>0.2</td>
<td>1.7</td>
</tr>
<tr>
<td>Sales and office</td>
<td>2.3</td>
<td>2.7</td>
<td>0.2</td>
<td>0.2</td>
<td>2.3</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>2.3</td>
<td>2.7</td>
<td>0.2</td>
<td>0.1</td>
<td>2.3</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.9</td>
<td>2.5</td>
<td>0.2</td>
<td>0.2</td>
<td>1.9</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>3.0</td>
<td>3.5</td>
<td>0.2</td>
<td>0.2</td>
<td>3.0</td>
</tr>
<tr>
<td>Full time</td>
<td>1.4</td>
<td>1.6</td>
<td>0.1</td>
<td>0.0</td>
<td>1.4</td>
</tr>
<tr>
<td>Part time</td>
<td>2.0</td>
<td>3.5</td>
<td>0.2</td>
<td>0.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Union</td>
<td>2.0</td>
<td>2.2</td>
<td>0.1</td>
<td>0.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.4</td>
<td>1.5</td>
<td>0.2</td>
<td>0.2</td>
<td>1.4</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.6</td>
<td>2.1</td>
<td>0.3</td>
<td>0.3</td>
<td>1.6</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>2.0</td>
<td>2.8</td>
<td>0.4</td>
<td>0.4</td>
<td>2.0</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.7</td>
<td>2.1</td>
<td>0.1</td>
<td>(3)</td>
<td>1.7</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>2.1</td>
<td>2.2</td>
<td>0.2</td>
<td>0.2</td>
<td>2.1</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.4</td>
<td>1.9</td>
<td>0.1</td>
<td>0.1</td>
<td>1.4</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.5</td>
<td>2.0</td>
<td>0.1</td>
<td>0.3</td>
<td>1.5</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.4</td>
<td>1.7</td>
<td>0.1</td>
<td>0.0</td>
<td>1.4</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.3</td>
<td>1.6</td>
<td>0.1</td>
<td>0.1</td>
<td>1.3</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.2</td>
<td>1.5</td>
<td>0.1</td>
<td>0.1</td>
<td>1.2</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.3</td>
<td>1.7</td>
<td>0.1</td>
<td>0.1</td>
<td>1.3</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.5</td>
<td>2.8</td>
<td>0.2</td>
<td>0.2</td>
<td>2.5</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>4.6</td>
<td>4.6</td>
<td>0.2</td>
<td>1.0</td>
<td>4.6</td>
</tr>
<tr>
<td>Hospitals</td>
<td>6.0</td>
<td>6.2</td>
<td>1.0</td>
<td>0.9</td>
<td>6.0</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.4</td>
<td>2.5</td>
<td>0.2</td>
<td>(3)</td>
<td>2.4</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>3.1</td>
<td>4.2</td>
<td>0.5</td>
<td>0.6</td>
<td>3.1</td>
</tr>
<tr>
<td>1 to 499 workers</td>
<td>2.2</td>
<td>4.3</td>
<td>0.4</td>
<td>0.6</td>
<td>2.2</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.4</td>
<td>1.6</td>
<td>0.1</td>
<td>(3)</td>
<td>1.4</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>2.6</td>
<td>3.0</td>
<td>0.2</td>
<td>0.1</td>
<td>2.6</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.1</td>
<td>1.4</td>
<td>0.1</td>
<td>0.0</td>
<td>1.1</td>
</tr>
</tbody>
</table>

See footnotes at the end of the table.
## Table 4. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Fixed percent of annual earnings&lt;sup&gt;2&lt;/sup&gt;</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Total</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>State government</td>
<td>2.7</td>
<td>2.8</td>
<td>0.2</td>
<td>0.2</td>
<td>2.7</td>
</tr>
<tr>
<td>Local government</td>
<td>1.3</td>
<td>1.7</td>
<td>0.1</td>
<td>0.0</td>
<td>1.3</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>0.8</td>
<td>2.8</td>
<td>0.1</td>
<td>0.1</td>
<td>0.8</td>
</tr>
<tr>
<td>New England</td>
<td>0.8</td>
<td>7.1</td>
<td>0.2</td>
<td>0.4</td>
<td>0.8</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.1</td>
<td>2.8</td>
<td>0.1</td>
<td>0.1</td>
<td>1.1</td>
</tr>
<tr>
<td>South</td>
<td>1.2</td>
<td>1.2</td>
<td>0.2</td>
<td>0.4</td>
<td>1.2</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.4</td>
<td>1.5</td>
<td>0.2</td>
<td>1.2</td>
<td>1.4</td>
</tr>
<tr>
<td>East South Central</td>
<td>3.3</td>
<td>3.3</td>
<td>0.4</td>
<td>1.1</td>
<td>3.3</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.6</td>
<td>2.6</td>
<td>0.1</td>
<td>0.0</td>
<td>2.6</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.2</td>
<td>2.7</td>
<td>0.3</td>
<td>0.2</td>
<td>2.2</td>
</tr>
<tr>
<td>East North Central</td>
<td>3.6</td>
<td>4.3</td>
<td>0.2</td>
<td>0.5</td>
<td>3.6</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.5</td>
<td>1.5</td>
<td>0.5</td>
<td>0.1</td>
<td>1.5</td>
</tr>
<tr>
<td>West</td>
<td>5.4</td>
<td>5.5</td>
<td>0.3</td>
<td>(3)</td>
<td>5.4</td>
</tr>
<tr>
<td>Pacific</td>
<td>6.1</td>
<td>5.8</td>
<td>0.1</td>
<td>0.4</td>
<td>6.1</td>
</tr>
</tbody>
</table>

<sup>1</sup> The 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.

<sup>2</sup> The employee contributes a fixed percentage of his or her earnings to the retirement plan.

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

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, State and local government workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans¹</th>
<th>Soft freeze²</th>
<th>Hard freeze³</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All participants still accruing benefits</td>
<td>Some participants still accruing benefits</td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>41</td>
<td>59</td>
<td>(4)</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>40</td>
<td>60</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related</td>
<td>40</td>
<td>60</td>
<td>–</td>
</tr>
<tr>
<td>Teachers</td>
<td>41</td>
<td>59</td>
<td>–</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>40</td>
<td>59</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>42</td>
<td>58</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>45</td>
<td>55</td>
<td>– (4)</td>
</tr>
<tr>
<td>Sales and office</td>
<td>40</td>
<td>60</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>40</td>
<td>60</td>
<td>–</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>43</td>
<td>57</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>42</td>
<td>58</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>41</td>
<td>59</td>
<td>–</td>
</tr>
<tr>
<td>Part time</td>
<td>39</td>
<td>60</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
<td>36</td>
<td>64</td>
<td>–</td>
</tr>
<tr>
<td>Nonunion</td>
<td>46</td>
<td>54</td>
<td>–</td>
</tr>
<tr>
<td>Average wage within the following categories:⁵</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>45</td>
<td>55</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>39</td>
<td>60</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>44</td>
<td>56</td>
<td>–</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>39</td>
<td>61</td>
<td>–</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>37</td>
<td>63</td>
<td>–</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>31</td>
<td>68</td>
<td>–</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>41</td>
<td>59</td>
<td>(4)</td>
</tr>
<tr>
<td>Education and health services</td>
<td>40</td>
<td>60</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td>39</td>
<td>61</td>
<td>–</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>40</td>
<td>60</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>36</td>
<td>64</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>45</td>
<td>55</td>
<td>–</td>
</tr>
<tr>
<td>Hospitals</td>
<td>48</td>
<td>52</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>41</td>
<td>59</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>49</td>
<td>51</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>51</td>
<td>49</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>48</td>
<td>52</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>40</td>
<td>60</td>
<td>(4)</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>42</td>
<td>58</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>39</td>
<td>61</td>
<td>(4)</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, State and local government workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Soft freeze&lt;sup&gt;2&lt;/sup&gt;</th>
<th>Hard freeze&lt;sup&gt;3&lt;/sup&gt;</th>
<th>All participants still accruing benefits</th>
<th>Some participants still accruing benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>37</td>
<td>63</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Local government</td>
<td>42</td>
<td>58</td>
<td>(4)</td>
<td>(4)</td>
<td></td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Open plans&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Soft freeze&lt;sup&gt;2&lt;/sup&gt;</th>
<th>Hard freeze&lt;sup&gt;3&lt;/sup&gt;</th>
<th>All participants still accruing benefits</th>
<th>Some participants still accruing benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>24</td>
<td>75</td>
<td>1</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>32</td>
<td>66</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>21</td>
<td>78</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>South</td>
<td>44</td>
<td>56</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>South Atlantic</td>
<td>51</td>
<td>49</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>East South Central</td>
<td>35</td>
<td>65</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>West South Central</td>
<td>37</td>
<td>63</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Midwest</td>
<td>53</td>
<td>47</td>
<td>-</td>
<td>(4)</td>
<td></td>
</tr>
<tr>
<td>East North Central</td>
<td>51</td>
<td>48</td>
<td>-</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>West North Central</td>
<td>55</td>
<td>45</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>West</td>
<td>37</td>
<td>63</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Mountain</td>
<td>40</td>
<td>60</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Pacific</td>
<td>37</td>
<td>63</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
</tbody>
</table>

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

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

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

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

<sup>5</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, State and local government workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans(^1)</th>
<th>Soft freeze(^2)</th>
<th>Hard freeze(^3)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All participants still accruing benefits</td>
<td>Some participants still accruing benefits</td>
<td>Hard freeze</td>
</tr>
<tr>
<td>All workers</td>
<td>1.3</td>
<td>1.3</td>
<td>(4)</td>
</tr>
</tbody>
</table>

**Worker characteristics**

- Management, professional, and related: 1.4, 1.4, –, –
- Professional and related: 1.5, 1.5, –, –
- Teachers: 1.9, 1.9, –, –
- Primary, secondary, and special education school teachers: 2.0, 2.0, –, –
- Service: 1.7, 1.7, –, –
- Protective service: 2.3, 2.3, –, (4)
- Sales and office: 2.2, 2.2, –, –
- Office and administrative support: 2.1, 2.0, –, –
- Natural resources, construction, and maintenance: 3.6, 3.6, –, –
- Production, transportation, and material moving: 3.7, 3.7, –, –
- Full time: 1.3, 1.3, –, –
- Part time: 2.4, 2.4, –, –
- Union: 1.4, 1.4, –, –
- Nonunion: 2.0, 2.0, –, –

**Average wage within the following categories:**
- Lowest 25 percent: 2.2, 2.2, –, –
- Lowest 10 percent: 3.4, 3.4, –, –
- Second 25 percent: 1.8, 1.8, –, –
- Third 25 percent: 1.9, 1.9, –, –
- Highest 25 percent: 1.2, 1.2, –, –
- Highest 10 percent: 2.1, 2.1, –, –

**Establishment characteristics**

- Service-providing industries: 1.3, 1.3, (4), (4)
- Education and health services: 1.5, 1.5, –, –
- Educational services: 1.5, 1.5, –, –
- Elementary and secondary schools: 1.6, 1.6, –, –
- Junior colleges, colleges, and universities: 2.1, 2.1, –, –
- Health care and social assistance: 3.3, 3.3, –, –
- Hospitals: 4.5, 4.5, –, –
- Public administration: 1.7, 1.7, –, –
- 1 to 99 workers: 3.5, 3.5, –, –
- 1 to 49 workers: 6.0, 6.0, –, –
- 50 to 99 workers: 3.0, 3.1, –, –
- 100 workers or more: 1.3, 1.3, 0.1, (4)
- 100 to 499 workers: 2.4, 2.4, –, –
- 500 workers or more: 1.4, 1.4, (4), (4)

See footnotes at end of table.
### Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans</th>
<th>Soft freeze</th>
<th>Hard freeze</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All</td>
<td>Some</td>
<td></td>
</tr>
<tr>
<td></td>
<td>participants</td>
<td>participants</td>
<td></td>
</tr>
<tr>
<td>State government</td>
<td>1.9</td>
<td>1.9</td>
<td>–</td>
</tr>
<tr>
<td>Local government</td>
<td>1.5</td>
<td>1.5</td>
<td>0.1</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>1.6</td>
<td>1.5</td>
<td>0.3</td>
</tr>
<tr>
<td>New England</td>
<td>4.1</td>
<td>3.6</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.6</td>
<td>1.6</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>2.6</td>
<td>2.6</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>4.5</td>
<td>4.5</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>3.6</td>
<td>3.6</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>3.1</td>
<td>3.1</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.4</td>
<td>2.4</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>3.1</td>
<td>3.0</td>
<td>–</td>
</tr>
<tr>
<td>West North Central</td>
<td>4.2</td>
<td>4.2</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>2.3</td>
<td>2.3</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>4.8</td>
<td>4.8</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>2.6</td>
<td>2.6</td>
<td>–</td>
</tr>
</tbody>
</table>

1 Plans open to new participants.
2 New employees are not allowed in the plan. Benefit accruals may continue for existing participants.
3 Participants in these plans stop accruing benefits on the date the plan is frozen. The benefit the employee receives is calculated as of the day the plan was frozen.
4 Less than 0.05.
5 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 6. Defined benefit frozen retirement plans: Selected attributes, State and local government workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Time since plan closed to new workers or stopped accruing benefits²</th>
<th>1 year</th>
<th>2 to 5 years</th>
<th>Greater than 5 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td></td>
<td>–</td>
<td>54</td>
<td>–</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td></td>
<td>–</td>
<td>55</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related</td>
<td></td>
<td>–</td>
<td>55</td>
<td>–</td>
</tr>
<tr>
<td>Teachers</td>
<td></td>
<td>–</td>
<td>54</td>
<td>–</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td></td>
<td>–</td>
<td>52</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td></td>
<td>–</td>
<td>50</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td></td>
<td>–</td>
<td>56</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td></td>
<td>–</td>
<td>57</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td></td>
<td>–</td>
<td>57</td>
<td>–</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td></td>
<td>–</td>
<td>56</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td></td>
<td>–</td>
<td>44  56</td>
<td></td>
</tr>
<tr>
<td>Full time</td>
<td></td>
<td>–</td>
<td>53</td>
<td>–</td>
</tr>
<tr>
<td>Part time</td>
<td></td>
<td>–</td>
<td>60</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
<td></td>
<td>–</td>
<td>56</td>
<td>–</td>
</tr>
<tr>
<td>Nonunion</td>
<td></td>
<td>–</td>
<td>51</td>
<td>–</td>
</tr>
<tr>
<td>Average wage within the following categories:³</td>
<td></td>
<td>–</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td></td>
<td>–</td>
<td>52</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td></td>
<td>–</td>
<td>–</td>
<td>53</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td></td>
<td>–</td>
<td>58</td>
<td>–</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td></td>
<td>–</td>
<td>54</td>
<td>–</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td></td>
<td>–</td>
<td>52  48</td>
<td>–</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td></td>
<td>–</td>
<td>55  45</td>
<td>–</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td>–</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td></td>
<td>–</td>
<td>54</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td></td>
<td>–</td>
<td>53</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td></td>
<td>–</td>
<td>54</td>
<td>–</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td></td>
<td>–</td>
<td>53</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td></td>
<td>–</td>
<td>60  40</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td></td>
<td>–</td>
<td>–</td>
<td>50</td>
</tr>
<tr>
<td>Hospitals</td>
<td></td>
<td>–</td>
<td>50  50</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td></td>
<td>–</td>
<td>56</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td></td>
<td>–</td>
<td>50</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td></td>
<td>–</td>
<td>–</td>
<td>49</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td></td>
<td>–</td>
<td>52</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td></td>
<td>–</td>
<td>54</td>
<td>–</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td></td>
<td>–</td>
<td>51</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td></td>
<td>–</td>
<td>55  45</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 6. Defined benefit frozen retirement plans: Selected attributes, State and local government workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>1 year</th>
<th>2 to 5 years</th>
<th>Greater than 5 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td></td>
<td>53</td>
<td>47</td>
</tr>
<tr>
<td>Local government</td>
<td></td>
<td>54</td>
<td></td>
</tr>
</tbody>
</table>

**Geographic areas**

- Northeast
- New England
- Middle Atlantic
- South
- South Atlantic
- East South Central
- West South Central
- Midwest
- East North Central
- West
- Mountain
- Pacific

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 2015 are included in the “1 year” column. Those frozen between 2011 and 2014 are included in the “2 to 5 year” column and plans frozen before 2011 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 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 6. Standard errors for defined benefit frozen retirement plans:¹
Selected attributes, State and local government workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Time since plan closed to new workers or stopped accruing benefits²</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 year</td>
</tr>
<tr>
<td>All workers</td>
<td>–</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related</td>
<td>–</td>
</tr>
<tr>
<td>Teachers</td>
<td>–</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>–</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>–</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
<td>–</td>
</tr>
<tr>
<td>Nonunion</td>
<td>–</td>
</tr>
<tr>
<td>**Average wage within the following categories:**³</td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>–</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>–</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>–</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>–</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td>–</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>–</td>
</tr>
<tr>
<td>Hospitals</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>–</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 6. Standard errors for defined benefit frozen retirement plans:¹
Selected attributes, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Time since plan closed to new workers or stopped accruing benefits²</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 year</td>
</tr>
<tr>
<td>State government</td>
<td>–</td>
</tr>
<tr>
<td>Local government</td>
<td>–</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>1 year</th>
<th>2 to 5 years</th>
<th>Greater than 5 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>–</td>
<td>3.1</td>
<td>3.1</td>
</tr>
<tr>
<td>New England</td>
<td>–</td>
<td>4.2</td>
<td>4.2</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>–</td>
<td>3.5</td>
<td>3.5</td>
</tr>
<tr>
<td>South</td>
<td>–</td>
<td>3.6</td>
<td>3.6</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>–</td>
<td>4.5</td>
<td>4.5</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>11.2</td>
<td>11.2</td>
</tr>
<tr>
<td>West South Central</td>
<td>–</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Midwest</td>
<td>–</td>
<td>7.8</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>–</td>
<td>6.6</td>
<td>6.6</td>
</tr>
<tr>
<td>West</td>
<td>–</td>
<td>5.4</td>
<td>5.4</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>11.5</td>
<td>11.5</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>6.4</td>
<td>6.4</td>
</tr>
</tbody>
</table>

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 2015 are included in the "1 year" column. Those frozen between 2011 and 2014 are included in the "2 to 5 year" column and plans frozen before 2011 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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

## Table 7. Defined benefit frozen retirement plans: Plan alternatives, State and local government workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>No alternative to frozen plans</th>
<th>Alternatives to frozen plans</th>
<th>Alternatives to frozen plans&lt;sup&gt;2&lt;/sup&gt;</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Modified existing defined benefit plan</td>
<td>New defined benefit plan</td>
<td>Enhanced existing defined benefit plan</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>–</td>
<td>100</td>
<td>94</td>
<td>6</td>
</tr>
<tr>
<td>Professional and related</td>
<td>–</td>
<td>100</td>
<td>94</td>
<td>6</td>
</tr>
<tr>
<td>Teachers</td>
<td>–</td>
<td>100</td>
<td>96</td>
<td>4</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>–</td>
<td>100</td>
<td>96</td>
<td>4</td>
</tr>
<tr>
<td>Sales and office</td>
<td>–</td>
<td>100</td>
<td>93</td>
<td>7</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>–</td>
<td>100</td>
<td>93</td>
<td>7</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
<td>100</td>
<td>86</td>
<td>10</td>
</tr>
<tr>
<td>Production, transportation, and material moving ...</td>
<td>–</td>
<td>100</td>
<td>90</td>
<td>7</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>100</td>
<td>96</td>
<td>4</td>
</tr>
<tr>
<td>Union</td>
<td>–</td>
<td>100</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td>Average wage within the following categories:&lt;sup&gt;3&lt;/sup&gt;</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>–</td>
<td>100</td>
<td>92</td>
<td>7</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>–</td>
<td>100</td>
<td>94</td>
<td>6</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>–</td>
<td>100</td>
<td>96</td>
<td>4</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>–</td>
<td>100</td>
<td>96</td>
<td>3</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education and health services</td>
<td>–</td>
<td>100</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td>Educational services</td>
<td>–</td>
<td>100</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>–</td>
<td>100</td>
<td>96</td>
<td>4</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
<td>100</td>
<td>93</td>
<td>6</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>–</td>
<td>100</td>
<td>92</td>
<td>8</td>
</tr>
<tr>
<td>Hospitals</td>
<td>–</td>
<td>100</td>
<td>93</td>
<td>7</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>100</td>
<td>89</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>100</td>
<td>92</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>100</td>
<td>86</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
<td>100</td>
<td>90</td>
<td>9</td>
</tr>
<tr>
<td>State government</td>
<td>–</td>
<td>100</td>
<td>90</td>
<td>10</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 7. Defined benefit frozen retirement plans: Plan alternatives, State and local government workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>No alternative to frozen plans</th>
<th>Alternatives to frozen plans</th>
<th>Alternatives to frozen plans²</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Modified existing defined benefit plan</td>
<td>New defined benefit plan</td>
<td>Enhanced existing defined contribution plan</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>−</td>
<td>100</td>
<td>97</td>
<td>3</td>
</tr>
<tr>
<td>New England</td>
<td>−</td>
<td>100</td>
<td>96</td>
<td>4</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>−</td>
<td>100</td>
<td>97</td>
<td>3</td>
</tr>
<tr>
<td>South:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>East South Central</td>
<td>−</td>
<td>100</td>
<td>89</td>
<td>−</td>
</tr>
<tr>
<td>West South Central</td>
<td>−</td>
<td>100</td>
<td>95</td>
<td>−</td>
</tr>
<tr>
<td>Midwest</td>
<td>−</td>
<td>100</td>
<td>94</td>
<td>5</td>
</tr>
<tr>
<td>East North Central</td>
<td>−</td>
<td>100</td>
<td>97</td>
<td>−</td>
</tr>
<tr>
<td>West North Central</td>
<td>−</td>
<td>100</td>
<td>88</td>
<td>−</td>
</tr>
<tr>
<td>West</td>
<td>−</td>
<td>100</td>
<td>93</td>
<td>7</td>
</tr>
<tr>
<td>Mountain</td>
<td>−</td>
<td>100</td>
<td>94</td>
<td>−</td>
</tr>
<tr>
<td>Pacific</td>
<td>−</td>
<td>100</td>
<td>92</td>
<td>−</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 7. Standard errors for defined benefit frozen retirement plans: Plan alternatives, State and local government workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>No alternative to frozen plans</th>
<th>Alternatives to frozen plans</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Modified existing defined benefit plan</td>
<td>New defined benefit plan</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>–</td>
<td>0.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Professional and related</td>
<td>–</td>
<td>0.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Teachers</td>
<td>–</td>
<td>0.0</td>
<td>0.9</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>–</td>
<td>0.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Sales and office</td>
<td>–</td>
<td>0.0</td>
<td>1.5</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>–</td>
<td>0.0</td>
<td>1.5</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
<td>0.0</td>
<td>2.1</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>–</td>
<td>0.0</td>
<td>3.1</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>0.0</td>
<td>1.6</td>
</tr>
<tr>
<td>Union</td>
<td>–</td>
<td>0.0</td>
<td>1.1</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>–</td>
<td>0.0</td>
<td>1.4</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>–</td>
<td>0.0</td>
<td>1.4</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>–</td>
<td>0.0</td>
<td>0.6</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>–</td>
<td>0.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education and health services</td>
<td>–</td>
<td>0.0</td>
<td>0.9</td>
</tr>
<tr>
<td>Educational services</td>
<td>–</td>
<td>0.0</td>
<td>0.9</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>–</td>
<td>0.0</td>
<td>0.7</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
<td>0.0</td>
<td>2.7</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>–</td>
<td>0.0</td>
<td>1.8</td>
</tr>
<tr>
<td>Hospitals</td>
<td>–</td>
<td>0.0</td>
<td>1.1</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>0.0</td>
<td>3.7</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>0.0</td>
<td>4.6</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>0.0</td>
<td>4.6</td>
</tr>
<tr>
<td>100 workers or more:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
<td>0.0</td>
<td>1.6</td>
</tr>
<tr>
<td>State government</td>
<td>–</td>
<td>0.0</td>
<td>2.5</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 7. Standard errors for defined benefit frozen retirement plans: Plan alternatives, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>No alternative to frozen plans</th>
<th>Alternatives to frozen plans</th>
<th>Alternatives to frozen plans</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Modified existing defined benefit plan</td>
<td>New defined benefit plan</td>
<td>Enhanced existing defined contribution plan</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td></td>
<td>0.0</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>New England</td>
<td></td>
<td>0.0</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td></td>
<td>0.0</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>South:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>East South Central</td>
<td></td>
<td>0.0</td>
<td>7.2</td>
<td>-</td>
</tr>
<tr>
<td>West South Central</td>
<td></td>
<td>0.0</td>
<td>2.2</td>
<td>-</td>
</tr>
<tr>
<td>Midwest</td>
<td></td>
<td>0.0</td>
<td>2.1</td>
<td>2.1</td>
</tr>
<tr>
<td>East North Central</td>
<td></td>
<td>0.0</td>
<td>1.1</td>
<td>-</td>
</tr>
<tr>
<td>West North Central</td>
<td></td>
<td>0.0</td>
<td>5.8</td>
<td>-</td>
</tr>
<tr>
<td>West</td>
<td></td>
<td>0.0</td>
<td>2.7</td>
<td>2.7</td>
</tr>
<tr>
<td>Mountain</td>
<td></td>
<td>0.0</td>
<td>5.3</td>
<td>-</td>
</tr>
<tr>
<td>Pacific</td>
<td></td>
<td>0.0</td>
<td>3.1</td>
<td>-</td>
</tr>
</tbody>
</table>

1 Plans closed to new workers or plans that cease accruals for some or all plan participants.
2 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 8. Defined contribution retirement plans: Selected attributes, State and local government workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution</th>
<th></th>
<th>Employee contribution</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Required</td>
<td>Not required</td>
<td>Pretax</td>
<td>Not pretax</td>
</tr>
<tr>
<td>All workers</td>
<td>61</td>
<td>39</td>
<td>83</td>
<td>17</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>62</td>
<td>38</td>
<td>83</td>
<td>17</td>
</tr>
<tr>
<td>Professional and related</td>
<td>63</td>
<td>37</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>Teachers</td>
<td>61</td>
<td>39</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>50</td>
<td>50</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>62</td>
<td>38</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>Protective service</td>
<td>72</td>
<td>28</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>60</td>
<td>40</td>
<td>89</td>
<td>11</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>60</td>
<td>40</td>
<td>88</td>
<td>12</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>62</td>
<td>38</td>
<td>74</td>
<td>26</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>54</td>
<td>46</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>61</td>
<td>39</td>
<td>83</td>
<td>17</td>
</tr>
<tr>
<td>Part time</td>
<td>65</td>
<td>35</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
<td>58</td>
<td>42</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>Nonunion</td>
<td>63</td>
<td>37</td>
<td>85</td>
<td>15</td>
</tr>
<tr>
<td>Average wage within the following categories:¹</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>59</td>
<td>41</td>
<td>84</td>
<td>16</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>57</td>
<td>43</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>62</td>
<td>38</td>
<td>83</td>
<td>17</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>56</td>
<td>44</td>
<td>78</td>
<td>22</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>68</td>
<td>32</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>75</td>
<td>25</td>
<td>89</td>
<td>11</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>61</td>
<td>39</td>
<td>84</td>
<td>16</td>
</tr>
<tr>
<td>Education and health services</td>
<td>62</td>
<td>38</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>Educational services</td>
<td>62</td>
<td>38</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>52</td>
<td>48</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>72</td>
<td>28</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>61</td>
<td>39</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>Hospitals</td>
<td>65</td>
<td>35</td>
<td>77</td>
<td>23</td>
</tr>
<tr>
<td>Public administration</td>
<td>61</td>
<td>39</td>
<td>88</td>
<td>12</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>56</td>
<td>44</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>37</td>
<td>63</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>62</td>
<td>38</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>60</td>
<td>40</td>
<td>89</td>
<td>11</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>63</td>
<td>37</td>
<td>80</td>
<td>20</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 8. Defined contribution retirement plans: Selected attributes, State and local government workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution</th>
<th>Employee contribution option</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Required</td>
<td>Not required</td>
</tr>
<tr>
<td>State government</td>
<td>66</td>
<td>34</td>
</tr>
<tr>
<td>Local government</td>
<td>59</td>
<td>41</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Employee contribution</th>
<th>Employee contribution option</th>
</tr>
</thead>
<tbody>
<tr>
<td>South</td>
<td>69</td>
<td>31</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>67</td>
<td>33</td>
</tr>
<tr>
<td>East South Central</td>
<td>60</td>
<td>40</td>
</tr>
<tr>
<td>Midwest</td>
<td>59</td>
<td>41</td>
</tr>
<tr>
<td>East North Central</td>
<td>48</td>
<td>52</td>
</tr>
<tr>
<td>West</td>
<td>45</td>
<td>55</td>
</tr>
<tr>
<td>Mountain</td>
<td>46</td>
<td>54</td>
</tr>
<tr>
<td>Pacific</td>
<td>44</td>
<td>56</td>
</tr>
</tbody>
</table>

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 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, State and local government workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution option</th>
<th>Employee contribution</th>
<th>Required</th>
<th>Not required</th>
<th>Pretax</th>
<th>Not pretax</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Required</td>
<td>Not required</td>
<td>Pretax</td>
<td>Not pretax</td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>4.5</td>
<td>4.5</td>
<td>2.4</td>
<td>2.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>4.9</td>
<td>4.9</td>
<td>3.0</td>
<td>3.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professional and related</td>
<td>5.1</td>
<td>5.1</td>
<td>3.5</td>
<td>3.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Teachers</td>
<td>6.7</td>
<td>6.7</td>
<td>5.3</td>
<td>5.3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>7.5</td>
<td>7.5</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service</td>
<td>4.8</td>
<td>4.8</td>
<td>3.6</td>
<td>3.6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Protective service</td>
<td>6.7</td>
<td>6.7</td>
<td>2.0</td>
<td>2.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sales and office</td>
<td>7.5</td>
<td>7.5</td>
<td>2.0</td>
<td>2.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>7.8</td>
<td>7.8</td>
<td>2.0</td>
<td>2.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>7.3</td>
<td>7.3</td>
<td>6.9</td>
<td>6.9</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>8.6</td>
<td>8.6</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full time</td>
<td>4.5</td>
<td>4.5</td>
<td>2.5</td>
<td>2.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Part time</td>
<td>7.0</td>
<td>7.0</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Union</td>
<td>8.9</td>
<td>8.9</td>
<td>5.0</td>
<td>5.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nonunion</td>
<td>3.6</td>
<td>3.6</td>
<td>2.4</td>
<td>2.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>3.9</td>
<td>3.9</td>
<td>3.1</td>
<td>3.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>5.1</td>
<td>5.1</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>6.5</td>
<td>6.5</td>
<td>2.9</td>
<td>2.9</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>6.7</td>
<td>6.7</td>
<td>4.7</td>
<td>4.7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>4.3</td>
<td>4.3</td>
<td>2.8</td>
<td>2.8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>5.2</td>
<td>5.2</td>
<td>3.2</td>
<td>3.2</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>4.5</td>
<td>4.5</td>
<td>2.5</td>
<td>2.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education and health services</td>
<td>5.2</td>
<td>5.2</td>
<td>3.8</td>
<td>3.8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Educational services</td>
<td>6.2</td>
<td>6.2</td>
<td>5.1</td>
<td>5.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>7.1</td>
<td>7.1</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>8.0</td>
<td>8.0</td>
<td>5.7</td>
<td>5.7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>5.5</td>
<td>5.5</td>
<td>3.7</td>
<td>3.7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hospitals</td>
<td>6.4</td>
<td>6.4</td>
<td>4.2</td>
<td>4.2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public administration</td>
<td>7.5</td>
<td>7.5</td>
<td>3.2</td>
<td>3.2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>6.5</td>
<td>6.5</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>9.0</td>
<td>9.0</td>
<td>-</td>
<td>-</td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 workers or more</td>
<td>4.7</td>
<td>4.7</td>
<td>2.8</td>
<td>2.8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>6.2</td>
<td>6.2</td>
<td>2.6</td>
<td>2.6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>500 workers or more</td>
<td>4.9</td>
<td>4.9</td>
<td>3.5</td>
<td>3.5</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 8. Standard errors for defined contribution retirement plans: Selected attributes, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Required</td>
<td>Not required</td>
<td>Pretax</td>
<td>Not pretax</td>
<td></td>
</tr>
<tr>
<td>State government</td>
<td>7.6</td>
<td>7.6</td>
<td>4.1</td>
<td>4.1</td>
<td></td>
</tr>
<tr>
<td>Local government</td>
<td>3.8</td>
<td>3.8</td>
<td>3.0</td>
<td>3.0</td>
<td></td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic area</th>
<th>Employee contribution</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Required</td>
<td>Not required</td>
<td>Pretax</td>
<td>Not pretax</td>
<td></td>
</tr>
<tr>
<td>South</td>
<td>4.4</td>
<td>4.4</td>
<td>4.3</td>
<td>4.3</td>
<td></td>
</tr>
<tr>
<td>South Atlantic</td>
<td>6.0</td>
<td>6.0</td>
<td>–</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>East South Central</td>
<td>10.8</td>
<td>10.8</td>
<td>3.7</td>
<td>3.7</td>
<td></td>
</tr>
<tr>
<td>Midwest</td>
<td>8.8</td>
<td>8.8</td>
<td>3.5</td>
<td>3.5</td>
<td></td>
</tr>
<tr>
<td>East North Central</td>
<td>6.6</td>
<td>6.6</td>
<td>–</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>West</td>
<td>10.2</td>
<td>10.2</td>
<td>–</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>Mountain</td>
<td>11.4</td>
<td>11.4</td>
<td>–</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>Pacific</td>
<td>13.1</td>
<td>13.1</td>
<td>–</td>
<td>–</td>
<td></td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Healthcare</th>
<th>Medical care</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
</tr>
<tr>
<td>All workers</td>
<td>88</td>
<td>79</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>89</td>
<td>79</td>
</tr>
<tr>
<td>Professional and related</td>
<td>89</td>
<td>79</td>
</tr>
<tr>
<td>Teachers</td>
<td>89</td>
<td>79</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>98</td>
<td>87</td>
</tr>
<tr>
<td>Service</td>
<td>83</td>
<td>74</td>
</tr>
<tr>
<td>Protective service</td>
<td>90</td>
<td>81</td>
</tr>
<tr>
<td>Sales and office</td>
<td>89</td>
<td>81</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>90</td>
<td>81</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>97</td>
<td>87</td>
</tr>
<tr>
<td>Production, transportation, and material moving ...</td>
<td>83</td>
<td>74</td>
</tr>
<tr>
<td>Full time</td>
<td>99</td>
<td>89</td>
</tr>
<tr>
<td>Part time</td>
<td>25</td>
<td>20</td>
</tr>
<tr>
<td>Union</td>
<td>95</td>
<td>87</td>
</tr>
<tr>
<td>Nonunion</td>
<td>82</td>
<td>71</td>
</tr>
<tr>
<td>Average wage within the following categories:³</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>71</td>
<td>61</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>57</td>
<td>47</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>92</td>
<td>82</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>94</td>
<td>84</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>97</td>
<td>89</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>97</td>
<td>90</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>88</td>
<td>79</td>
</tr>
<tr>
<td>Education and health services</td>
<td>89</td>
<td>79</td>
</tr>
<tr>
<td>Educational services</td>
<td>89</td>
<td>79</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>89</td>
<td>78</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>87</td>
<td>81</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>91</td>
<td>78</td>
</tr>
<tr>
<td>Hospitals</td>
<td>94</td>
<td>83</td>
</tr>
<tr>
<td>Public administration</td>
<td>88</td>
<td>80</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>77</td>
<td>66</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>70</td>
<td>60</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>88</td>
<td>75</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>85</td>
<td>76</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>91</td>
<td>82</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Dental care</th>
<th>Vision care</th>
<th>Outpatient prescription drug coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>All workers</td>
<td>58</td>
<td>49</td>
<td>85</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>59</td>
<td>49</td>
<td>84</td>
</tr>
<tr>
<td>Professional and related</td>
<td>59</td>
<td>49</td>
<td>83</td>
</tr>
<tr>
<td>Teachers</td>
<td>58</td>
<td>48</td>
<td>84</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>64</td>
<td>53</td>
<td>83</td>
</tr>
<tr>
<td>Service</td>
<td>53</td>
<td>45</td>
<td>86</td>
</tr>
<tr>
<td>Protective service</td>
<td>59</td>
<td>52</td>
<td>88</td>
</tr>
<tr>
<td>Sales and office</td>
<td>62</td>
<td>53</td>
<td>86</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>62</td>
<td>53</td>
<td>85</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>66</td>
<td>58</td>
<td>88</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>61</td>
<td>50</td>
<td>83</td>
</tr>
<tr>
<td>Full time</td>
<td>66</td>
<td>56</td>
<td>85</td>
</tr>
<tr>
<td>Part time</td>
<td>17</td>
<td>13</td>
<td>77</td>
</tr>
<tr>
<td>Union</td>
<td>76</td>
<td>66</td>
<td>86</td>
</tr>
<tr>
<td>Nonunion</td>
<td>43</td>
<td>35</td>
<td>82</td>
</tr>
<tr>
<td>Average wage within the following categories:³</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>37</td>
<td>30</td>
<td>82</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>23</td>
<td>18</td>
<td>80</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>63</td>
<td>53</td>
<td>85</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>62</td>
<td>52</td>
<td>85</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>73</td>
<td>63</td>
<td>86</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>76</td>
<td>66</td>
<td>87</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>58</td>
<td>49</td>
<td>85</td>
</tr>
<tr>
<td>Education and health services</td>
<td>57</td>
<td>47</td>
<td>84</td>
</tr>
<tr>
<td>Educational services</td>
<td>56</td>
<td>47</td>
<td>84</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>56</td>
<td>46</td>
<td>82</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>56</td>
<td>49</td>
<td>88</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>62</td>
<td>52</td>
<td>84</td>
</tr>
<tr>
<td>Hospitals</td>
<td>63</td>
<td>54</td>
<td>86</td>
</tr>
<tr>
<td>Public administration</td>
<td>63</td>
<td>54</td>
<td>86</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>43</td>
<td>37</td>
<td>86</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>36</td>
<td>31</td>
<td>85</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>53</td>
<td>47</td>
<td>88</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>61</td>
<td>51</td>
<td>84</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>56</td>
<td>48</td>
<td>86</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>62</td>
<td>52</td>
<td>84</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Healthcare</th>
<th>Medical care</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
</tr>
<tr>
<td>State government</td>
<td>94</td>
<td>86</td>
</tr>
<tr>
<td>Local government</td>
<td>86</td>
<td>76</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Healthcare</th>
<th>Medical care</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
</tr>
<tr>
<td>Northeast</td>
<td>88</td>
<td>80</td>
</tr>
<tr>
<td>New England</td>
<td>87</td>
<td>75</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>88</td>
<td>82</td>
</tr>
<tr>
<td>South</td>
<td>89</td>
<td>80</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>90</td>
<td>79</td>
</tr>
<tr>
<td>East South Central</td>
<td>95</td>
<td>87</td>
</tr>
<tr>
<td>West South Central</td>
<td>91</td>
<td>76</td>
</tr>
<tr>
<td>Midwest</td>
<td>82</td>
<td>71</td>
</tr>
<tr>
<td>East North Central</td>
<td>80</td>
<td>71</td>
</tr>
<tr>
<td>West North Central</td>
<td>86</td>
<td>72</td>
</tr>
<tr>
<td>West</td>
<td>89</td>
<td>84</td>
</tr>
<tr>
<td>Mountain</td>
<td>87</td>
<td>79</td>
</tr>
<tr>
<td>Pacific</td>
<td>90</td>
<td>85</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 9. Healthcare benefits: Access, participation, and take-up rates,\(^1\) State and local government workers, March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Dental care</th>
<th>Vision care</th>
<th>Outpatient prescription drug coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>State government</td>
<td>62</td>
<td>54</td>
<td>87</td>
</tr>
<tr>
<td>Local government</td>
<td>57</td>
<td>48</td>
<td>84</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>68</td>
<td>60</td>
<td>88</td>
</tr>
<tr>
<td>New England</td>
<td>57</td>
<td>48</td>
<td>84</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>72</td>
<td>64</td>
<td>90</td>
</tr>
<tr>
<td>South</td>
<td>39</td>
<td>30</td>
<td>77</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>49</td>
<td>40</td>
<td>80</td>
</tr>
<tr>
<td>East South Central</td>
<td>28</td>
<td>17</td>
<td>62</td>
</tr>
<tr>
<td>West South Central</td>
<td>29</td>
<td>22</td>
<td>76</td>
</tr>
<tr>
<td>Midwest</td>
<td>63</td>
<td>54</td>
<td>86</td>
</tr>
<tr>
<td>East North Central</td>
<td>66</td>
<td>56</td>
<td>85</td>
</tr>
<tr>
<td>West North Central</td>
<td>57</td>
<td>49</td>
<td>87</td>
</tr>
<tr>
<td>West</td>
<td>80</td>
<td>70</td>
<td>88</td>
</tr>
<tr>
<td>Mountain</td>
<td>71</td>
<td>64</td>
<td>89</td>
</tr>
<tr>
<td>Pacific</td>
<td>83</td>
<td>72</td>
<td>87</td>
</tr>
</tbody>
</table>

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

\(^2\) Healthcare is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in healthcare.

\(^3\) Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Healthcare</th>
<th>Medical care</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
</tr>
<tr>
<td>All workers</td>
<td>0.7</td>
<td>0.8</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.7</td>
<td>0.8</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.6</td>
<td>0.7</td>
</tr>
<tr>
<td>Teachers</td>
<td>0.8</td>
<td>0.9</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>0.3</td>
<td>0.8</td>
</tr>
<tr>
<td>Service</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Protective service</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.6</td>
<td>1.8</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.6</td>
<td>1.8</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.6</td>
<td>1.9</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>4.7</td>
<td>4.4</td>
</tr>
<tr>
<td>Full time</td>
<td>0.1</td>
<td>0.5</td>
</tr>
<tr>
<td>Part time</td>
<td>1.6</td>
<td>1.2</td>
</tr>
<tr>
<td>Union</td>
<td>0.5</td>
<td>0.7</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.2</td>
<td>1.3</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.7</td>
<td>1.6</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>3.2</td>
<td>3.2</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.9</td>
<td>1.2</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.4</td>
<td>1.5</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.4</td>
<td>0.6</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>0.7</td>
<td>0.9</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.7</td>
<td>0.8</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.6</td>
<td>0.7</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.6</td>
<td>0.7</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>0.5</td>
<td>0.7</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.9</td>
<td>2.1</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1.4</td>
<td>2.0</td>
</tr>
<tr>
<td>Hospitals</td>
<td>1.5</td>
<td>2.3</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>3.1</td>
<td>3.3</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>4.6</td>
<td>4.5</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.9</td>
<td>2.7</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.6</td>
<td>0.7</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.6</td>
<td>1.7</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.5</td>
<td>0.7</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,\(^1\) State and local government workers, March 2016—continued

| Characteristics | Dental care | | | Vision care | | | Outpatient prescription drug coverage | | |
|-----------------|-------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
|                 | Access      | Participation    | Take-up rate      | Access            | Participation    | Take-up rate      | Access            | Participation    | Take-up rate |
| All workers     | 1.5         | 1.3               | 0.7               | 1.4               | 1.2               | 0.7               | 0.9               | 0.9               | 0.5           |
| Worker characteristics | | | | | | | | | |
| Management, professional, and related | 1.7         | 1.5               | 0.8               | 1.5               | 1.3               | 0.8               | 0.8               | 0.8               | 0.5           |
| Professional and related | 1.7         | 1.5               | 0.9               | 1.6               | 1.4               | 0.9               | 0.7               | 0.8               | 0.6           |
| Teachers | 1.8         | 1.7               | 1.1               | 1.8               | 1.6               | 1.2               | 0.9               | 1.0               | 0.7           |
| Primary, secondary, and special education school teachers | 2.2         | 1.9               | 1.2               | 2.2               | 1.9               | 1.4               | 0.7               | 0.9               | 0.8           |
| Service | 1.9         | 1.8               | 0.9               | 1.9               | 1.7               | 1.5               | 1.6               | 1.4               | 0.9           |
| Sales and office | 3.0         | 2.8               | 1.1               | 3.2               | 2.9               | 2.4               | 1.7               | 1.7               | 1.1           |
| Office and administrative support | 2.4         | 2.3               | 1.4               | 2.4               | 2.2               | 1.3               | 1.9               | 2.1               | 1.1           |
| Natural resources, construction, and maintenance | 4.1         | 3.8               | 1.5               | 3.4               | 3.2               | 1.7               | 1.7               | 2.2               | 1.7           |
| Production, transportation, and material moving | 4.4         | 3.9               | 2.0               | 4.4               | 4.0               | 1.9               | 4.7               | 4.3               | 1.9           |
| Full time | 1.7         | 1.5               | 0.7               | 1.5               | 1.3               | 0.7               | 0.6               | 0.7               | 0.5           |
| Part time | 1.3         | 1.0               | 2.1               | 1.3               | 1.0               | 3.1               | 1.7               | 1.2               | 2.6           |
| Union | 1.5         | 1.5               | 0.7               | 1.7               | 1.5               | 0.7               | 0.9               | 1.0               | 0.5           |
| Average wage within the following categories:\(^3\) | | | | | | | | | |
| Lowest 25 percent | 1.9         | 1.6               | 1.4               | 1.6               | 1.3               | 1.6               | 1.9               | 1.8               | 1.1           |
| Lowest 10 percent | 2.3         | 2.1               | 2.5               | 1.5               | 1.3               | 4.2               | 3.2               | 3.2               | 1.9           |
| Second 25 percent | 2.3         | 2.1               | 0.9               | 1.9               | 1.7               | 1.4               | 1.6               | 1.7               | 0.7           |
| Third 25 percent | 2.2         | 2.0               | 1.1               | 2.1               | 1.8               | 1.2               | 1.4               | 1.4               | 0.8           |
| Highest 25 percent | 1.4         | 1.3               | 0.7               | 1.5               | 1.4               | 0.9               | 0.7               | 0.8               | 0.7           |
| Highest 10 percent | 2.0         | 1.9               | 1.0               | 2.4               | 2.2               | 1.2               | 1.0               | 1.4               | 1.1           |
| Establishment characteristics | | | | | | | | | |
| Service-providing industries | 1.5         | 1.3               | 0.7               | 1.4               | 1.2               | 0.7               | 0.9               | 0.9               | 0.5           |
| Education and health services | 1.7         | 1.6               | 0.9               | 1.6               | 1.4               | 1.0               | 0.7               | 0.8               | 0.7           |
| Educational services | 1.8         | 1.7               | 1.0               | 1.7               | 1.5               | 1.2               | 0.7               | 0.8               | 0.7           |
| Elementary and secondary schools | 1.9         | 1.6               | 1.2               | 1.8               | 1.6               | 1.3               | 0.6               | 0.8               | 0.7           |
| Junior colleges, colleges, and universities | 4.3         | 4.1               | 1.4               | 3.7               | 3.3               | 3.1               | 1.9               | 2.6               | 2.0           |
| Health care and social assistance | 3.4         | 3.0               | 1.6               | 4.1               | 3.3               | 2.1               | 1.9               | 2.1               | 1.5           |
| Hospitals | 5.0         | 4.5               | 1.6               | 5.4               | 4.3               | 2.9               | 2.0               | 2.4               | 1.8           |
| Public administration | 2.5         | 2.2               | 0.9               | 2.3               | 2.1               | 1.2               | 1.8               | 1.7               | 0.6           |
| 1 to 99 workers | 4.0         | 3.6               | 1.9               | 3.9               | 3.5               | 2.0               | 3.6               | 3.5               | 1.8           |
| 1 to 49 workers | 4.8         | 4.4               | 2.5               | 3.9               | 3.3               | 3.3               | 5.3               | 4.5               | 2.2           |
| 50 to 99 workers | 7.1         | 6.3               | 2.7               | 6.7               | 6.2               | 1.6               | 2.3               | 2.9               | 2.5           |
| 100 workers or more | 1.5         | 1.4               | 0.7               | 1.3               | 1.2               | 0.8               | 0.8               | 0.8               | 0.5           |
| 100 to 499 workers | 2.9         | 2.6               | 1.2               | 2.3               | 2.2               | 1.5               | 1.7               | 1.8               | 1.2           |
| 500 workers or more | 1.8         | 1.6               | 0.9               | 1.6               | 1.4               | 0.9               | 0.8               | 0.9               | 0.6           |

See footnotes at end of table.
Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,\(^1\) State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Healthcare(^2)</th>
<th>Medical care</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
</tr>
<tr>
<td>State government</td>
<td>0.9</td>
<td>1.3</td>
</tr>
<tr>
<td>Local government</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>1.4</td>
<td>1.7</td>
</tr>
<tr>
<td>New England</td>
<td>3.1</td>
<td>3.0</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.7</td>
<td>2.3</td>
</tr>
<tr>
<td>South</td>
<td>1.0</td>
<td>1.1</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.7</td>
<td>1.5</td>
</tr>
<tr>
<td>East South Central</td>
<td>1.6</td>
<td>2.6</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.5</td>
<td>1.9</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.9</td>
<td>2.0</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.7</td>
<td>2.5</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.1</td>
<td>3.2</td>
</tr>
<tr>
<td>West</td>
<td>0.8</td>
<td>1.0</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.7</td>
<td>2.0</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.9</td>
<td>1.1</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,\(^1\) State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Dental care</th>
<th></th>
<th>Vision care</th>
<th></th>
<th>Outpatient prescription drug coverage</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>State government</td>
<td>3.6</td>
<td>3.4</td>
<td>1.2</td>
<td>2.9</td>
<td>2.6</td>
<td>1.8</td>
</tr>
<tr>
<td>Local government</td>
<td>1.4</td>
<td>1.2</td>
<td>0.8</td>
<td>1.4</td>
<td>1.3</td>
<td>0.8</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Dental care</th>
<th>Participation</th>
<th>Take-up rate</th>
<th>Vision care</th>
<th>Participation</th>
<th>Take-up rate</th>
<th>Outpatient prescription drug coverage</th>
<th>Access</th>
<th>Participation</th>
<th>Take-up rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>2.5</td>
<td>2.6</td>
<td>0.9</td>
<td>3.0</td>
<td>3.0</td>
<td>1.1</td>
<td>1.5</td>
<td>1.6</td>
<td>1.0</td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>3.8</td>
<td>3.7</td>
<td>2.0</td>
<td>4.3</td>
<td>3.7</td>
<td>4.4</td>
<td>3.3</td>
<td>3.4</td>
<td>1.6</td>
<td></td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>3.2</td>
<td>3.3</td>
<td>1.0</td>
<td>3.8</td>
<td>3.7</td>
<td>1.0</td>
<td>1.9</td>
<td>2.0</td>
<td>1.3</td>
<td></td>
</tr>
<tr>
<td>South</td>
<td>2.5</td>
<td>2.0</td>
<td>2.2</td>
<td>1.6</td>
<td>1.1</td>
<td>2.3</td>
<td>1.1</td>
<td>1.2</td>
<td>0.8</td>
<td></td>
</tr>
<tr>
<td>South Atlantic</td>
<td>4.0</td>
<td>3.5</td>
<td>1.9</td>
<td>2.4</td>
<td>1.8</td>
<td>2.7</td>
<td>1.9</td>
<td>1.6</td>
<td>1.0</td>
<td></td>
</tr>
<tr>
<td>East South Central</td>
<td>6.0</td>
<td>2.8</td>
<td>10.0</td>
<td>2.2</td>
<td>1.6</td>
<td>6.3</td>
<td>1.6</td>
<td>2.5</td>
<td>2.2</td>
<td></td>
</tr>
<tr>
<td>West South Central</td>
<td>2.7</td>
<td>2.4</td>
<td>4.8</td>
<td>2.6</td>
<td>2.0</td>
<td>5.0</td>
<td>1.6</td>
<td>2.0</td>
<td>1.1</td>
<td></td>
</tr>
<tr>
<td>Midwest</td>
<td>3.5</td>
<td>3.1</td>
<td>1.1</td>
<td>2.7</td>
<td>2.5</td>
<td>1.4</td>
<td>2.9</td>
<td>2.5</td>
<td>1.1</td>
<td></td>
</tr>
<tr>
<td>East North Central</td>
<td>2.7</td>
<td>2.3</td>
<td>1.3</td>
<td>3.8</td>
<td>3.6</td>
<td>1.5</td>
<td>2.6</td>
<td>1.7</td>
<td>1.2</td>
<td></td>
</tr>
<tr>
<td>West North Central</td>
<td>8.5</td>
<td>7.5</td>
<td>1.9</td>
<td>2.5</td>
<td>2.3</td>
<td>3.6</td>
<td>6.5</td>
<td>6.2</td>
<td>2.3</td>
<td></td>
</tr>
<tr>
<td>West</td>
<td>2.4</td>
<td>2.4</td>
<td>0.8</td>
<td>4.5</td>
<td>3.9</td>
<td>0.9</td>
<td>0.8</td>
<td>1.1</td>
<td>0.9</td>
<td></td>
</tr>
<tr>
<td>Mountain</td>
<td>5.7</td>
<td>5.5</td>
<td>1.9</td>
<td>–</td>
<td>–</td>
<td>2.3</td>
<td>1.7</td>
<td>2.1</td>
<td>1.8</td>
<td></td>
</tr>
<tr>
<td>Pacific</td>
<td>2.1</td>
<td>2.3</td>
<td>0.9</td>
<td>2.3</td>
<td>2.0</td>
<td>1.0</td>
<td>0.9</td>
<td>1.3</td>
<td>1.0</td>
<td></td>
</tr>
</tbody>
</table>

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

\(^2\) Healthcare is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in healthcare.

\(^3\) Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, March 2016
(In percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage</th>
<th>Family coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employer share</td>
<td>Employee share</td>
</tr>
<tr>
<td>All workers</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>Professional and related</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>Teachers</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>86</td>
<td>14</td>
</tr>
<tr>
<td>Service</td>
<td>88</td>
<td>12</td>
</tr>
<tr>
<td>Protective service</td>
<td>88</td>
<td>12</td>
</tr>
<tr>
<td>Sales and office</td>
<td>88</td>
<td>12</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>88</td>
<td>12</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>86</td>
<td>14</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>84</td>
<td>16</td>
</tr>
<tr>
<td>Full time</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>Part time</td>
<td>85</td>
<td>15</td>
</tr>
<tr>
<td>Union</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>Nonunion</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>Average wage within the following categories:1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>88</td>
<td>12</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>88</td>
<td>12</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>88</td>
<td>12</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>86</td>
<td>14</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>Education and health services</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>Educational services</td>
<td>86</td>
<td>14</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>86</td>
<td>14</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>88</td>
<td>12</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>88</td>
<td>12</td>
</tr>
<tr>
<td>Hospitals</td>
<td>88</td>
<td>12</td>
</tr>
<tr>
<td>Public administration</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>91</td>
<td>9</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>91</td>
<td>9</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>91</td>
<td>9</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>86</td>
<td>14</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>87</td>
<td>13</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 10. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, March 2016—continued

(In percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage</th>
<th>Family coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employer share</td>
<td>Employee share</td>
</tr>
<tr>
<td></td>
<td>Employer share</td>
<td>Employee share</td>
</tr>
<tr>
<td>State government</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>Local government</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>85</td>
<td>15</td>
</tr>
<tr>
<td>New England</td>
<td>82</td>
<td>18</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>South</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>88</td>
<td>12</td>
</tr>
<tr>
<td>East South Central</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>West South Central</td>
<td>85</td>
<td>15</td>
</tr>
<tr>
<td>Midwest</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>East North Central</td>
<td>86</td>
<td>14</td>
</tr>
<tr>
<td>West North Central</td>
<td>89</td>
<td>11</td>
</tr>
<tr>
<td>West</td>
<td>88</td>
<td>12</td>
</tr>
<tr>
<td>Mountain</td>
<td>89</td>
<td>11</td>
</tr>
<tr>
<td>Pacific</td>
<td>88</td>
<td>12</td>
</tr>
</tbody>
</table>

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 2016.

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/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage</th>
<th>Family coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employer share</td>
<td>Employee share</td>
</tr>
<tr>
<td>All workers</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Teachers</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Service</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Protective service</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Full time</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Part time</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Union</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Average wage within the following categories:¹</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Hospitals</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Public administration</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.5</td>
<td>0.5</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage</th>
<th>Family coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employer share</td>
<td>Employee share</td>
</tr>
<tr>
<td>State government</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Local government</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>New England</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>South</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>East South Central</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>West</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.8</td>
<td>0.8</td>
</tr>
</tbody>
</table>

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 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

## Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Average flat monthly employee contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>100</td>
<td>24</td>
<td>76</td>
<td>$516.48</td>
<td>$554.12</td>
<td>76</td>
<td>$504.38</td>
<td>$109.74</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>100</td>
<td>24</td>
<td>76</td>
<td>518.31</td>
<td>553.65</td>
<td>76</td>
<td>507.07</td>
<td>111.56</td>
</tr>
<tr>
<td>Professional and related</td>
<td>100</td>
<td>24</td>
<td>76</td>
<td>517.44</td>
<td>555.71</td>
<td>76</td>
<td>505.39</td>
<td>114.58</td>
</tr>
<tr>
<td>Teachers</td>
<td>100</td>
<td>26</td>
<td>74</td>
<td>521.39</td>
<td>554.44</td>
<td>74</td>
<td>510.07</td>
<td>120.26</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>100</td>
<td>26</td>
<td>74</td>
<td>520.89</td>
<td>559.95</td>
<td>74</td>
<td>507.17</td>
<td>126.16</td>
</tr>
<tr>
<td>Service</td>
<td>100</td>
<td>25</td>
<td>75</td>
<td>536.30</td>
<td>566.75</td>
<td>75</td>
<td>526.21</td>
<td>106.97</td>
</tr>
<tr>
<td>Protective service</td>
<td>100</td>
<td>24</td>
<td>74</td>
<td>513.01</td>
<td>542.95</td>
<td>74</td>
<td>503.70</td>
<td>98.07</td>
</tr>
<tr>
<td>Sales and office</td>
<td>100</td>
<td>23</td>
<td>77</td>
<td>514.37</td>
<td>547.46</td>
<td>77</td>
<td>504.64</td>
<td>98.16</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>100</td>
<td>26</td>
<td>74</td>
<td>508.47</td>
<td>576.64</td>
<td>74</td>
<td>485.01</td>
<td>123.53</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>100</td>
<td>23</td>
<td>77</td>
<td>488.81</td>
<td>541.45</td>
<td>77</td>
<td>473.13</td>
<td>128.42</td>
</tr>
<tr>
<td>Full time</td>
<td>100</td>
<td>24</td>
<td>76</td>
<td>515.45</td>
<td>549.79</td>
<td>76</td>
<td>504.54</td>
<td>108.70</td>
</tr>
<tr>
<td>Part time</td>
<td>100</td>
<td>25</td>
<td>75</td>
<td>544.88</td>
<td>648.96</td>
<td>70</td>
<td>499.57</td>
<td>140.95</td>
</tr>
<tr>
<td>Union</td>
<td>100</td>
<td>25</td>
<td>75</td>
<td>559.81</td>
<td>594.77</td>
<td>75</td>
<td>548.37</td>
<td>121.76</td>
</tr>
<tr>
<td>Nonunion</td>
<td>100</td>
<td>24</td>
<td>76</td>
<td>471.70</td>
<td>510.97</td>
<td>76</td>
<td>459.31</td>
<td>97.43</td>
</tr>
<tr>
<td>Average wage within the following categories:1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>100</td>
<td>26</td>
<td>74</td>
<td>479.43</td>
<td>527.66</td>
<td>74</td>
<td>462.59</td>
<td>105.31</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>100</td>
<td>28</td>
<td>72</td>
<td>464.29</td>
<td>515.86</td>
<td>72</td>
<td>444.00</td>
<td>98.59</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>100</td>
<td>24</td>
<td>76</td>
<td>517.67</td>
<td>549.88</td>
<td>76</td>
<td>507.55</td>
<td>99.99</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>100</td>
<td>26</td>
<td>74</td>
<td>527.20</td>
<td>563.05</td>
<td>74</td>
<td>514.77</td>
<td>102.31</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>100</td>
<td>22</td>
<td>78</td>
<td>532.84</td>
<td>570.93</td>
<td>78</td>
<td>521.68</td>
<td>126.54</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>100</td>
<td>26</td>
<td>74</td>
<td>553.80</td>
<td>553.74</td>
<td>74</td>
<td>543.14</td>
<td>132.44</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>100</td>
<td>24</td>
<td>76</td>
<td>516.59</td>
<td>553.75</td>
<td>76</td>
<td>504.60</td>
<td>109.57</td>
</tr>
<tr>
<td>Education and health services</td>
<td>100</td>
<td>25</td>
<td>75</td>
<td>507.60</td>
<td>546.83</td>
<td>75</td>
<td>494.78</td>
<td>113.83</td>
</tr>
<tr>
<td>Educational services</td>
<td>100</td>
<td>25</td>
<td>75</td>
<td>506.38</td>
<td>542.76</td>
<td>75</td>
<td>494.41</td>
<td>116.81</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>100</td>
<td>26</td>
<td>74</td>
<td>508.12</td>
<td>544.44</td>
<td>74</td>
<td>495.51</td>
<td>123.76</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>100</td>
<td>22</td>
<td>78</td>
<td>499.93</td>
<td>533.58</td>
<td>78</td>
<td>490.69</td>
<td>92.81</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>100</td>
<td>24</td>
<td>76</td>
<td>516.07</td>
<td>576.36</td>
<td>76</td>
<td>497.30</td>
<td>91.77</td>
</tr>
<tr>
<td>Hospitals</td>
<td>100</td>
<td>27</td>
<td>73</td>
<td>512.19</td>
<td>566.07</td>
<td>73</td>
<td>492.50</td>
<td>95.83</td>
</tr>
<tr>
<td>Public administration</td>
<td>100</td>
<td>21</td>
<td>79</td>
<td>534.35</td>
<td>561.66</td>
<td>79</td>
<td>527.12</td>
<td>101.55</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>100</td>
<td>40</td>
<td>60</td>
<td>506.09</td>
<td>527.25</td>
<td>60</td>
<td>492.13</td>
<td>87.31</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>100</td>
<td>42</td>
<td>58</td>
<td>502.76</td>
<td>557.69</td>
<td>58</td>
<td>463.21</td>
<td>90.59</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>100</td>
<td>37</td>
<td>63</td>
<td>509.99</td>
<td>487.37</td>
<td>63</td>
<td>523.47</td>
<td>83.74</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>100</td>
<td>22</td>
<td>78</td>
<td>517.74</td>
<td>559.87</td>
<td>78</td>
<td>505.53</td>
<td>111.85</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>100</td>
<td>22</td>
<td>78</td>
<td>512.11</td>
<td>575.74</td>
<td>78</td>
<td>494.27</td>
<td>111.12</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>100</td>
<td>23</td>
<td>77</td>
<td>519.45</td>
<td>555.20</td>
<td>77</td>
<td>508.99</td>
<td>112.07</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>State government</td>
<td>100</td>
<td>$514.38</td>
<td>14 $536.24</td>
</tr>
<tr>
<td>Local government</td>
<td>100</td>
<td>517.28</td>
<td>28 557.60</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>100</td>
<td>538.40</td>
<td>25 554.91</td>
</tr>
<tr>
<td>New England</td>
<td>100</td>
<td>575.40</td>
<td>–  –</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>100</td>
<td>525.40</td>
<td>31 538.81</td>
</tr>
<tr>
<td>South</td>
<td>100</td>
<td>468.27</td>
<td>24 523.66</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>100</td>
<td>502.70</td>
<td>19 547.59</td>
</tr>
<tr>
<td>East South Central</td>
<td>100</td>
<td>410.54</td>
<td>18 450.63</td>
</tr>
<tr>
<td>West South Central</td>
<td>100</td>
<td>451.74</td>
<td>36 528.72</td>
</tr>
<tr>
<td>Midwest</td>
<td>100</td>
<td>531.01</td>
<td>21 570.35</td>
</tr>
<tr>
<td>East North Central</td>
<td>100</td>
<td>541.59</td>
<td>15 622.42</td>
</tr>
<tr>
<td>West North Central</td>
<td>100</td>
<td>514.49</td>
<td>31 531.06</td>
</tr>
<tr>
<td>West</td>
<td>100</td>
<td>571.13</td>
<td>27 589.29</td>
</tr>
<tr>
<td>Mountain</td>
<td>100</td>
<td>505.65</td>
<td>31 505.29</td>
</tr>
<tr>
<td>Pacific</td>
<td>100</td>
<td>595.23</td>
<td>26 626.46</td>
</tr>
</tbody>
</table>

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 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>$5.11</td>
<td>1.4</td>
<td>$3.45</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ..................</td>
<td>5.99</td>
<td>2.1</td>
<td>8.66</td>
</tr>
<tr>
<td>Professional and related</td>
<td>6.07</td>
<td>2.2</td>
<td>9.91</td>
</tr>
<tr>
<td>Teachers</td>
<td>6.66</td>
<td>2.2</td>
<td>11.30</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>7.11</td>
<td>1.8</td>
<td>12.26</td>
</tr>
<tr>
<td>Service</td>
<td>6.46</td>
<td>1.9</td>
<td>10.16</td>
</tr>
<tr>
<td>Protective service</td>
<td>7.72</td>
<td>2.8</td>
<td>15.81</td>
</tr>
<tr>
<td>Sales and office</td>
<td>8.39</td>
<td>2.0</td>
<td>14.47</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>8.61</td>
<td>1.9</td>
<td>16.05</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>9.74</td>
<td>3.7</td>
<td>16.31</td>
</tr>
<tr>
<td>Production, transportation, and material moving ...</td>
<td>12.81</td>
<td>3.8</td>
<td>24.20</td>
</tr>
<tr>
<td>Full time</td>
<td>5.14</td>
<td>1.4</td>
<td>7.42</td>
</tr>
<tr>
<td>Part time</td>
<td>14.12</td>
<td>3.4</td>
<td>26.60</td>
</tr>
<tr>
<td>Union</td>
<td>6.10</td>
<td>2.1</td>
<td>6.21</td>
</tr>
<tr>
<td>Nonunion</td>
<td>6.10</td>
<td>2.4</td>
<td>9.44</td>
</tr>
<tr>
<td>Average wage within the following categories:¹</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>7.06</td>
<td>2.4</td>
<td>14.63</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>12.48</td>
<td>4.1</td>
<td>23.08</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>7.17</td>
<td>1.6</td>
<td>10.88</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>8.41</td>
<td>1.9</td>
<td>8.29</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>4.80</td>
<td>1.6</td>
<td>9.89</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>6.83</td>
<td>2.6</td>
<td>13.71</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>5.16</td>
<td>1.3</td>
<td>7.47</td>
</tr>
<tr>
<td>Education and health services</td>
<td>5.58</td>
<td>2.1</td>
<td>9.96</td>
</tr>
<tr>
<td>Educational services</td>
<td>5.60</td>
<td>2.2</td>
<td>10.63</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>6.15</td>
<td>2.0</td>
<td>13.43</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>13.12</td>
<td>5.0</td>
<td>9.34</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>13.34</td>
<td>3.2</td>
<td>25.55</td>
</tr>
<tr>
<td>Hospitals</td>
<td>16.51</td>
<td>4.3</td>
<td>27.01</td>
</tr>
<tr>
<td>Public administration</td>
<td>9.49</td>
<td>1.7</td>
<td>9.44</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>16.10</td>
<td>4.5</td>
<td>22.25</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>12.43</td>
<td>5.3</td>
<td>19.19</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>27.68</td>
<td>8.4</td>
<td>29.18</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>10.41</td>
<td>2.3</td>
<td>16.29</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>4.78</td>
<td>1.5</td>
<td>5.73</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>State government</td>
<td>$13.81</td>
<td>2.9</td>
<td>$8.33</td>
</tr>
<tr>
<td>Local government</td>
<td>4.39</td>
<td>1.2</td>
<td>8.39</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Average</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>Northeast</td>
<td>6.79</td>
<td>1.3</td>
<td>7.17</td>
</tr>
<tr>
<td>New England</td>
<td>24.29</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>4.67</td>
<td>1.1</td>
<td>5.44</td>
</tr>
<tr>
<td>South</td>
<td>7.65</td>
<td>2.2</td>
<td>9.11</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>10.59</td>
<td>2.3</td>
<td>10.33</td>
</tr>
<tr>
<td>East South Central</td>
<td>13.66</td>
<td>4.0</td>
<td>27.53</td>
</tr>
<tr>
<td>West South Central</td>
<td>9.88</td>
<td>5.4</td>
<td>16.85</td>
</tr>
<tr>
<td>Midwest</td>
<td>8.34</td>
<td>4.3</td>
<td>14.69</td>
</tr>
<tr>
<td>East North Central</td>
<td>6.27</td>
<td>2.4</td>
<td>24.49</td>
</tr>
<tr>
<td>West North Central</td>
<td>19.59</td>
<td>8.9</td>
<td>14.39</td>
</tr>
<tr>
<td>West</td>
<td>15.41</td>
<td>1.7</td>
<td>23.50</td>
</tr>
<tr>
<td>Mountain</td>
<td>22.87</td>
<td>4.9</td>
<td>49.34</td>
</tr>
<tr>
<td>Pacific</td>
<td>16.85</td>
<td>1.3</td>
<td>11.14</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, March 2016

(All workers with contributory coverage = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Flat dollar amount</td>
<td>Varies¹</td>
<td>Exists, but amount unknown</td>
<td>Other²</td>
</tr>
<tr>
<td>All workers</td>
<td>66</td>
<td>22</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>66</td>
<td>22</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td>Professional and related</td>
<td>67</td>
<td>21</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td>Teachers</td>
<td>68</td>
<td>20</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>69</td>
<td>17</td>
<td>9</td>
<td>5</td>
</tr>
<tr>
<td>Service</td>
<td>69</td>
<td>19</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td>Protective service</td>
<td>68</td>
<td>17</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>Sales and office</td>
<td>64</td>
<td>24</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>64</td>
<td>25</td>
<td>5</td>
<td>7</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>65</td>
<td>21</td>
<td>9</td>
<td>4</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>62</td>
<td>23</td>
<td>11</td>
<td>4</td>
</tr>
<tr>
<td>Full time</td>
<td>66</td>
<td>22</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td>Part time</td>
<td>71</td>
<td>20</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>Union</td>
<td>69</td>
<td>15</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>Nonunion</td>
<td>63</td>
<td>29</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>Average wage within the following categories:³</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>66</td>
<td>24</td>
<td>6</td>
<td>4</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>73</td>
<td>20</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>66</td>
<td>23</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>67</td>
<td>21</td>
<td>8</td>
<td>5</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>65</td>
<td>19</td>
<td>7</td>
<td>9</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>67</td>
<td>16</td>
<td>7</td>
<td>9</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>66</td>
<td>21</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td>Education and health services</td>
<td>66</td>
<td>24</td>
<td>6</td>
<td>4</td>
</tr>
<tr>
<td>Educational services</td>
<td>67</td>
<td>22</td>
<td>7</td>
<td>4</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>68</td>
<td>19</td>
<td>9</td>
<td>4</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>64</td>
<td>32</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>56</td>
<td>34</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Hospitals</td>
<td>60</td>
<td>28</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td>Public administration</td>
<td>67</td>
<td>17</td>
<td>6</td>
<td>9</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>61</td>
<td>25</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>57</td>
<td>27</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>66</td>
<td>24</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>66</td>
<td>21</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>72</td>
<td>17</td>
<td>7</td>
<td>4</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>65</td>
<td>22</td>
<td>7</td>
<td>6</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, March 2016—continued

(All workers with contributory coverage = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount</th>
<th>Varies¹</th>
<th>Exists, but amount unknown</th>
<th>Other²</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>63</td>
<td>31</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>Local government</td>
<td>68</td>
<td>17</td>
<td>9</td>
<td>6</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Flat dollar amount</th>
<th>Varies¹</th>
<th>Exists, but amount unknown</th>
<th>Other²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>63</td>
<td>18</td>
<td>9</td>
<td>10</td>
</tr>
<tr>
<td>New England</td>
<td>86</td>
<td>7</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>52</td>
<td>24</td>
<td>10</td>
<td>14</td>
</tr>
<tr>
<td>South</td>
<td>65</td>
<td>27</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>59</td>
<td>36</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>East South Central</td>
<td>67</td>
<td>-</td>
<td>4</td>
<td>-</td>
</tr>
<tr>
<td>West South Central</td>
<td>74</td>
<td>-</td>
<td>12</td>
<td>-</td>
</tr>
<tr>
<td>Midwest</td>
<td>72</td>
<td>19</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>East North Central</td>
<td>70</td>
<td>22</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>West North Central</td>
<td>76</td>
<td>13</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>West</td>
<td>65</td>
<td>16</td>
<td>5</td>
<td>14</td>
</tr>
<tr>
<td>Mountain</td>
<td>72</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Pacific</td>
<td>63</td>
<td>16</td>
<td>4</td>
<td>17</td>
</tr>
</tbody>
</table>

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 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 12. Standard errors for medical care benefits, single coverage:
Employee participation by type of contribution, State and local government
workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount</th>
<th>Varies(^1)</th>
<th>Exists, but amount unknown</th>
<th>Other(^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>2.1</td>
<td>1.7</td>
<td>0.7</td>
<td>0.7</td>
</tr>
</tbody>
</table>

Worker characteristics

| Management, professional, and related | 2.3 | 1.9 | 0.9 | 0.9 |
| Professional and related             | 2.4 | 2.1 | 1.0 | 0.8 |
| Teachers                             | 2.7 | 2.3 | 1.3 | 1.1 |
| Primary, secondary, and special education school teachers | 2.7 | 2.2 | 1.6 | 1.4 |
| Service                              | 2.4 | 2.1 | 1.0 | 0.6 |
| Protective service                   | 3.5 | 3.2 | 1.6 | 1.1 |
| Sales and office                     | 3.2 | 2.8 | 1.2 | 1.4 |
| Office and administrative support    | 3.1 | 2.7 | 1.1 | 1.4 |
| Natural resources, construction, and maintenance | 3.6 | 2.7 | 2.1 | 1.2 |
| Production, transportation, and material moving | 3.8 | 3.2 | 2.8 | 0.7 |
| Full time                            | 2.1 | 1.8 | 0.7 | 0.7 |
| Part time                            | 3.9 | 3.4 | 2.4 | 0.9 |
| Union                                | 1.6 | 1.1 | 1.0 | 0.9 |
| Nonunion                             | 3.7 | 3.3 | 0.8 | 1.0 |
| Average wage within the following categories:\(^3\) | | | | |
| Lowest 25 percent                     | 3.9 | 3.3 | 1.0 | 1.6 |
| Lowest 10 percent                     | 5.9 | 4.9 | –  | –  |
| Second 25 percent                     | 2.7 | 2.3 | 1.0 | 0.8 |
| Third 25 percent                      | 2.7 | 2.2 | 1.1 | 0.8 |
| Highest 25 percent                    | 2.0 | 1.6 | 1.2 | 1.0 |
| Highest 10 percent                    | 2.6 | 2.0 | 1.9 | 1.4 |

Establishment characteristics

| Service-providing industries          | 2.0 | 1.7 | 0.7 | 0.7 |
| Education and health services         | 2.5 | 2.2 | 0.9 | 0.7 |
| Educational services                  | 2.7 | 2.4 | 1.0 | 0.8 |
| Elementary and secondary schools      | 2.6 | 2.2 | 1.3 | 0.7 |
| Junior colleges, colleges, and universities | 6.2 | 5.9 | –  | –  |
| Health care and social assistance     | 4.7 | 4.4 | 1.9 | 1.0 |
| Hospitals                            | 6.6 | 6.1 | 2.9 | 1.0 |
| Public administration                 | 2.8 | 2.1 | 1.1 | 1.4 |
| 1 to 99 workers                       | 5.5 | 4.3 | –  | –  |
| 1 to 49 workers                       | 7.3 | 6.0 | –  | –  |
| 50 to 99 workers                      | 7.3 | 6.1 | –  | –  |
| 100 workers or more                   | 2.1 | 1.8 | 0.7 | 0.7 |
| 100 to 499 workers                    | 3.3 | 2.6 | 1.5 | 1.4 |
| 500 workers or more                   | 2.4 | 2.1 | 0.9 | 0.7 |

See footnotes at end of table.
Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Flat dollar amount</td>
</tr>
<tr>
<td>State government</td>
<td>3.8</td>
</tr>
<tr>
<td>Local government</td>
<td>2.0</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic area</th>
<th>Flat dollar amount</th>
<th>Varies(^1)</th>
<th>Exists, but amount unknown</th>
<th>Other(^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>2.4</td>
<td>1.9</td>
<td>1.9</td>
<td>2.0</td>
</tr>
<tr>
<td>New England</td>
<td>4.7</td>
<td>3.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>2.4</td>
<td>2.2</td>
<td>1.5</td>
<td>2.9</td>
</tr>
<tr>
<td>South</td>
<td>4.7</td>
<td>4.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>5.5</td>
<td>5.3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>14.0</td>
<td>–</td>
<td>1.2</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>5.8</td>
<td>–</td>
<td>2.2</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>3.5</td>
<td>3.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>4.9</td>
<td>4.4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West North Central</td>
<td>3.9</td>
<td>3.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>2.4</td>
<td>2.1</td>
<td>1.1</td>
<td>1.6</td>
</tr>
<tr>
<td>Mountain</td>
<td>6.1</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>2.5</td>
<td>1.8</td>
<td>0.9</td>
<td>2.2</td>
</tr>
</tbody>
</table>

\(^1\) 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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/eb/survey/glossary20152016.htm.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Percent of participating employees</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td></td>
<td>Average flat monthly employer premium</td>
<td>Average flat monthly employer premium</td>
<td>Average flat monthly employer premium</td>
</tr>
<tr>
<td>All workers .................................................................................................</td>
<td>100 $1,096.42 7 $1,346.20 93 $1,076.95 $473.07</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ..................................................</td>
<td>100 1,073.21 6 1,368.86 94 1,053.55 489.74</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professional and related ............................................................................</td>
<td>100 1,064.67 6 1,382.73 94 1,043.66 508.10</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Teachers .....................................................................................................</td>
<td>100 1,047.51 7 1,391.12 93 1,021.98 536.74</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers .........................</td>
<td>100 1,040.56 8 1,385.57 92 1,012.07 562.04</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service ......................................................................................................</td>
<td>100 1,141.71 9 1,328.34 91 1,122.57 442.12</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Protective service .......................................................................................</td>
<td>100 1,217.09 9 1,336.86 91 1,205.32 393.73</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sales and office .........................................................................................</td>
<td>100 1,110.58 8 1,329.34 92 1,092.61 442.22</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office and administrative support ..........................................................</td>
<td>100 1,113.09 7 1,326.25 93 1,096.38 447.51</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance .......................................</td>
<td>100 1,161.90 9 1,379.02 91 1,141.65 478.56</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Production, transportation, and material moving .........................................</td>
<td>100 1,045.31 7 1,346.20 93 1,076.95 473.07</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full time .....................................................................................................</td>
<td>100 1,094.25 7 1,342.62 93 1,075.28 469.44</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Part time ....................................................................................................</td>
<td>100 1,156.82 11 1,410.92 89 1,125.59 578.98</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Union ..........................................................................................................</td>
<td>100 1,265.14 12 1,376.29 93 1,250.14 443.49</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nonunion ......................................................................................................</td>
<td>100 922.08 2 1,193.10 98 915.38 500.67</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Average wage within the following categories:1 .......................................</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent ......................................................................................</td>
<td>100 940.63 5 1,258.58 95 923.52 518.78</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 10 percent .....................................................................................</td>
<td>100 820.69 6 1,301.18 93 1,110.07 425.06</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Second 25 percent .....................................................................................</td>
<td>100 1,122.80 7 1,301.18 93 1,110.07 425.06</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Third 25 percent ........................................................................................</td>
<td>100 1,098.70 8 1,391.83 92 1,074.64 478.56</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Highest 25 percent .....................................................................................</td>
<td>100 1,183.46 9 1,391.83 92 1,074.64 478.56</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Highest 10 percent ......................................................................................</td>
<td>100 1,283.13 14 1,420.84 86 1,261.60 457.20</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong> ................................................................</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries ........................................................................</td>
<td>100 1,094.89 7 1,344.81 93 1,075.69 473.60</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education and health services .......................................................................</td>
<td>100 1,033.08 6 1,347.69 94 1,011.45 523.97</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Educational services ......................................................................................</td>
<td>100 1,012.39 7 1,344.96 93 989.58 539.17</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Elementary and secondary schools ..................................................................</td>
<td>100 987.17 7 1,322.56 93 971.27 572.50</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ................................................</td>
<td>100 1,064.44 5 1,465.24 95 1,045.24 428.63</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health care and social assistance .............................................................</td>
<td>100 1,169.82 5 1,375.48 95 1,159.96 420.74</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hospitals .....................................................................................................</td>
<td>100 1,153.17 7 1,376.25 93 1,137.60 434.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public administration .....................................................................................</td>
<td>100 1,200.00 8 1,343.45 92 1,187.65 388.99</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers ............................................................................................</td>
<td>100 1,027.27 8 1,208.11 92 1,010.95 404.84</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 49 workers ............................................................................................</td>
<td>100 1,053.39 9 1,283.09 91 1,030.43 383.26</td>
<td></td>
<td></td>
</tr>
<tr>
<td>50 to 99 workers ..........................................................................................</td>
<td>100 997.11 7 1,100.98 93 988.87 429.29</td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 workers or more .......................................................................................</td>
<td>100 1,104.77 7 1,365.64 93 1,084.82 481.21</td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 to 499 workers .......................................................................................</td>
<td>100 1,105.97 6 1,430.22 94 1,085.21 485.14</td>
<td></td>
<td></td>
</tr>
<tr>
<td>500 workers or more ......................................................................................</td>
<td>100 1,104.41 7 1,349.80 93 1,084.71 480.00</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>State government</td>
<td>100</td>
<td>$1,138.78 1</td>
<td>$1,440.12 99</td>
</tr>
<tr>
<td>Local government</td>
<td>100</td>
<td>1,080.22 9</td>
<td>1,341.23 91</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Area</th>
<th>Total</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>Northeast</td>
<td>100</td>
<td>1,335.10 22</td>
<td>1,385.02 78</td>
</tr>
<tr>
<td>New England</td>
<td>100</td>
<td>1,423.55 4</td>
<td>2,005.30 96</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>100</td>
<td>1,304.01 29</td>
<td>1,351.14 71</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>100</td>
<td>838.80 100</td>
<td>1,089.96 90</td>
</tr>
<tr>
<td>East South Central</td>
<td>100</td>
<td>624.54 100</td>
<td>624.54 589.19</td>
</tr>
<tr>
<td>West South Central</td>
<td>100</td>
<td>763.34 100</td>
<td>763.34 531.61</td>
</tr>
<tr>
<td>Midwest</td>
<td>100</td>
<td>1,248.83 7</td>
<td>1,250.37 93</td>
</tr>
<tr>
<td>East North Central</td>
<td>100</td>
<td>1,300.80 6</td>
<td>1,272.44 94</td>
</tr>
<tr>
<td>West North Central</td>
<td>100</td>
<td>1,168.22 100</td>
<td>1,168.22 457.22</td>
</tr>
<tr>
<td>West</td>
<td>100</td>
<td>1,220.04 7</td>
<td>1,347.56 93</td>
</tr>
<tr>
<td>Mountain</td>
<td>100</td>
<td>940.44 6</td>
<td>919.51 94</td>
</tr>
<tr>
<td>Pacific</td>
<td>100</td>
<td>1,322.76 8</td>
<td>1,463.30 92</td>
</tr>
</tbody>
</table>

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 2016.

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/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>All workers .............................................................</td>
<td>$16.10</td>
<td>0.5</td>
<td>$17.97</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ..................</td>
<td>17.72</td>
<td>0.6</td>
<td>24.17</td>
</tr>
<tr>
<td>Professional and related ....................................</td>
<td>19.33</td>
<td>0.6</td>
<td>25.71</td>
</tr>
<tr>
<td>Teachers ........................................................</td>
<td>21.29</td>
<td>0.8</td>
<td>37.99</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers ........................................</td>
<td>23.03</td>
<td>1.0</td>
<td>42.38</td>
</tr>
<tr>
<td>Service ...................................................................</td>
<td>24.57</td>
<td>1.0</td>
<td>27.50</td>
</tr>
<tr>
<td>Protective service ..............................................</td>
<td>22.24</td>
<td>1.8</td>
<td>52.19</td>
</tr>
<tr>
<td>Sales and office ..................................................</td>
<td>26.35</td>
<td>1.7</td>
<td>19.42</td>
</tr>
<tr>
<td>Office and administrative support ........................</td>
<td>26.68</td>
<td>1.4</td>
<td>20.83</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance ...</td>
<td>33.90</td>
<td>1.9</td>
<td>94.20</td>
</tr>
<tr>
<td>Production, transportation, and material moving ...</td>
<td>44.29</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Full time .................................................................</td>
<td>16.44</td>
<td>0.5</td>
<td>19.85</td>
</tr>
<tr>
<td>Part time ................................................................</td>
<td>38.39</td>
<td>1.6</td>
<td>47.61</td>
</tr>
<tr>
<td>Union .....................................................................</td>
<td>12.77</td>
<td>0.8</td>
<td>18.26</td>
</tr>
<tr>
<td>Nonunion ...............................................................</td>
<td>25.60</td>
<td>0.4</td>
<td>58.32</td>
</tr>
<tr>
<td>Average wage within the following categories:1 ..........</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent .............................................</td>
<td>32.57</td>
<td>0.8</td>
<td>42.43</td>
</tr>
<tr>
<td>Lowest 10 percent .............................................</td>
<td>56.31</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent ...........................................</td>
<td>21.40</td>
<td>0.6</td>
<td>29.38</td>
</tr>
<tr>
<td>Third 25 percent ...............................................</td>
<td>20.10</td>
<td>1.1</td>
<td>23.08</td>
</tr>
<tr>
<td>Highest 25 percent ............................................</td>
<td>17.26</td>
<td>0.7</td>
<td>26.41</td>
</tr>
<tr>
<td>Highest 10 percent ............................................</td>
<td>27.22</td>
<td>1.0</td>
<td>32.46</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries ................................</td>
<td>16.30</td>
<td>0.4</td>
<td>18.23</td>
</tr>
<tr>
<td>Education and health services ............................</td>
<td>18.58</td>
<td>0.5</td>
<td>25.79</td>
</tr>
<tr>
<td>Educational services ...........................................</td>
<td>19.58</td>
<td>0.6</td>
<td>27.60</td>
</tr>
<tr>
<td>Elementary and secondary schools .......................</td>
<td>20.15</td>
<td>0.7</td>
<td>34.28</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ..........</td>
<td>48.20</td>
<td>0.7</td>
<td>17.70</td>
</tr>
<tr>
<td>Health care and social assistance ......................</td>
<td>37.07</td>
<td>0.6</td>
<td>81.47</td>
</tr>
<tr>
<td>Hospitals ..........................................................</td>
<td>53.03</td>
<td>0.9</td>
<td>86.04</td>
</tr>
<tr>
<td>Public administration ..........................................</td>
<td>17.24</td>
<td>0.9</td>
<td>37.40</td>
</tr>
<tr>
<td>1 to 99 workers ...................................................</td>
<td>53.08</td>
<td>1.7</td>
<td>74.87</td>
</tr>
<tr>
<td>1 to 49 workers ...................................................</td>
<td>55.22</td>
<td>2.7</td>
<td>104.12</td>
</tr>
<tr>
<td>50 to 99 workers ..................................................</td>
<td>75.25</td>
<td>3.0</td>
<td>105.11</td>
</tr>
<tr>
<td>100 workers or more ..............................................</td>
<td>15.95</td>
<td>0.5</td>
<td>18.36</td>
</tr>
<tr>
<td>100 to 499 workers ...............................................</td>
<td>42.52</td>
<td>1.3</td>
<td>55.92</td>
</tr>
<tr>
<td>500 workers or more ..............................................</td>
<td>15.77</td>
<td>0.4</td>
<td>18.17</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>State government</td>
<td>$28.02</td>
<td>0.3 $32.49</td>
<td>0.3</td>
</tr>
<tr>
<td>Local government</td>
<td>17.09</td>
<td>0.6 18.93</td>
<td>0.6</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>16.83</td>
<td>0.8 16.13</td>
<td>0.8</td>
</tr>
<tr>
<td>New England</td>
<td>58.85</td>
<td>1.1 88.97</td>
<td>1.1</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>11.10</td>
<td>1.0 14.35</td>
<td>1.0</td>
</tr>
<tr>
<td>South</td>
<td>28.58</td>
<td>0.2 98.59</td>
<td>0.2</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>31.36</td>
<td>– –</td>
<td>– –</td>
</tr>
<tr>
<td>East South Central</td>
<td>62.52</td>
<td>– –</td>
<td>0.0</td>
</tr>
<tr>
<td>West South Central</td>
<td>38.12</td>
<td>– –</td>
<td>– –</td>
</tr>
<tr>
<td>Midwest</td>
<td>22.57</td>
<td>1.6 64.82</td>
<td>1.6</td>
</tr>
<tr>
<td>East North Central</td>
<td>18.98</td>
<td>1.7 72.22</td>
<td>1.7</td>
</tr>
<tr>
<td>West North Central</td>
<td>40.32</td>
<td>– –</td>
<td>– –</td>
</tr>
<tr>
<td>West</td>
<td>25.03</td>
<td>1.2 49.30</td>
<td>1.2</td>
</tr>
<tr>
<td>Mountain</td>
<td>46.51</td>
<td>1.6 109.16</td>
<td>1.6</td>
</tr>
<tr>
<td>Pacific</td>
<td>22.20</td>
<td>1.6 45.65</td>
<td>1.6</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, March 2016

(All workers with contributory coverage = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount</th>
<th>Varies¹</th>
<th>Exists, but amount unknown</th>
<th>Other²</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers ........................................................................................................</td>
<td>70</td>
<td>19</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ......................................................</td>
<td>70</td>
<td>19</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td>Professional and related ..................................................................................</td>
<td>70</td>
<td>19</td>
<td>6</td>
<td>4</td>
</tr>
<tr>
<td>Teachers ............................................................................................................</td>
<td>71</td>
<td>18</td>
<td>7</td>
<td>4</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers ................................</td>
<td>73</td>
<td>15</td>
<td>9</td>
<td>4</td>
</tr>
<tr>
<td>Service ...............................................................................................................</td>
<td>72</td>
<td>16</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td>Protective service ..............................................................................................</td>
<td>71</td>
<td>15</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>Sales and office .................................................................................................</td>
<td>67</td>
<td>22</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Office and administrative support .....................................................................</td>
<td>67</td>
<td>22</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance ...........................................</td>
<td>69</td>
<td>17</td>
<td>9</td>
<td>4</td>
</tr>
<tr>
<td>Production, transportation, and material moving ............................................</td>
<td>65</td>
<td>20</td>
<td>11</td>
<td>4</td>
</tr>
<tr>
<td>Full time ............................................................................................................</td>
<td>69</td>
<td>19</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td>Part time ............................................................................................................</td>
<td>76</td>
<td>17</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>Union ..................................................................................................................</td>
<td>71</td>
<td>14</td>
<td>8</td>
<td>7</td>
</tr>
<tr>
<td>Nonunion ............................................................................................................</td>
<td>69</td>
<td>23</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>Average wage within the following categories:³ ............................................</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent .............................................................................................</td>
<td>71</td>
<td>19</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>Lowest 10 percent .............................................................................................</td>
<td>77</td>
<td>15</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent .............................................................................................</td>
<td>70</td>
<td>20</td>
<td>6</td>
<td>4</td>
</tr>
<tr>
<td>Third 25 percent ..............................................................................................</td>
<td>69</td>
<td>18</td>
<td>8</td>
<td>5</td>
</tr>
<tr>
<td>Highest 25 percent ............................................................................................</td>
<td>68</td>
<td>18</td>
<td>6</td>
<td>8</td>
</tr>
<tr>
<td>Highest 10 percent ............................................................................................</td>
<td>70</td>
<td>15</td>
<td>6</td>
<td>8</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries .............................................................................</td>
<td>70</td>
<td>18</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td>Education and health services ..........................................................................</td>
<td>70</td>
<td>20</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>Educational services .........................................................................................</td>
<td>71</td>
<td>19</td>
<td>7</td>
<td>3</td>
</tr>
<tr>
<td>Elementary and secondary schools ......................................................................</td>
<td>72</td>
<td>16</td>
<td>9</td>
<td>3</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ..................................................</td>
<td>67</td>
<td>30</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance ...................................................................</td>
<td>63</td>
<td>28</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Hospitals ............................................................................................................</td>
<td>67</td>
<td>22</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Public administration .......................................................................................</td>
<td>69</td>
<td>16</td>
<td>6</td>
<td>9</td>
</tr>
<tr>
<td>1 to 99 workers ...............................................................................................</td>
<td>72</td>
<td>17</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers ...............................................................................................</td>
<td>71</td>
<td>17</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers .............................................................................................</td>
<td>74</td>
<td>–</td>
<td>6</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more .........................................................................................</td>
<td>69</td>
<td>19</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td>100 to 499 workers ..........................................................................................</td>
<td>73</td>
<td>15</td>
<td>7</td>
<td>4</td>
</tr>
<tr>
<td>500 workers or more .........................................................................................</td>
<td>68</td>
<td>20</td>
<td>6</td>
<td>6</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, March 2016—continued

(All workers with contributory coverage = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount</th>
<th>Varies&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Exists, but amount unknown</th>
<th>Other&lt;sup&gt;2&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>64</td>
<td>30</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>Local government</td>
<td>72</td>
<td>14</td>
<td>9</td>
<td>5</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Flat dollar amount</th>
<th>Varies&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Exists, but amount unknown</th>
<th>Other&lt;sup&gt;2&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>63</td>
<td>18</td>
<td>9</td>
<td>10</td>
</tr>
<tr>
<td>New England</td>
<td>87</td>
<td>7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>52</td>
<td>23</td>
<td>10</td>
<td>14</td>
</tr>
<tr>
<td>South</td>
<td>69</td>
<td>22</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>66</td>
<td>29</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>68</td>
<td>–</td>
<td>3</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>76</td>
<td>–</td>
<td>14</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>75</td>
<td>16</td>
<td>7</td>
<td>2</td>
</tr>
<tr>
<td>East North Central</td>
<td>72</td>
<td>20</td>
<td>6</td>
<td>1</td>
</tr>
<tr>
<td>West North Central</td>
<td>78</td>
<td>11</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>70</td>
<td>15</td>
<td>4</td>
<td>11</td>
</tr>
<tr>
<td>Mountain</td>
<td>80</td>
<td>–</td>
<td>6</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>66</td>
<td>16</td>
<td>3</td>
<td>15</td>
</tr>
</tbody>
</table>

<sup>1</sup> Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

<sup>2</sup> Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount</th>
<th>Varies(^1)</th>
<th>Exists, but amount unknown</th>
<th>Other(^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>1.9</td>
<td>1.6</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>2.2</td>
<td>1.8</td>
<td>0.8</td>
<td>0.7</td>
</tr>
<tr>
<td>Professional and related</td>
<td>2.2</td>
<td>1.9</td>
<td>0.9</td>
<td>0.6</td>
</tr>
<tr>
<td>Teachers</td>
<td>2.4</td>
<td>2.1</td>
<td>1.2</td>
<td>0.9</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>2.3</td>
<td>1.8</td>
<td>1.4</td>
<td>1.1</td>
</tr>
<tr>
<td>Service</td>
<td>2.1</td>
<td>1.8</td>
<td>1.0</td>
<td>0.5</td>
</tr>
<tr>
<td>Protective service</td>
<td>3.2</td>
<td>2.9</td>
<td>1.5</td>
<td>1.2</td>
</tr>
<tr>
<td>Sales and office</td>
<td>2.8</td>
<td>2.4</td>
<td>1.0</td>
<td>1.2</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>2.8</td>
<td>2.4</td>
<td>1.0</td>
<td>1.2</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>3.2</td>
<td>2.3</td>
<td>1.9</td>
<td>1.1</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>3.8</td>
<td>3.0</td>
<td>2.5</td>
<td>1.3</td>
</tr>
<tr>
<td>Full time</td>
<td>1.9</td>
<td>1.6</td>
<td>0.7</td>
<td>0.6</td>
</tr>
<tr>
<td>Part time</td>
<td>3.0</td>
<td>2.8</td>
<td>1.9</td>
<td>0.7</td>
</tr>
<tr>
<td>Union</td>
<td>1.5</td>
<td>1.0</td>
<td>1.0</td>
<td>0.7</td>
</tr>
<tr>
<td>Nonunion</td>
<td>3.3</td>
<td>2.9</td>
<td>0.7</td>
<td>0.8</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>3.2</td>
<td>2.6</td>
<td>1.1</td>
<td>1.3</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>4.3</td>
<td>3.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>2.5</td>
<td>2.1</td>
<td>0.9</td>
<td>0.7</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>2.3</td>
<td>1.7</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.9</td>
<td>1.7</td>
<td>1.0</td>
<td>0.9</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.6</td>
<td>1.9</td>
<td>1.7</td>
<td>1.2</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.9</td>
<td>1.6</td>
<td>0.6</td>
<td>0.5</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.4</td>
<td>2.1</td>
<td>0.9</td>
<td>0.6</td>
</tr>
<tr>
<td>Educational services</td>
<td>2.6</td>
<td>2.3</td>
<td>0.9</td>
<td>0.6</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>2.2</td>
<td>1.8</td>
<td>1.2</td>
<td>0.6</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>7.1</td>
<td>6.9</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>4.4</td>
<td>3.9</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Hospitals</td>
<td>6.0</td>
<td>5.3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.5</td>
<td>1.9</td>
<td>1.1</td>
<td>1.2</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>4.5</td>
<td>3.3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>5.5</td>
<td>4.2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>6.3</td>
<td>–</td>
<td>2.4</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.9</td>
<td>1.6</td>
<td>0.7</td>
<td>0.5</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>2.9</td>
<td>2.3</td>
<td>1.5</td>
<td>1.2</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2.3</td>
<td>2.0</td>
<td>0.8</td>
<td>0.5</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount</th>
<th>Varieties¹</th>
<th>Exists, but amount unknown</th>
<th>Other²</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>4.2</td>
<td>3.8</td>
<td>0.7</td>
<td>1.4</td>
</tr>
<tr>
<td>Local government</td>
<td>1.7</td>
<td>1.3</td>
<td>0.9</td>
<td>0.5</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th></th>
<th>Flat dollar amount</th>
<th>Varieties¹</th>
<th>Exists, but amount unknown</th>
<th>Other²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>2.4</td>
<td>1.8</td>
<td>1.8</td>
<td>2.0</td>
</tr>
<tr>
<td>New England</td>
<td>4.5</td>
<td>2.8</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>2.6</td>
<td>2.1</td>
<td>1.5</td>
<td>3.0</td>
</tr>
<tr>
<td>South</td>
<td>3.8</td>
<td>3.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>4.3</td>
<td>4.2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>13.9</td>
<td>–</td>
<td>0.9</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>3.5</td>
<td>–</td>
<td>2.4</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>3.3</td>
<td>2.7</td>
<td>2.0</td>
<td>0.7</td>
</tr>
<tr>
<td>East North Central</td>
<td>4.1</td>
<td>3.7</td>
<td>2.3</td>
<td>0.1</td>
</tr>
<tr>
<td>West North Central</td>
<td>5.3</td>
<td>2.9</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>2.1</td>
<td>1.6</td>
<td>0.8</td>
<td>1.3</td>
</tr>
<tr>
<td>Mountain</td>
<td>4.4</td>
<td>–</td>
<td>2.3</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>2.5</td>
<td>1.5</td>
<td>0.8</td>
<td>1.8</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, State and local
government workers, March 2016
(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)
Single coverage1
Characteristics

All workers .............................................................

Family coverage1

50th
50th
10th
25th
75th
90th
10th
25th
75th
90th
percentile
percentile
percentile percentile
percentile percentile percentile percentile
percentile percentile
(median)
(median)
$20.24

$47.49

$82.00

$126.03

$203.46

$135.32

$226.64

$375.65

$647.44

$950.43

Worker characteristics
Management, professional, and related ................
Professional and related ....................................
Teachers ........................................................
Primary, secondary, and special education
school teachers ........................................
Service ...................................................................
Protective service ..............................................
Sales and office .....................................................
Office and administrative support ......................
Natural resources, construction, and maintenance
Production, transportation, and material moving ...

20.00
20.00
20.00

45.00
43.83
45.00

83.00
84.00
85.93

131.93
138.00
148.37

214.71
229.01
269.99

134.53
140.89
133.82

229.70
241.00
241.00

400.80
428.97
460.16

667.00
674.17
726.88

985.55
1019.78
1078.26

20.00
25.88
36.30
20.00
20.00
28.20
32.83

50.00
50.00
52.39
40.00
39.99
47.87
52.52

90.36
78.37
82.12
77.97
77.97
85.86
98.99

154.00
123.47
124.88
118.50
118.50
126.18
135.18

283.34
186.48
168.12
173.32
172.24
248.80
205.82

140.89
145.01
143.98
–
–
129.99
196.41

257.28
218.00
209.00
226.64
221.00
189.14
267.84

484.10
350.15
324.92
354.29
356.93
317.00
394.86

770.06
593.00
513.28
599.54
600.00
558.22
748.87

1128.08
889.32
710.79
888.00
884.30
1028.71
1122.52

Full time .................................................................
Part time ................................................................

20.24
–

47.00
60.00

81.60
100.95

124.88
154.50

200.94
270.18

135.32
119.76

226.64
233.70

375.15
394.22

640.00
852.86

931.80
1282.78

Union .....................................................................
Nonunion ...............................................................

28.20
20.00

55.62
38.38

84.62
73.42

135.58
118.50

214.71
189.76

85.64
180.00

207.43
258.79

320.88
482.00

561.47
667.00

979.39
922.15

Average wage within the following categories:2
Lowest 25 percent .............................................
Lowest 10 percent .........................................
Second 25 percent ............................................
Third 25 percent ................................................
Highest 25 percent ............................................
Highest 10 percent ........................................

20.00
20.00
21.00
20.00
27.39
30.01

38.41
–
41.34
50.00
54.78
54.23

76.74
–
77.97
81.24
88.94
88.48

118.80
122.40
121.18
118.53
148.37
149.28

204.00
204.02
182.61
185.00
242.99
266.65

180.00
184.02
118.32
–
135.62
–

250.95
309.96
216.97
220.98
231.00
222.08

499.38
578.86
350.15
359.42
359.42
350.15

670.62
685.00
578.60
619.20
661.02
608.96

987.14
998.00
826.69
907.41
1018.73
950.43

Service-providing industries ..................................
Education and health services ...........................
Educational services ......................................
Elementary and secondary schools ...........
Junior colleges, colleges, and universities
Health care and social assistance .................
Hospitals ....................................................
Public administration .........................................

20.22
20.00
20.00
20.00
20.00
–
20.00
28.20

47.00
40.00
39.99
45.64
–
–
–
50.00

82.00
84.00
84.00
90.05
–
81.24
83.00
77.97

125.87
132.40
139.21
152.97
107.74
112.63
118.00
118.50

203.46
234.47
242.99
273.00
154.61
139.59
–
163.32

135.32
143.70
140.89
140.89
140.23
175.20
–
–

226.64
241.30
241.00
263.30
220.98
258.00
297.92
199.98

375.65
461.84
476.04
529.93
350.15
356.93
387.72
315.38

651.28
685.00
716.80
795.12
578.86
558.20
551.36
511.29

952.74
1048.00
1078.26
1128.08
685.00
770.16
722.00
696.19

1 to 99 workers ......................................................
1 to 49 workers ..................................................
50 to 99 workers ................................................
100 workers or more ..............................................
100 to 499 workers ............................................
500 workers or more ..........................................

22.76
22.76
–
20.15
20.00
20.45

49.00
–
49.00
47.00
44.10
48.29

71.94
83.00
62.49
83.00
84.00
82.47

103.52
107.56
101.51
129.88
131.32
129.52

148.37
153.10
126.93
208.25
206.22
209.00

120.25
144.07
–
137.24
134.53
137.27

192.44
192.44
–
226.64
234.54
226.64

340.46
340.46
347.82
379.66
427.37
367.49

609.00
578.86
609.00
659.08
667.00
641.76

746.23
723.74
885.00
979.64
1006.00
958.36

Establishment characteristics

See footnotes at end of table.


Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage¹</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
<td>75th percentile</td>
<td>90th percentile</td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
<td>75th percentile</td>
<td>90th percentile</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>State government</td>
<td>20.00</td>
<td>40.00</td>
<td>75.00</td>
<td>105.23</td>
<td>143.50</td>
<td>–</td>
<td>198.21</td>
<td>304.04</td>
<td>495.15</td>
<td>667.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Local government</td>
<td>22.84</td>
<td>50.00</td>
<td>88.06</td>
<td>138.44</td>
<td>237.38</td>
<td>138.90</td>
<td>248.00</td>
<td>427.00</td>
<td>685.81</td>
<td>1031.97</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>43.33</td>
<td>74.11</td>
<td>103.78</td>
<td>148.37</td>
<td>202.99</td>
<td>129.99</td>
<td>234.12</td>
<td>347.82</td>
<td>438.73</td>
<td>652.51</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>43.33</td>
<td>82.12</td>
<td>124.88</td>
<td>163.26</td>
<td>214.71</td>
<td>139.04</td>
<td>255.88</td>
<td>334.82</td>
<td>448.71</td>
<td>626.80</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>42.88</td>
<td>71.06</td>
<td>81.24</td>
<td>137.53</td>
<td>196.42</td>
<td>101.07</td>
<td>212.90</td>
<td>350.15</td>
<td>431.18</td>
<td>757.15</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>South</td>
<td>20.00</td>
<td>80.00</td>
<td>70.00</td>
<td>103.52</td>
<td>132.00</td>
<td>157.96</td>
<td>182.59</td>
<td>335.80</td>
<td>578.86</td>
<td>815.19</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>South Atlantic</td>
<td>–</td>
<td>49.88</td>
<td>70.00</td>
<td>103.52</td>
<td>132.00</td>
<td>157.96</td>
<td>182.59</td>
<td>335.80</td>
<td>578.86</td>
<td>815.19</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>East South Central</td>
<td>20.00</td>
<td>20.00</td>
<td>38.00</td>
<td>–</td>
<td>143.50</td>
<td>283.23</td>
<td>381.30</td>
<td>667.00</td>
<td>685.00</td>
<td>–</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>West South Central</td>
<td>–</td>
<td>54.98</td>
<td>102.46</td>
<td>163.32</td>
<td>289.00</td>
<td>316.00</td>
<td>462.50</td>
<td>551.36</td>
<td>883.29</td>
<td>1094.65</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Midwest</td>
<td>–</td>
<td>61.21</td>
<td>84.02</td>
<td>122.34</td>
<td>198.15</td>
<td>–</td>
<td>209.00</td>
<td>280.00</td>
<td>536.66</td>
<td>976.59</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>East North Central</td>
<td>40.88</td>
<td>66.99</td>
<td>84.74</td>
<td>121.18</td>
<td>231.16</td>
<td>120.00</td>
<td>209.00</td>
<td>255.89</td>
<td>476.77</td>
<td>1132.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>West North Central</td>
<td>20.00</td>
<td>–</td>
<td>84.00</td>
<td>127.03</td>
<td>162.11</td>
<td>–</td>
<td>241.00</td>
<td>380.96</td>
<td>605.00</td>
<td>885.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>West</td>
<td>26.00</td>
<td>40.00</td>
<td>72.00</td>
<td>137.76</td>
<td>240.05</td>
<td>74.28</td>
<td>197.95</td>
<td>320.39</td>
<td>643.21</td>
<td>979.64</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mountain</td>
<td>30.00</td>
<td>39.99</td>
<td>51.00</td>
<td>–</td>
<td>242.99</td>
<td>136.98</td>
<td>221.00</td>
<td>427.37</td>
<td>760.11</td>
<td>979.64</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pacific</td>
<td>23.82</td>
<td>50.50</td>
<td>76.74</td>
<td>139.00</td>
<td>237.20</td>
<td>72.52</td>
<td>–</td>
<td>298.84</td>
<td>608.96</td>
<td>984.57</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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. The categories were formed using percentile estimates generated using wage data for March 2016.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage¹</th>
<th>Family coverage¹</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td></td>
<td>50th percentile</td>
<td>(median)</td>
</tr>
<tr>
<td></td>
<td>75th percentile</td>
<td></td>
</tr>
<tr>
<td></td>
<td>90th percentile</td>
<td></td>
</tr>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td></td>
<td>50th percentile</td>
<td>(median)</td>
</tr>
<tr>
<td></td>
<td>75th percentile</td>
<td></td>
</tr>
<tr>
<td></td>
<td>90th percentile</td>
<td></td>
</tr>
<tr>
<td>All workers .............................................................</td>
<td>$2.64</td>
<td>$6.85</td>
</tr>
<tr>
<td></td>
<td>$1.91</td>
<td>$4.67</td>
</tr>
<tr>
<td></td>
<td>$9.40</td>
<td>$14.99</td>
</tr>
<tr>
<td></td>
<td>$7.14</td>
<td>$19.27</td>
</tr>
<tr>
<td></td>
<td>$38.61</td>
<td>$38.61</td>
</tr>
<tr>
<td></td>
<td>$45.48</td>
<td>$45.48</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ................</td>
<td>0.96</td>
<td>5.86</td>
</tr>
<tr>
<td></td>
<td>2.09</td>
<td>7.04</td>
</tr>
<tr>
<td>Professional and related ...</td>
<td>3.00</td>
<td>5.99</td>
</tr>
<tr>
<td></td>
<td>1.80</td>
<td>6.70</td>
</tr>
<tr>
<td>Teachers ................................................................</td>
<td>0.66</td>
<td>7.62</td>
</tr>
<tr>
<td></td>
<td>3.14</td>
<td>8.39</td>
</tr>
<tr>
<td>Primary, secondary, and special education school ...</td>
<td>1.56</td>
<td>6.18</td>
</tr>
<tr>
<td></td>
<td>4.73</td>
<td>9.25</td>
</tr>
<tr>
<td>Service ..................................................................</td>
<td>6.98</td>
<td>4.07</td>
</tr>
<tr>
<td></td>
<td>2.89</td>
<td>4.81</td>
</tr>
<tr>
<td>Protective service .............................................</td>
<td>5.39</td>
<td>3.99</td>
</tr>
<tr>
<td></td>
<td>5.15</td>
<td>4.66</td>
</tr>
<tr>
<td>Sales and office ..............................................</td>
<td>1.25</td>
<td>4.75</td>
</tr>
<tr>
<td></td>
<td>5.91</td>
<td>8.07</td>
</tr>
<tr>
<td>Office and administrative support ......................</td>
<td>0.98</td>
<td>4.88</td>
</tr>
<tr>
<td></td>
<td>6.02</td>
<td>11.11</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance ...</td>
<td>7.20</td>
<td>4.77</td>
</tr>
<tr>
<td></td>
<td>9.06</td>
<td>10.39</td>
</tr>
<tr>
<td></td>
<td>54.15</td>
<td></td>
</tr>
<tr>
<td>Production, transportation, and material moving ...</td>
<td>3.58</td>
<td>10.65</td>
</tr>
<tr>
<td></td>
<td>3.32</td>
<td>11.69</td>
</tr>
<tr>
<td></td>
<td>46.83</td>
<td></td>
</tr>
<tr>
<td>Full time .................................................................</td>
<td>2.72</td>
<td>6.64</td>
</tr>
<tr>
<td></td>
<td>1.82</td>
<td>4.16</td>
</tr>
<tr>
<td>Part time .............................................................</td>
<td>–</td>
<td>16.33</td>
</tr>
<tr>
<td></td>
<td>11.27</td>
<td>14.19</td>
</tr>
<tr>
<td>Union .....................................................................</td>
<td>4.03</td>
<td>3.45</td>
</tr>
<tr>
<td></td>
<td>2.25</td>
<td>4.98</td>
</tr>
<tr>
<td>Nonunion ...............................................................</td>
<td>0.00</td>
<td>2.34</td>
</tr>
<tr>
<td></td>
<td>8.80</td>
<td>3.17</td>
</tr>
<tr>
<td>Average wage within the following categories:²</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent .............................................</td>
<td>0.02</td>
<td>3.56</td>
</tr>
<tr>
<td></td>
<td>10.47</td>
<td>6.36</td>
</tr>
<tr>
<td></td>
<td>27.32</td>
<td></td>
</tr>
<tr>
<td>Lowest 10 percent .............................................</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td></td>
<td>–</td>
<td>15.03</td>
</tr>
<tr>
<td>Second 25 percent .............................................</td>
<td>2.79</td>
<td>5.25</td>
</tr>
<tr>
<td></td>
<td>3.73</td>
<td>5.10</td>
</tr>
<tr>
<td></td>
<td>17.50</td>
<td></td>
</tr>
<tr>
<td>Third 25 percent ................................................</td>
<td>2.73</td>
<td>4.90</td>
</tr>
<tr>
<td></td>
<td>1.65</td>
<td>3.88</td>
</tr>
<tr>
<td></td>
<td>14.44</td>
<td></td>
</tr>
<tr>
<td>Highest 25 percent .............................................</td>
<td>3.10</td>
<td>4.98</td>
</tr>
<tr>
<td></td>
<td>3.24</td>
<td>6.27</td>
</tr>
<tr>
<td></td>
<td>13.58</td>
<td></td>
</tr>
<tr>
<td>Highest 10 percent .............................................</td>
<td>5.20</td>
<td>7.32</td>
</tr>
<tr>
<td></td>
<td>6.28</td>
<td>10.54</td>
</tr>
<tr>
<td></td>
<td>33.11</td>
<td></td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries ................................</td>
<td>2.54</td>
<td>6.73</td>
</tr>
<tr>
<td></td>
<td>1.97</td>
<td>4.64</td>
</tr>
<tr>
<td></td>
<td>9.46</td>
<td>15.52</td>
</tr>
<tr>
<td>Education and health services ................................</td>
<td>0.05</td>
<td>5.88</td>
</tr>
<tr>
<td></td>
<td>2.42</td>
<td>7.77</td>
</tr>
<tr>
<td></td>
<td>14.23</td>
<td>16.53</td>
</tr>
<tr>
<td>Educational services .........................................</td>
<td>0.04</td>
<td>5.16</td>
</tr>
<tr>
<td></td>
<td>2.80</td>
<td>9.41</td>
</tr>
<tr>
<td></td>
<td>16.17</td>
<td>13.66</td>
</tr>
<tr>
<td>Elementary and secondary schools ......................</td>
<td>0.94</td>
<td>6.30</td>
</tr>
<tr>
<td></td>
<td>4.04</td>
<td>9.73</td>
</tr>
<tr>
<td></td>
<td>15.77</td>
<td>15.64</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ..........</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td></td>
<td>–</td>
<td>16.00</td>
</tr>
<tr>
<td>Health care and social assistance ......................</td>
<td>–</td>
<td>0.79</td>
</tr>
<tr>
<td></td>
<td>9.59</td>
<td>14.34</td>
</tr>
<tr>
<td>Hospital ................................................................</td>
<td>3.74</td>
<td>–</td>
</tr>
<tr>
<td></td>
<td>6.20</td>
<td>3.14</td>
</tr>
<tr>
<td>Public administration ........................................</td>
<td>2.37</td>
<td>0.86</td>
</tr>
<tr>
<td></td>
<td>4.55</td>
<td>6.37</td>
</tr>
<tr>
<td></td>
<td>5.97</td>
<td></td>
</tr>
<tr>
<td></td>
<td>–</td>
<td>19.76</td>
</tr>
<tr>
<td>1 to 99 workers ..................................................</td>
<td>4.92</td>
<td>8.65</td>
</tr>
<tr>
<td></td>
<td>7.98</td>
<td>3.81</td>
</tr>
<tr>
<td>1 to 49 workers ..................................................</td>
<td>5.75</td>
<td>12.54</td>
</tr>
<tr>
<td></td>
<td>17.72</td>
<td>9.48</td>
</tr>
<tr>
<td>50 to 99 workers ................................................</td>
<td>5.20</td>
<td>12.54</td>
</tr>
<tr>
<td></td>
<td>17.72</td>
<td>9.48</td>
</tr>
<tr>
<td>100 workers or more ..........................................</td>
<td>2.49</td>
<td>6.86</td>
</tr>
<tr>
<td></td>
<td>7.21</td>
<td>6.17</td>
</tr>
<tr>
<td>100 to 499 workers ..........................................</td>
<td>3.48</td>
<td>7.04</td>
</tr>
<tr>
<td></td>
<td>5.90</td>
<td>11.27</td>
</tr>
<tr>
<td>500 workers or more ...........................................</td>
<td>3.45</td>
<td>9.16</td>
</tr>
<tr>
<td></td>
<td>2.23</td>
<td>6.81</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage¹</th>
<th>Family coverage¹</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td>State government ..................</td>
<td>$1.61</td>
<td>$5.29</td>
</tr>
<tr>
<td>Local government ..................</td>
<td>4.10</td>
<td>2.88</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>2.42</td>
<td>9.96</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>5.15</td>
<td>16.18</td>
</tr>
<tr>
<td>South</td>
<td>0.71</td>
<td>5.60</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>–</td>
<td>9.19</td>
</tr>
<tr>
<td>East South Central</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>West South Central</td>
<td>–</td>
<td>6.27</td>
</tr>
<tr>
<td>Midwest</td>
<td>–</td>
<td>11.43</td>
</tr>
<tr>
<td>East North Central</td>
<td>7.16</td>
<td>6.10</td>
</tr>
<tr>
<td>West North Central</td>
<td>4.33</td>
<td>6.10</td>
</tr>
<tr>
<td>West</td>
<td>3.58</td>
<td>2.83</td>
</tr>
<tr>
<td>Mountain</td>
<td>6.17</td>
<td>³</td>
</tr>
<tr>
<td>Pacific</td>
<td>4.35</td>
<td>9.73</td>
</tr>
</tbody>
</table>

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 2016.

³ Less than 0.005.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Life insurance</th>
<th>Short-term disability</th>
<th>Long-term disability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>All workers</td>
<td>80</td>
<td>78</td>
<td>98</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>80</td>
<td>78</td>
<td>98</td>
</tr>
<tr>
<td>Professional and related</td>
<td>79</td>
<td>77</td>
<td>98</td>
</tr>
<tr>
<td>Teachers</td>
<td>79</td>
<td>77</td>
<td>98</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>86</td>
<td>84</td>
<td>98</td>
</tr>
<tr>
<td>Service</td>
<td>77</td>
<td>76</td>
<td>98</td>
</tr>
<tr>
<td>Protective service</td>
<td>86</td>
<td>85</td>
<td>98</td>
</tr>
<tr>
<td>Sales and office</td>
<td>81</td>
<td>80</td>
<td>98</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>82</td>
<td>80</td>
<td>98</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>93</td>
<td>91</td>
<td>99</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>77</td>
<td>74</td>
<td>97</td>
</tr>
<tr>
<td>Full time</td>
<td>90</td>
<td>88</td>
<td>98</td>
</tr>
<tr>
<td>Part time</td>
<td>22</td>
<td>21</td>
<td>96</td>
</tr>
<tr>
<td>Union</td>
<td>86</td>
<td>85</td>
<td>98</td>
</tr>
<tr>
<td>Nonunion</td>
<td>74</td>
<td>72</td>
<td>97</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>64</td>
<td>62</td>
<td>98</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>50</td>
<td>49</td>
<td>97</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>84</td>
<td>83</td>
<td>98</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>84</td>
<td>83</td>
<td>98</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>89</td>
<td>87</td>
<td>97</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>89</td>
<td>85</td>
<td>96</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>80</td>
<td>78</td>
<td>98</td>
</tr>
<tr>
<td>Education and health services</td>
<td>80</td>
<td>78</td>
<td>98</td>
</tr>
<tr>
<td>Educational services</td>
<td>79</td>
<td>78</td>
<td>98</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>78</td>
<td>76</td>
<td>98</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>84</td>
<td>81</td>
<td>97</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>83</td>
<td>79</td>
<td>95</td>
</tr>
<tr>
<td>Hospitals</td>
<td>91</td>
<td>87</td>
<td>96</td>
</tr>
<tr>
<td>Public administration</td>
<td>82</td>
<td>81</td>
<td>98</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>64</td>
<td>62</td>
<td>96</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>64</td>
<td>62</td>
<td>97</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>64</td>
<td>62</td>
<td>96</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>82</td>
<td>80</td>
<td>98</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>75</td>
<td>73</td>
<td>98</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>85</td>
<td>83</td>
<td>98</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 16. Insurance benefits: Access, participation, and take-up rates, 1 State and local government workers, March 2016—continued

(All workers = 100 percent)

| Characteristics | Life insurance | | | Short-term disability | | | Long-term disability | | |
|-----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                 | Access | Participation | Take-up rate | Access | Participation | Take-up rate | Access | Participation | Take-up rate |
| State government| 86 | 84 | 97 | 26 | 25 | 94 | 36 | 33 | 91 |
| Local government| 78 | 76 | 98 | 23 | 22 | 97 | 36 | 34 | 97 |
| **Geographic areas** | | | | | | | | | |
| Northeast       | 81 | 79 | 98 | 34 | 34 | 98 | 17 | 16 | 97 |
| New England     | 71 | 66 | 92 | 7 | 7 | 100 | 17 | 15 | 93 |
| Middle Atlantic | 85 | 84 | 99 | 44 | 43 | 98 | 17 | 17 | 98 |
| South           | 82 | 80 | 97 | 18 | 18 | 95 | 31 | 29 | 92 |
| South Atlantic  | 83 | 81 | 98 | 28 | 26 | 93 | 43 | 40 | 92 |
| East South Central | 89 | 85 | 96 | 11 | 11 | 100 | 16 | 15 | 94 |
| West South Central | 76 | 75 | 98 | 7 | 7 | 100 | 17 | 15 | 93 |
| Midwest         | 79 | 77 | 98 | 21 | 19 | 94 | 54 | 52 | 97 |
| East North Central | 79 | 76 | 97 | 26 | 24 | 93 | 50 | 48 | 96 |
| West North Central | 79 | 79 | 100 | 12 | 12 | 97 | 59 | 59 | 100 |
| West            | 76 | 75 | 99 | 27 | 26 | 99 | 41 | 39 | 95 |
| Mountain        | 80 | 79 | 99 | 23 | 22 | 98 | 66 | 60 | 90 |
| Pacific         | 75 | 73 | 98 | 28 | 28 | 99 | 31 | 31 | 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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Life insurance</th>
<th>Short-term disability</th>
<th>Long-term disability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>All workers</td>
<td>1.1</td>
<td>1.1</td>
<td>0.3</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.3</td>
<td>1.3</td>
<td>0.4</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.4</td>
<td>1.3</td>
<td>0.4</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.5</td>
<td>1.5</td>
<td>0.4</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>1.7</td>
<td>1.7</td>
<td>0.4</td>
</tr>
<tr>
<td>Service</td>
<td>1.7</td>
<td>1.7</td>
<td>0.4</td>
</tr>
<tr>
<td>Protective service</td>
<td>1.7</td>
<td>1.7</td>
<td>0.4</td>
</tr>
<tr>
<td>Sales and office</td>
<td>2.1</td>
<td>2.1</td>
<td>0.4</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>2.1</td>
<td>2.1</td>
<td>0.4</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>2.0</td>
<td>2.1</td>
<td>0.5</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>4.7</td>
<td>4.6</td>
<td>1.4</td>
</tr>
<tr>
<td>Full time</td>
<td>1.1</td>
<td>1.1</td>
<td>0.3</td>
</tr>
<tr>
<td>Part time</td>
<td>1.6</td>
<td>1.4</td>
<td>1.6</td>
</tr>
<tr>
<td>Union</td>
<td>1.6</td>
<td>1.6</td>
<td>0.3</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.6</td>
<td>1.6</td>
<td>0.4</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td>1.8</td>
<td>1.8</td>
<td>0.4</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>3.0</td>
<td>2.8</td>
<td>0.6</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.4</td>
<td>1.4</td>
<td>0.3</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.9</td>
<td>1.8</td>
<td>0.5</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.3</td>
<td>1.3</td>
<td>0.5</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.4</td>
<td>1.5</td>
<td>0.9</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.1</td>
<td>1.1</td>
<td>0.3</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.3</td>
<td>1.2</td>
<td>0.4</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.4</td>
<td>1.3</td>
<td>0.3</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.7</td>
<td>1.7</td>
<td>0.4</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.1</td>
<td>2.2</td>
<td>0.7</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.6</td>
<td>2.7</td>
<td>1.3</td>
</tr>
<tr>
<td>Hospitals</td>
<td>1.7</td>
<td>2.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.1</td>
<td>2.0</td>
<td>0.3</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>4.1</td>
<td>4.0</td>
<td>1.3</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>4.7</td>
<td>4.8</td>
<td>1.4</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>8.0</td>
<td>7.8</td>
<td>2.4</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.1</td>
<td>1.1</td>
<td>0.3</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>2.4</td>
<td>2.4</td>
<td>0.4</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.0</td>
<td>1.0</td>
<td>0.3</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,\(^1\) State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Life insurance</th>
<th></th>
<th></th>
<th>Short-term disability</th>
<th></th>
<th></th>
<th></th>
<th>Long-term disability</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
<td></td>
</tr>
<tr>
<td>State government</td>
<td>2.4</td>
<td>2.3</td>
<td>0.5</td>
<td>2.6</td>
<td>2.4</td>
<td>1.7</td>
<td>3.8</td>
<td>3.7</td>
<td>1.9</td>
<td></td>
</tr>
<tr>
<td>Local government</td>
<td>1.2</td>
<td>1.2</td>
<td>0.3</td>
<td>1.1</td>
<td>1.1</td>
<td>0.7</td>
<td>1.6</td>
<td>1.6</td>
<td>0.8</td>
<td></td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>1.6</td>
<td>1.4</td>
<td>0.8</td>
<td>2.1</td>
<td>2.1</td>
<td>0.5</td>
<td>1.5</td>
<td>1.6</td>
<td>1.4</td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>3.2</td>
<td>1.8</td>
<td>2.9</td>
<td>2.2</td>
<td>2.2</td>
<td>0.0</td>
<td>3.5</td>
<td>3.7</td>
<td>5.1</td>
<td></td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.9</td>
<td>1.9</td>
<td>0.2</td>
<td>2.7</td>
<td>2.7</td>
<td>0.6</td>
<td>1.7</td>
<td>1.6</td>
<td>0.7</td>
<td></td>
</tr>
<tr>
<td>South</td>
<td>2.1</td>
<td>2.0</td>
<td>0.4</td>
<td>2.2</td>
<td>2.0</td>
<td>1.8</td>
<td>3.0</td>
<td>2.7</td>
<td>1.8</td>
<td></td>
</tr>
<tr>
<td>South Atlantic</td>
<td>3.3</td>
<td>3.3</td>
<td>0.3</td>
<td>3.5</td>
<td>3.2</td>
<td>2.2</td>
<td>5.0</td>
<td>4.6</td>
<td>2.3</td>
<td></td>
</tr>
<tr>
<td>East South Central</td>
<td>3.4</td>
<td>2.1</td>
<td>1.6</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>5.8</td>
<td>5.5</td>
<td>6.5</td>
<td></td>
</tr>
<tr>
<td>West South Central</td>
<td>3.4</td>
<td>3.3</td>
<td>0.4</td>
<td>2.5</td>
<td>2.5</td>
<td>0.4</td>
<td>2.8</td>
<td>2.8</td>
<td>1.8</td>
<td></td>
</tr>
<tr>
<td>Midwest</td>
<td>1.7</td>
<td>1.9</td>
<td>0.8</td>
<td>1.8</td>
<td>1.8</td>
<td>1.7</td>
<td>3.8</td>
<td>3.9</td>
<td>1.1</td>
<td></td>
</tr>
<tr>
<td>East North Central</td>
<td>2.5</td>
<td>2.6</td>
<td>1.3</td>
<td>2.1</td>
<td>2.0</td>
<td>1.9</td>
<td>3.2</td>
<td>3.1</td>
<td>1.7</td>
<td></td>
</tr>
<tr>
<td>West North Central</td>
<td>2.2</td>
<td>2.2</td>
<td>0.1</td>
<td>2.9</td>
<td>2.9</td>
<td>3.6</td>
<td>8.0</td>
<td>8.0</td>
<td>0.1</td>
<td></td>
</tr>
<tr>
<td>West</td>
<td>3.2</td>
<td>3.1</td>
<td>0.5</td>
<td>2.1</td>
<td>2.1</td>
<td>0.5</td>
<td>3.3</td>
<td>3.3</td>
<td>0.9</td>
<td></td>
</tr>
<tr>
<td>Mountain</td>
<td>5.4</td>
<td>4.8</td>
<td>0.8</td>
<td>5.3</td>
<td>5.3</td>
<td>2.2</td>
<td>7.7</td>
<td>8.0</td>
<td>2.0</td>
<td></td>
</tr>
<tr>
<td>Pacific</td>
<td>4.0</td>
<td>4.0</td>
<td>0.6</td>
<td>2.1</td>
<td>2.1</td>
<td>0.2</td>
<td>2.1</td>
<td>2.1</td>
<td>0.8</td>
<td></td>
</tr>
</tbody>
</table>

\(^1\) 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.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Professional and related</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Teachers</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Service</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Protective service</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Sales and office</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Full time</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Part time</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Union</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Nonunion</td>
<td>13</td>
<td>87</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>14</td>
<td>86</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Education and health services</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Educational services</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>13</td>
<td>87</td>
</tr>
<tr>
<td>Hospitals</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Public administration</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>11</td>
<td>89</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>16</td>
<td>84</td>
</tr>
<tr>
<td>Local government</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>16</td>
<td>84</td>
</tr>
<tr>
<td>New England</td>
<td>49</td>
<td>51</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>South</td>
<td>13</td>
<td>87</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>West South Central</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Midwest</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>East North Central</td>
<td>15</td>
<td>85</td>
</tr>
<tr>
<td>West North Central</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>West</td>
<td>2</td>
<td>98</td>
</tr>
<tr>
<td>Mountain</td>
<td>2</td>
<td>98</td>
</tr>
<tr>
<td>Pacific</td>
<td>2</td>
<td>98</td>
</tr>
</tbody>
</table>

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 2016.

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/glossary20152016.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Service</td>
<td>2.1</td>
<td>2.1</td>
</tr>
<tr>
<td>Protective service</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Full time</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Part time</td>
<td>2.8</td>
<td>2.8</td>
</tr>
<tr>
<td>Union</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Nonunion</td>
<td>3.1</td>
<td>3.1</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>3.2</td>
<td>3.2</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.3</td>
<td>2.3</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>Educational services</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.7</td>
<td>2.7</td>
</tr>
<tr>
<td>Hospitals</td>
<td>3.2</td>
<td>3.2</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>2.7</td>
<td>2.7</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>2.6</td>
<td>2.6</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>2.8</td>
<td>2.8</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2.0</td>
<td>2.0</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 17. Standard errors for life insurance plans: Employee contribution requirement, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>4.2</td>
<td>4.2</td>
</tr>
<tr>
<td>Local government</td>
<td>1.1</td>
<td>1.1</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>New England</td>
<td>6.5</td>
<td>6.5</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>South</td>
<td>3.8</td>
<td>3.8</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>East North Central</td>
<td>3.6</td>
<td>3.6</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>West</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Mountain</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.1</td>
<td>1.1</td>
</tr>
</tbody>
</table>

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 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>38</td>
<td>2</td>
<td>52</td>
<td>5</td>
<td>2</td>
</tr>
</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>37</td>
<td>1</td>
<td>54</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>Professional and related</td>
<td>37</td>
<td>1</td>
<td>54</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>Teachers</td>
<td>34</td>
<td>1</td>
<td>58</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>31</td>
<td>1</td>
<td>61</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Service</td>
<td>40</td>
<td>3</td>
<td>50</td>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td>Protective service</td>
<td>37</td>
<td>4</td>
<td>52</td>
<td>7</td>
<td>1</td>
</tr>
<tr>
<td>Sales and office</td>
<td>39</td>
<td>1</td>
<td>50</td>
<td>7</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>39</td>
<td>1</td>
<td>51</td>
<td>6</td>
<td>–</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>40</td>
<td>3</td>
<td>52</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>37</td>
<td>1</td>
<td>51</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>38</td>
<td>2</td>
<td>52</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>Part time</td>
<td>30</td>
<td>–</td>
<td>62</td>
<td>4</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
<td>33</td>
<td>2</td>
<td>57</td>
<td>8</td>
<td>1</td>
</tr>
<tr>
<td>Nonunion</td>
<td>43</td>
<td>2</td>
<td>48</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

**Average wage within the following categories:**

<table>
<thead>
<tr>
<th>Category</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
<td>39</td>
<td>1</td>
<td>54</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>47</td>
<td>1</td>
<td>48</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>41</td>
<td>2</td>
<td>48</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>41</td>
<td>3</td>
<td>47</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>33</td>
<td>1</td>
<td>59</td>
<td>6</td>
<td>1</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>35</td>
<td>2</td>
<td>58</td>
<td>5</td>
<td>2</td>
</tr>
</tbody>
</table>

**Establishment characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service-providing industries</td>
<td>38</td>
<td>2</td>
<td>53</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>Education and health services</td>
<td>39</td>
<td>1</td>
<td>53</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Educational services</td>
<td>37</td>
<td>1</td>
<td>55</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>32</td>
<td>1</td>
<td>60</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>53</td>
<td>1</td>
<td>37</td>
<td>5</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>52</td>
<td>2</td>
<td>42</td>
<td>4</td>
<td>–</td>
</tr>
<tr>
<td>Hospitals</td>
<td>49</td>
<td>2</td>
<td>46</td>
<td>3</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>36</td>
<td>3</td>
<td>52</td>
<td>7</td>
<td>2</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>31</td>
<td>2</td>
<td>59</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>24</td>
<td>–</td>
<td>64</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>42</td>
<td>–</td>
<td>52</td>
<td>4</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>39</td>
<td>2</td>
<td>52</td>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>39</td>
<td>–</td>
<td>54</td>
<td>4</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>39</td>
<td>2</td>
<td>51</td>
<td>6</td>
<td>3</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Basic life insurance method of payment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed multiple of annual earnings</td>
</tr>
<tr>
<td>State government</td>
<td>44</td>
</tr>
<tr>
<td>Local government</td>
<td>36</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>33</td>
</tr>
<tr>
<td>New England</td>
<td>18</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>37</td>
</tr>
<tr>
<td>South</td>
<td>45</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>54</td>
</tr>
<tr>
<td>East South Central</td>
<td>54</td>
</tr>
<tr>
<td>West South Central</td>
<td>22</td>
</tr>
<tr>
<td>Midwest</td>
<td>47</td>
</tr>
<tr>
<td>East North Central</td>
<td>45</td>
</tr>
<tr>
<td>West North Central</td>
<td>50</td>
</tr>
<tr>
<td>West</td>
<td>20</td>
</tr>
<tr>
<td>Mountain</td>
<td>36</td>
</tr>
<tr>
<td>Pacific</td>
<td>14</td>
</tr>
</tbody>
</table>

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 2016.

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/glossary20152016.htm.

### Table 18. Standard errors for life insurance plans: Method of benefit payment, State and local government workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>2.1</td>
<td>0.3</td>
<td>1.9</td>
<td>0.5</td>
<td>0.6</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>2.4</td>
<td>0.3</td>
<td>2.3</td>
<td>0.5</td>
<td>0.7</td>
</tr>
<tr>
<td>Professional and related</td>
<td>2.6</td>
<td>0.4</td>
<td>2.4</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Teachers</td>
<td>2.5</td>
<td>0.4</td>
<td>2.5</td>
<td>0.8</td>
<td>0.7</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>2.4</td>
<td>0.4</td>
<td>2.5</td>
<td>1.0</td>
<td>0.7</td>
</tr>
<tr>
<td>Service</td>
<td>2.4</td>
<td>0.5</td>
<td>2.4</td>
<td>0.9</td>
<td>0.4</td>
</tr>
<tr>
<td>Protective service</td>
<td>3.2</td>
<td>0.9</td>
<td>3.4</td>
<td>1.8</td>
<td>0.2</td>
</tr>
<tr>
<td>Sales and office</td>
<td>3.3</td>
<td>–</td>
<td>2.9</td>
<td>1.4</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>3.2</td>
<td>–</td>
<td>2.9</td>
<td>1.1</td>
<td>–</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>3.2</td>
<td>1.4</td>
<td>3.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>4.1</td>
<td>–</td>
<td>4.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>2.1</td>
<td>0.3</td>
<td>2.0</td>
<td>0.5</td>
<td>0.6</td>
</tr>
<tr>
<td>Part time</td>
<td>4.0</td>
<td>–</td>
<td>4.0</td>
<td>1.1</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
<td>2.0</td>
<td>0.4</td>
<td>1.9</td>
<td>0.8</td>
<td>0.1</td>
</tr>
<tr>
<td>Nonunion</td>
<td>3.0</td>
<td>0.5</td>
<td>2.8</td>
<td>0.5</td>
<td>1.2</td>
</tr>
<tr>
<td>Average wage within the following categories:¹</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>3.0</td>
<td>0.4</td>
<td>2.9</td>
<td>0.6</td>
<td>1.2</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>5.0</td>
<td>–</td>
<td>4.5</td>
<td>–</td>
<td>0.9</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>3.1</td>
<td>0.5</td>
<td>3.0</td>
<td>0.6</td>
<td>1.0</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>2.7</td>
<td>0.7</td>
<td>2.6</td>
<td>0.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.8</td>
<td>0.3</td>
<td>1.8</td>
<td>0.8</td>
<td>0.2</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>3.1</td>
<td>0.5</td>
<td>2.8</td>
<td>0.9</td>
<td>0.1</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>2.1</td>
<td>0.3</td>
<td>2.0</td>
<td>0.5</td>
<td>0.6</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.8</td>
<td>0.4</td>
<td>2.6</td>
<td>0.6</td>
<td>0.8</td>
</tr>
<tr>
<td>Educational services</td>
<td>2.9</td>
<td>0.4</td>
<td>2.8</td>
<td>0.6</td>
<td>0.9</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>2.4</td>
<td>0.3</td>
<td>2.4</td>
<td>0.6</td>
<td>0.9</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>7.0</td>
<td>–</td>
<td>6.5</td>
<td>1.5</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>4.9</td>
<td>–</td>
<td>4.7</td>
<td>0.7</td>
<td>–</td>
</tr>
<tr>
<td>Hospitals</td>
<td>5.7</td>
<td>–</td>
<td>5.3</td>
<td>0.8</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.5</td>
<td>0.6</td>
<td>2.6</td>
<td>0.7</td>
<td>0.5</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>5.0</td>
<td>0.9</td>
<td>5.3</td>
<td>1.2</td>
<td>2.0</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>5.0</td>
<td>–</td>
<td>6.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>6.2</td>
<td>–</td>
<td>6.5</td>
<td>1.2</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>2.2</td>
<td>0.4</td>
<td>2.0</td>
<td>0.5</td>
<td>0.6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>3.0</td>
<td>–</td>
<td>3.0</td>
<td>1.1</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2.6</td>
<td>0.4</td>
<td>2.4</td>
<td>0.5</td>
<td>0.7</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>5.1</td>
<td>0.9</td>
<td>4.8</td>
<td>1.4</td>
<td>0.8</td>
</tr>
<tr>
<td>Local government</td>
<td>1.7</td>
<td>0.3</td>
<td>1.5</td>
<td>0.4</td>
<td>0.6</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>2.1</td>
<td>0.4</td>
<td>2.2</td>
<td>1.5</td>
<td>–</td>
</tr>
<tr>
<td>New England</td>
<td>4.8</td>
<td>–</td>
<td>5.2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>2.2</td>
<td>0.2</td>
<td>2.2</td>
<td>1.4</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>3.7</td>
<td>0.7</td>
<td>3.4</td>
<td>0.6</td>
<td>1.6</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>4.6</td>
<td>0.7</td>
<td>4.4</td>
<td>0.3</td>
<td>3.1</td>
</tr>
<tr>
<td>East South Central</td>
<td>11.4</td>
<td>–</td>
<td>10.3</td>
<td>2.9</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>3.5</td>
<td>–</td>
<td>3.7</td>
<td>0.4</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>5.3</td>
<td>–</td>
<td>4.9</td>
<td>1.0</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>4.1</td>
<td>–</td>
<td>3.8</td>
<td>0.9</td>
<td>–</td>
</tr>
<tr>
<td>West North Central</td>
<td>11.2</td>
<td>1.3</td>
<td>10.5</td>
<td>2.3</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>1.9</td>
<td>–</td>
<td>2.3</td>
<td>1.0</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>4.0</td>
<td>–</td>
<td>5.7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.9</td>
<td>–</td>
<td>2.1</td>
<td>1.1</td>
<td>–</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Multiple of annual earnings amounts1</th>
<th>Mean multiple of annual earnings</th>
<th>Median multiple of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 1.0 times earnings</td>
<td>1.0 times earnings</td>
<td>Over 1.0 and under 2.0 times earnings</td>
</tr>
<tr>
<td>All workers</td>
<td>–</td>
<td>47</td>
<td>21</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>–</td>
<td>46</td>
<td>22</td>
</tr>
<tr>
<td>Professional and related</td>
<td>–</td>
<td>46</td>
<td>22</td>
</tr>
<tr>
<td>Teachers</td>
<td>–</td>
<td>45</td>
<td>22</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>–</td>
<td>47</td>
<td>24</td>
</tr>
<tr>
<td>Service</td>
<td>–</td>
<td>50</td>
<td>17</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>55</td>
<td>10</td>
</tr>
<tr>
<td>Sales and office</td>
<td>–</td>
<td>50</td>
<td>22</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>–</td>
<td>50</td>
<td>23</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
<td>47</td>
<td>23</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>–</td>
<td>37</td>
<td>38</td>
</tr>
<tr>
<td>Full time</td>
<td>–</td>
<td>47</td>
<td>21</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>56</td>
<td>31</td>
</tr>
<tr>
<td>Union</td>
<td>–</td>
<td>55</td>
<td>29</td>
</tr>
<tr>
<td>Nonunion</td>
<td>–</td>
<td>42</td>
<td>16</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>–</td>
<td>46</td>
<td>22</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>–</td>
<td>43</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>–</td>
<td>50</td>
<td>19</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>–</td>
<td>52</td>
<td>20</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>–</td>
<td>41</td>
<td>25</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>–</td>
<td>43</td>
<td>26</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>–</td>
<td>47</td>
<td>21</td>
</tr>
<tr>
<td>Education and health services</td>
<td>–</td>
<td>45</td>
<td>21</td>
</tr>
<tr>
<td>Educational services</td>
<td>–</td>
<td>42</td>
<td>21</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>–</td>
<td>43</td>
<td>26</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
<td>43</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>–</td>
<td>60</td>
<td>21</td>
</tr>
<tr>
<td>Hospitals</td>
<td>–</td>
<td>59</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>–</td>
<td>56</td>
<td>19</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>56</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>52</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>60</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>–</td>
<td>47</td>
<td>21</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
<td>41</td>
<td>27</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>–</td>
<td>48</td>
<td>20</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Less than 1.0 times earnings</th>
<th>1.0 times earnings</th>
<th>Over 1.0 and under 2.0 times earnings</th>
<th>Greater than 2.0 times earnings</th>
<th>Mean multiple of annual earnings</th>
<th>Median multiple of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>–</td>
<td>47</td>
<td>18</td>
<td>–</td>
<td>3</td>
<td>1.5</td>
</tr>
<tr>
<td>Local government</td>
<td>–</td>
<td>47</td>
<td>23</td>
<td>26</td>
<td>–</td>
<td>1.4</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>–</td>
<td>31</td>
<td>50</td>
<td>6</td>
<td>13</td>
<td>1.6</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>–</td>
<td>26</td>
<td>53</td>
<td>6</td>
<td>15</td>
<td>1.7</td>
</tr>
<tr>
<td>South</td>
<td>–</td>
<td>41</td>
<td>14</td>
<td>43</td>
<td>–</td>
<td>1.5</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>–</td>
<td>47</td>
<td>14</td>
<td>38</td>
<td>–</td>
<td>1.5</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>66</td>
<td>–</td>
<td>1.7</td>
</tr>
<tr>
<td>West South Central</td>
<td>–</td>
<td>36</td>
<td>–</td>
<td>30</td>
<td>–</td>
<td>1.5</td>
</tr>
<tr>
<td>Midwest</td>
<td>–</td>
<td>55</td>
<td>–</td>
<td>–</td>
<td>2</td>
<td>1.3</td>
</tr>
<tr>
<td>East North Central</td>
<td>–</td>
<td>70</td>
<td>11</td>
<td>15</td>
<td>4</td>
<td>1.3</td>
</tr>
<tr>
<td>West North Central</td>
<td>–</td>
<td>35</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>1.5</td>
</tr>
<tr>
<td>West</td>
<td>–</td>
<td>76</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>1.2</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>70</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>1.2</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>82</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>1.1</td>
</tr>
</tbody>
</table>

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

2 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Multiple of annual earnings amounts&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Mean multiple of annual earnings</th>
<th>Median multiple of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 1.0 times earnings</td>
<td>1.0 times and under 2.0 times earnings</td>
<td>Greater than 2.0 times earnings</td>
</tr>
<tr>
<td>All workers</td>
<td>–</td>
<td>3.6</td>
<td>2.6</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>–</td>
<td>4.4</td>
<td>3.1</td>
</tr>
<tr>
<td>Professional and related</td>
<td>–</td>
<td>4.7</td>
<td>3.3</td>
</tr>
<tr>
<td>Teachers</td>
<td>–</td>
<td>4.9</td>
<td>3.1</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>–</td>
<td>5.2</td>
<td>3.5</td>
</tr>
<tr>
<td>Service</td>
<td>–</td>
<td>4.4</td>
<td>2.4</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>6.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Sales and office</td>
<td>–</td>
<td>4.2</td>
<td>3.4</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>–</td>
<td>4.3</td>
<td>3.5</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
<td>4.2</td>
<td>3.4</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>–</td>
<td>6.4</td>
<td>6.5</td>
</tr>
<tr>
<td>Full time</td>
<td>–</td>
<td>3.6</td>
<td>2.6</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>8.1</td>
<td>8.0</td>
</tr>
<tr>
<td>Union</td>
<td>–</td>
<td>3.1</td>
<td>3.3</td>
</tr>
<tr>
<td>Nonunion</td>
<td>–</td>
<td>5.3</td>
<td>2.6</td>
</tr>
<tr>
<td>Average wage within the following categories&lt;sup&gt;3&lt;/sup&gt;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>–</td>
<td>6.0</td>
<td>4.5</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>–</td>
<td>10.0</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>–</td>
<td>4.3</td>
<td>3.2</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>–</td>
<td>4.2</td>
<td>3.0</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>–</td>
<td>3.4</td>
<td>2.7</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>–</td>
<td>6.1</td>
<td>4.2</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>–</td>
<td>3.7</td>
<td>2.6</td>
</tr>
<tr>
<td>Education and health services</td>
<td>–</td>
<td>5.3</td>
<td>3.4</td>
</tr>
<tr>
<td>Educational services</td>
<td>–</td>
<td>5.1</td>
<td>3.4</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>–</td>
<td>4.2</td>
<td>3.3</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
<td>10.2</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>–</td>
<td>8.2</td>
<td>5.4</td>
</tr>
<tr>
<td>Hospitals</td>
<td>–</td>
<td>11.4</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>–</td>
<td>4.2</td>
<td>2.3</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>10.1</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>11.0</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>13.6</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>–</td>
<td>3.7</td>
<td>2.6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
<td>5.4</td>
<td>4.8</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>–</td>
<td>4.6</td>
<td>2.6</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Mean multiple of annual earnings</th>
<th>Median multiple of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 1.0 times earnings</td>
<td>1.0 times earnings</td>
</tr>
<tr>
<td>State government</td>
<td>– 8.1</td>
<td>4.0</td>
</tr>
<tr>
<td>Local government</td>
<td>– 3.0</td>
<td>2.5</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>– 6.3</td>
<td>5.0</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>– 6.0</td>
<td>5.1</td>
</tr>
<tr>
<td>South</td>
<td>– 5.9</td>
<td>2.7</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>– 5.3</td>
<td>2.5</td>
</tr>
<tr>
<td>East South Central</td>
<td>– –</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>– 5.5</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>– 7.4</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>– 5.2</td>
<td>2.2</td>
</tr>
<tr>
<td>West North Central</td>
<td>– 9.2</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>– 5.4</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>– 8.3</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>– 6.7</td>
<td>–</td>
</tr>
</tbody>
</table>

1 Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.
2 Less than 0.05.
3 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers ..................................................................................................</td>
<td>54</td>
<td>$50,000</td>
<td>$50,000</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ..................................................</td>
<td>55</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Professional and related ...........................................................................</td>
<td>55</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Teachers ......................................................................................................</td>
<td>54</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers .........................</td>
<td>49</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Service ........................................................................................................</td>
<td>55</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>Protective service ......................................................................................</td>
<td>50</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office .........................................................................................</td>
<td>51</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Office and administrative support ................................................................</td>
<td>51</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance .....................................</td>
<td>47</td>
<td>–</td>
<td>50,000</td>
</tr>
<tr>
<td>Production, transportation, and material moving .......................................</td>
<td>45</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>Full time ......................................................................................................</td>
<td>54</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Part time .....................................................................................................</td>
<td>37</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>Union ..........................................................................................................</td>
<td>52</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Nonunion ......................................................................................................</td>
<td>55</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>Average wage within the following categories:2 .....................................</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent .....................................................................................</td>
<td>57</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent .....................................................................................</td>
<td>61</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent ....................................................................................</td>
<td>55</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Third 25 percent .......................................................................................</td>
<td>52</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Highest 25 percent ....................................................................................</td>
<td>52</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Highest 10 percent ....................................................................................</td>
<td>56</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries .....................................................................</td>
<td>54</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Education and health services ...................................................................</td>
<td>57</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Educational services ..................................................................................</td>
<td>57</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Elementary and secondary schools ................................................................</td>
<td>49</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ...........................................</td>
<td>74</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Health care and social assistance ................................................................</td>
<td>56</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>Hospitals .....................................................................................................</td>
<td>59</td>
<td>–</td>
<td>100,000</td>
</tr>
<tr>
<td>Public administration ..................................................................................</td>
<td>50</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>1 to 99 workers .........................................................................................</td>
<td>35</td>
<td>50,000</td>
<td>100,000</td>
</tr>
<tr>
<td>1 to 49 workers .........................................................................................</td>
<td>31</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more ...................................................................................</td>
<td>55</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>100 to 499 workers ....................................................................................</td>
<td>50</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>500 workers or more ...................................................................................</td>
<td>57</td>
<td>50,000</td>
<td>50,000</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount&lt;sup&gt;1&lt;/sup&gt;</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>State government</td>
<td>59</td>
<td>$50,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Local government</td>
<td>51</td>
<td>$50,000</td>
<td>$50,000</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>33</td>
<td>–</td>
<td>40,000</td>
</tr>
<tr>
<td>New England</td>
<td>53</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>30</td>
<td>25,000</td>
<td>40,000</td>
</tr>
<tr>
<td>South</td>
<td>58</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>45</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>58</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Midwest</td>
<td>49</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>49</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>West</td>
<td>76</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Mountain</td>
<td>80</td>
<td>50,000</td>
<td>50,000</td>
</tr>
</tbody>
</table>

Notes:

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 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 20. Standard errors for life insurance plans: Maximum benefit amounts, State and local government workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers ..................................................</td>
<td>3.8</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related .................</td>
<td>4.3</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Professional and related ..................................</td>
<td>4.6</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Teachers ......................................................</td>
<td>4.5</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers ..........</td>
<td>5.3</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Service ........................................................</td>
<td>4.3</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>Protective service .........................................</td>
<td>5.3</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Sales and office ............................................</td>
<td>5.1</td>
<td>8,355.24</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support ......................</td>
<td>5.3</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance ......</td>
<td>4.5</td>
<td>–</td>
<td>22,075.50</td>
</tr>
<tr>
<td>Production, transportation, and material moving ......</td>
<td>6.8</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Full time ....................................................</td>
<td>3.8</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Part time .....................................................</td>
<td>7.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Union ..........................................................</td>
<td>3.7</td>
<td>1,337.91</td>
<td>0.00</td>
</tr>
<tr>
<td>Nonunion ......................................................</td>
<td>5.0</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Average wage within the following categories:2 ........</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent .........................................</td>
<td>5.7</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent .........................................</td>
<td>8.3</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent .........................................</td>
<td>4.8</td>
<td>10,298.42</td>
<td>–</td>
</tr>
<tr>
<td>Third 25 percent .........................................</td>
<td>5.2</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>Highest 25 percent .......................................</td>
<td>2.8</td>
<td>19,503.20</td>
<td>–</td>
</tr>
<tr>
<td>Highest 10 percent .......................................</td>
<td>5.0</td>
<td>1,337.91</td>
<td>19,480.25</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries .............................</td>
<td>3.8</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Education and health services ............................</td>
<td>4.6</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Educational services ......................................</td>
<td>4.7</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Elementary and secondary schools .......................</td>
<td>5.0</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ..........</td>
<td>5.3</td>
<td>49,313.58</td>
<td>15,313.07</td>
</tr>
<tr>
<td>Health care and social assistance .....................</td>
<td>7.5</td>
<td>3,784.18</td>
<td>–</td>
</tr>
<tr>
<td>Hospitals ...................................................</td>
<td>9.8</td>
<td>17,055.06</td>
<td>–</td>
</tr>
<tr>
<td>Public administration .....................................</td>
<td>4.0</td>
<td>7,079.53</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers ............................................</td>
<td>8.2</td>
<td>24,267.47</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers ............................................</td>
<td>9.1</td>
<td>14,159.10</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more ......................................</td>
<td>3.8</td>
<td>15,592.81</td>
<td>–</td>
</tr>
<tr>
<td>100 to 499 workers .......................................</td>
<td>6.1</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>500 workers or more .....................................</td>
<td>4.3</td>
<td>0.00</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 20. Standard errors for life insurance plans: Maximum benefit amounts, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Maximum benefit amount&lt;sup&gt;1&lt;/sup&gt;</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td>State government</td>
<td>6.6</td>
<td>–</td>
</tr>
<tr>
<td>Local government</td>
<td>3.4</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic area</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>5.0</td>
<td>–</td>
<td>4,437.34</td>
<td>946.04</td>
<td>–</td>
<td>95,076.29</td>
</tr>
<tr>
<td>New England</td>
<td>13.0</td>
<td>7,079.55</td>
<td>–</td>
<td>7,079.55</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>5.3</td>
<td>6,520.16</td>
<td>0.00</td>
<td>0.00</td>
<td>–</td>
<td>78,012.82</td>
</tr>
<tr>
<td>South</td>
<td>5.6</td>
<td>0.00</td>
<td>–</td>
<td>19,698.18</td>
<td>57,545.63</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>5.9</td>
<td>0.00</td>
<td>–</td>
<td>0.00</td>
<td>–</td>
<td>214,065.41</td>
</tr>
<tr>
<td>West South Central</td>
<td>6.2</td>
<td>0.00</td>
<td>0.00</td>
<td>–</td>
<td>22,186.71</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>7.9</td>
<td>0.00</td>
<td>–</td>
<td>–</td>
<td>9,460.44</td>
<td>107,032.71</td>
</tr>
<tr>
<td>East North Central</td>
<td>4.1</td>
<td>0.00</td>
<td>0.00</td>
<td>20,823.72</td>
<td>47,885.18</td>
<td>51,708.92</td>
</tr>
<tr>
<td>West</td>
<td>5.5</td>
<td>0.00</td>
<td>0.00</td>
<td>–</td>
<td>–</td>
<td>27,435.29</td>
</tr>
<tr>
<td>Mountain</td>
<td>5.6</td>
<td>8,849.44</td>
<td>0.00</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts²</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
</tr>
<tr>
<td>All workers</td>
<td>$5,000</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>5,000</td>
</tr>
<tr>
<td>Professional and related</td>
<td>5,000</td>
</tr>
<tr>
<td>Teachers</td>
<td>–</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>5,000</td>
</tr>
<tr>
<td>Protective service</td>
<td>5,000</td>
</tr>
<tr>
<td>Sales and office</td>
<td>5,000</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>5,000</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>5,000</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
<td>5,000</td>
</tr>
<tr>
<td>Nonunion</td>
<td>5,000</td>
</tr>
<tr>
<td>**Average wage within the following categories:**³</td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>5,000</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>5,000</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>5,000</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>5,000</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>5,000</td>
</tr>
<tr>
<td>Education and health services</td>
<td>5,000</td>
</tr>
<tr>
<td>Educational services</td>
<td>–</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>5,000</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>5,000</td>
</tr>
<tr>
<td>Hospitals</td>
<td>5,000</td>
</tr>
<tr>
<td>Public administration</td>
<td>5,000</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>10,000</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>5,000</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>5,000</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 21. Life insurance plans: Flat-dollar amount benefit formulas,\(^1\) State and local government workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>$5,000</td>
<td>$5,000</td>
<td>$20,000</td>
<td>$25,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Local government</td>
<td>–</td>
<td>10,000</td>
<td>20,000</td>
<td>50,000</td>
<td>50,000</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile</th>
<th>75th percentile</th>
<th>90th percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>5,000</td>
<td>5,000</td>
<td>25,000</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>New England</td>
<td>5,000</td>
<td>5,000</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>5,000</td>
<td>–</td>
<td>40,000</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>South</td>
<td>5,000</td>
<td>10,000</td>
<td>–</td>
<td>25,000</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>–</td>
<td>10,000</td>
<td>–</td>
<td>25,000</td>
<td>30,000</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>10,000</td>
<td>15,000</td>
<td>–</td>
<td>50,000</td>
</tr>
<tr>
<td>West South Central</td>
<td>5,000</td>
<td>10,000</td>
<td>10,000</td>
<td>20,000</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>10,000</td>
<td>20,000</td>
<td>25,000</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>East North Central</td>
<td>–</td>
<td>20,000</td>
<td>30,000</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>West North Central</td>
<td>10,000</td>
<td>15,000</td>
<td>–</td>
<td>–</td>
<td>50,000</td>
</tr>
<tr>
<td>West</td>
<td>5,000</td>
<td>10,000</td>
<td>20,000</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Mountain</td>
<td>10,000</td>
<td>15,000</td>
<td>20,000</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Pacific</td>
<td>5,000</td>
<td>10,000</td>
<td>–</td>
<td>50,000</td>
<td>50,000</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,\(^1\)
State and local government workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts(^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
</tr>
<tr>
<td>All workers</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

**Worker characteristics**

| Management, professional, and related | 0.00 | 0.00 | 5,715.55 | 6,614.50 | 0.00 |
| Professional and related             | 0.00 | 0.00 | 668.95   | 4,187.64 | 0.00 |
| Teachers                            | –    | 0.00 | 0.00     | 0.00     | 0.00 |
| Service                             | –    | 587.01 | 0.00   | 1,086.92 | 0.00 |
| Protective service                   | 0.00 | 0.00 | 1,158.66 | 9,064.26 | 0.00 |
| Natural resources, construction, and | –    | 0.00 | 0.00     | 4,777.29 | 0.00 |
| Maintenance                          | –    | 0.00 | 1,892.09 | 856.68   | 0.00 |
| Full time                            | 0.00 | 0.00 | 0.00     | 1,636.96 | 0.00 |
| Part time                            | –    | –    | 4,682.68 | 0.00     | 0.00 |
| Union                                | 0.00 | 0.00 | 0.00     | 0.00     | 0.00 |
| Nonunion                             | 0.00 | 0.00 | 2,769.31 | 0.00     | 0.00 |

**Average wage within the following categories:\(^3\)**

| Lowest 25 percent | –    | 0.00 | 0.00     | 0.00     | 0.00 |
| Lowest 10 percent  | –    | 0.00 | 802.05   | 3,539.77 | 8,491.24 |
| Second 25 percent  | 0.00 | 0.00 | 0.00     | 8,817.25 | 0.00 |
| Third 25 percent   | 0.00 | 0.00 | 0.00     | 4,157.00 | 0.00 |
| Highest 25 percent | 0.00 | 0.00 | 0.00     | 0.00     | 0.00 |
| Highest 10 percent | 299.17 | –    | 6,750.05 | 0.00     | 0.00 |

**Establishment characteristics**

| Service-providing industries       | 0.00 | 0.00 | 0.00     | 3,075.15 | 0.00 |
| Education and health services      | 299.17 | 0.00 | 5,324.81 | 5,888.17 | 0.00 |
| Educational services               | –    | 0.00 | 6,066.50 | 7,068.31 | 0.00 |
| Elementary and secondary schools   | –    | 0.00 | 4,617.24 | 3,227.45 | 0.00 |
| Junior colleges, colleges, and universities | 0.00 | –    | 3,980.14 | 5,362.08 | 1,247.38 |
| Health care and social assistance  | 0.00 | –    | –        | –        | 0.00 |
| Hospitals                          | 0.00 | –    | –        | –        | 0.00 |
| Public administration              | 0.00 | 0.00 | 1,158.66 | 5,870.05 | 0.00 |
| 1 to 99 workers                    | –    | 0.00 | 1,337.91 | –        | 0.00 |
| 1 to 49 workers                    | –    | 0.00 | 3,602.43 | 5,676.27 | 0.00 |
| 50 to 99 workers                   | 1,892.09 | –    | 5,831.81 | –        | 0.00 |
| 100 workers or more                | 0.00 | 0.00 | 0.00     | 4,094.17 | 0.00 |
| 100 to 499 workers                 | –    | 378.42 | 0.00     | 6,972.95 | 0.00 |
| 500 workers or more                | 0.00 | 0.00 | 1,283.28 | 7,144.15 | 0.00 |

See footnotes at end of table.
Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,\(^1\)
State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>$0.00</td>
<td>$189.21</td>
<td>$4,487.48</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Local government</td>
<td>–</td>
<td>0.00</td>
<td>1,465.61</td>
<td>5,515.12</td>
<td>0.00</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>0.00</td>
<td>1,331.20</td>
<td>6,381.42</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>New England</td>
<td>0.00</td>
<td>0.00</td>
<td>–</td>
<td>–</td>
<td>0.00</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.00</td>
<td>–</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>South</td>
<td>0.00</td>
<td>0.00</td>
<td>946.04</td>
<td>–</td>
<td>0.00</td>
</tr>
<tr>
<td>East South Central</td>
<td>0.00</td>
<td>0.00</td>
<td>1,769.89</td>
<td>–</td>
<td>0.00</td>
</tr>
<tr>
<td>West South Central</td>
<td>0.00</td>
<td>0.00</td>
<td>2,334.64</td>
<td>3,842.85</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>334.48</td>
<td>0.00</td>
<td>5,879.57</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>East North Central</td>
<td>–</td>
<td>668.95</td>
<td>5,176.51</td>
<td>0.00</td>
<td>5,351.64</td>
</tr>
<tr>
<td>West North Central</td>
<td>0.00</td>
<td>3,784.18</td>
<td>–</td>
<td>–</td>
<td>0.00</td>
</tr>
<tr>
<td>West</td>
<td>0.00</td>
<td>0.00</td>
<td>3,602.43</td>
<td>3,448.79</td>
<td>0.00</td>
</tr>
<tr>
<td>Mountain</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>6,982.81</td>
<td>0.00</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.00</td>
<td>0.00</td>
<td>–</td>
<td>5,140.13</td>
<td>0.00</td>
</tr>
</tbody>
</table>

\(^1\) 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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 22. Short-term disability plans: Method of funding, State and local government workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured¹</th>
<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>48</td>
<td>40</td>
<td>8</td>
<td>3</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professional and related</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Teachers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary, secondary, and special education school</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>teachers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Protective service</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sales and office</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office and administrative support</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full time</td>
<td>49</td>
<td>41</td>
<td>8</td>
<td>3</td>
</tr>
<tr>
<td>Part time</td>
<td>47</td>
<td>35</td>
<td>10</td>
<td>8</td>
</tr>
<tr>
<td>Union</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nonunion</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Average wage within the following categories:²</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>48</td>
<td>43</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>49</td>
<td>40</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>52</td>
<td>40</td>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>48</td>
<td>42</td>
<td>8</td>
<td>2</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>46</td>
<td>38</td>
<td>14</td>
<td>3</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>42</td>
<td>45</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>48</td>
<td>41</td>
<td>8</td>
<td>3</td>
</tr>
<tr>
<td>Education and health services</td>
<td>46</td>
<td>41</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Educational services</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hospitals</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public administration</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>46</td>
<td>52</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>54</td>
<td>46</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td></td>
<td>61</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>49</td>
<td>39</td>
<td>9</td>
<td>3</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>50</td>
<td>33</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>48</td>
<td>40</td>
<td>8</td>
<td>3</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 22. Short-term disability plans: Method of funding, State and local government workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>74</td>
<td>13</td>
<td>13</td>
<td>–</td>
</tr>
<tr>
<td>Local government</td>
<td>39</td>
<td>50</td>
<td>7</td>
<td>4</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Non-commercially insured&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>–</td>
<td>49</td>
<td>26</td>
<td>–</td>
</tr>
<tr>
<td>New England</td>
<td>76</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>–</td>
<td>51</td>
<td>28</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>64</td>
<td>33</td>
<td>–</td>
<td>3</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>68</td>
<td>29</td>
<td>–</td>
<td>3</td>
</tr>
<tr>
<td>West South Central</td>
<td>49</td>
<td>48</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>55</td>
<td>40</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>53</td>
<td>41</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West North Central</td>
<td>60</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>52</td>
<td>40</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>68</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>61</td>
<td>32</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

<sup>1</sup> Employer assumes all risks and expenses of providing the benefit.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured¹</th>
<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>2.4</td>
<td>2.4</td>
<td>1.1</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>2.7</td>
<td>2.8</td>
<td>1.2</td>
<td>0.6</td>
</tr>
<tr>
<td>Professional and related</td>
<td>2.9</td>
<td>2.8</td>
<td>1.5</td>
<td>0.8</td>
</tr>
<tr>
<td>Teachers</td>
<td>4.2</td>
<td>4.3</td>
<td>2.6</td>
<td>0.7</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>4.5</td>
<td>4.9</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>3.8</td>
<td>3.5</td>
<td>1.9</td>
<td>0.8</td>
</tr>
<tr>
<td>Protective service</td>
<td>6.6</td>
<td>6.2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>4.4</td>
<td>3.7</td>
<td>1.4</td>
<td>1.3</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>4.1</td>
<td>3.5</td>
<td>1.5</td>
<td>1.2</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>6.5</td>
<td>6.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>7.8</td>
<td>7.4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>2.6</td>
<td>2.5</td>
<td>1.1</td>
<td>0.5</td>
</tr>
<tr>
<td>Part time</td>
<td>5.9</td>
<td>5.5</td>
<td>1.3</td>
<td>2.7</td>
</tr>
<tr>
<td>Union</td>
<td>3.2</td>
<td>3.1</td>
<td>1.9</td>
<td>0.6</td>
</tr>
<tr>
<td>Nonunion</td>
<td>3.5</td>
<td>3.3</td>
<td>0.2</td>
<td>0.9</td>
</tr>
<tr>
<td>Average wage within the following categories:²</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>4.8</td>
<td>4.5</td>
<td>0.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>8.2</td>
<td>7.3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>3.4</td>
<td>3.2</td>
<td>1.2</td>
<td>0.7</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>3.6</td>
<td>3.6</td>
<td>1.3</td>
<td>0.5</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>2.7</td>
<td>2.5</td>
<td>2.0</td>
<td>0.6</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.3</td>
<td>2.7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>2.4</td>
<td>2.4</td>
<td>1.1</td>
<td>0.5</td>
</tr>
<tr>
<td>Education and health services</td>
<td>3.3</td>
<td>3.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td>3.9</td>
<td>4.1</td>
<td>1.4</td>
<td>0.9</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>4.4</td>
<td>4.7</td>
<td>1.6</td>
<td>1.2</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>5.5</td>
<td>4.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>4.7</td>
<td>5.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Hospitals</td>
<td>5.7</td>
<td>5.8</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>4.3</td>
<td>4.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>9.4</td>
<td>9.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>13.2</td>
<td>13.2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>13.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>2.4</td>
<td>2.4</td>
<td>1.2</td>
<td>0.6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>5.0</td>
<td>4.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2.6</td>
<td>2.7</td>
<td>0.8</td>
<td>0.6</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 22. Standard errors for short-term disability plans: Method of funding, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured¹</th>
<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>3.4</td>
<td>3.1</td>
<td>1.7</td>
<td>–</td>
</tr>
<tr>
<td>Local government</td>
<td>2.3</td>
<td>2.5</td>
<td>1.2</td>
<td>0.7</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured¹</th>
<th>Commercially insured</th>
<th>Legally required</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>–</td>
<td>3.2</td>
<td>3.4</td>
<td>–</td>
</tr>
<tr>
<td>New England</td>
<td>22.2</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>–</td>
<td>3.1</td>
<td>3.6</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>6.2</td>
<td>6.3</td>
<td>–</td>
<td>0.8</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>7.3</td>
<td>7.5</td>
<td>–</td>
<td>0.7</td>
</tr>
<tr>
<td>West South Central</td>
<td>12.6</td>
<td>12.9</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>4.5</td>
<td>3.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>4.8</td>
<td>3.4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West North Central</td>
<td>10.4</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>5.0</td>
<td>4.8</td>
<td>1.0</td>
<td>1.1</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>8.8</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>4.8</td>
<td>3.8</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

¹ Employer assumes all risks and expenses of providing the benefit.
² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 23. Short-term disability plans: Employee contribution requirement, State and local government workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Professional and related</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Teachers</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>14</td>
<td>86</td>
</tr>
<tr>
<td>Service</td>
<td>16</td>
<td>84</td>
</tr>
<tr>
<td>Sales and office</td>
<td>13</td>
<td>87</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>14</td>
<td>86</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>13</td>
<td>87</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Full time</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Part time</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Union</td>
<td>15</td>
<td>85</td>
</tr>
<tr>
<td>Nonunion</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Average wage within the following categories:¹</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>13</td>
<td>87</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>16</td>
<td>84</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Education and health services</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Educational services</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>20</td>
<td>80</td>
</tr>
<tr>
<td>Public administration</td>
<td>15</td>
<td>85</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>13</td>
<td>87</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>23</td>
<td>77</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>11</td>
<td>89</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 23. Short-term disability plans: Employee contribution requirement, State and local government workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>14</td>
<td>86</td>
</tr>
<tr>
<td>Local government</td>
<td>12</td>
<td>88</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>29</td>
<td>71</td>
</tr>
<tr>
<td>New England</td>
<td>—</td>
<td>100</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>31</td>
<td>69</td>
</tr>
<tr>
<td>South</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>West South Central</td>
<td>—</td>
<td>100</td>
</tr>
<tr>
<td>Midwest</td>
<td>13</td>
<td>87</td>
</tr>
<tr>
<td>East North Central</td>
<td>17</td>
<td>83</td>
</tr>
</tbody>
</table>

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 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Teachers</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>3.1</td>
<td>3.1</td>
</tr>
<tr>
<td>Service</td>
<td>2.6</td>
<td>2.6</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>3.6</td>
<td>3.6</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>2.8</td>
<td>2.8</td>
</tr>
<tr>
<td>Full time</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Part time</td>
<td>3.0</td>
<td>3.0</td>
</tr>
<tr>
<td>Union</td>
<td>2.1</td>
<td>2.1</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Average wage within the following categories:1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>2.3</td>
<td>2.3</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>3.5</td>
<td>3.5</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>2.3</td>
<td>2.3</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>4.2</td>
<td>4.2</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.6</td>
<td>2.6</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>4.3</td>
<td>4.3</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.2</td>
<td>1.2</td>
</tr>
</tbody>
</table>

See footnotes at end of table.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>Local government</td>
<td>1.6</td>
<td>1.6</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic area</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>3.7</td>
<td>3.7</td>
</tr>
<tr>
<td>New England</td>
<td>–</td>
<td>0.0</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>3.8</td>
<td>3.8</td>
</tr>
<tr>
<td>South</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>West South Central</td>
<td>–</td>
<td>0.0</td>
</tr>
<tr>
<td>Midwest</td>
<td>3.0</td>
<td>3.0</td>
</tr>
<tr>
<td>East North Central</td>
<td>3.7</td>
<td>3.7</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, March 2016
(All workers with short-term disability coverage = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>3</td>
<td>–</td>
<td>87</td>
<td>8</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>–</td>
<td>–</td>
<td>88</td>
<td>7</td>
</tr>
<tr>
<td>Professional and related</td>
<td>–</td>
<td>–</td>
<td>88</td>
<td>5</td>
</tr>
<tr>
<td>Teachers</td>
<td>–</td>
<td>–</td>
<td>87</td>
<td>4</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>–</td>
<td>–</td>
<td>87</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>3</td>
<td>86</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>–</td>
<td>80</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1</td>
<td>–</td>
<td>87</td>
<td>10</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>2</td>
<td>–</td>
<td>86</td>
<td>11</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
<td>–</td>
<td>88</td>
<td>7</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>19</td>
<td>–</td>
<td>74</td>
<td>–</td>
</tr>
<tr>
<td><strong>Full time</strong></td>
<td>3</td>
<td>–</td>
<td>87</td>
<td>8</td>
</tr>
<tr>
<td><strong>Part time</strong></td>
<td>–</td>
<td>–</td>
<td>87</td>
<td>8</td>
</tr>
<tr>
<td>Union</td>
<td>5</td>
<td>–</td>
<td>85</td>
<td>7</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1</td>
<td>–</td>
<td>90</td>
<td>9</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>3</td>
<td>–</td>
<td>92</td>
<td>4</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>–</td>
<td>–</td>
<td>95</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>3</td>
<td>–</td>
<td>81</td>
<td>14</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>–</td>
<td>–</td>
<td>85</td>
<td>8</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>–</td>
<td>–</td>
<td>90</td>
<td>6</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>–</td>
<td>–</td>
<td>91</td>
<td>4</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>3</td>
<td>–</td>
<td>87</td>
<td>8</td>
</tr>
<tr>
<td>Education and health services</td>
<td>–</td>
<td>–</td>
<td>89</td>
<td>6</td>
</tr>
<tr>
<td>Educational services</td>
<td>–</td>
<td>–</td>
<td>89</td>
<td>4</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>–</td>
<td>–</td>
<td>90</td>
<td>3</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
<td>–</td>
<td>88</td>
<td>8</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>–</td>
<td>–</td>
<td>84</td>
<td>16</td>
</tr>
<tr>
<td>Hospitals</td>
<td>–</td>
<td>–</td>
<td>89</td>
<td>11</td>
</tr>
<tr>
<td>Public administration</td>
<td>2</td>
<td>–</td>
<td>85</td>
<td>11</td>
</tr>
<tr>
<td><strong>1 to 99 workers</strong></td>
<td>–</td>
<td>–</td>
<td>94</td>
<td>–</td>
</tr>
<tr>
<td><strong>1 to 49 workers</strong></td>
<td>–</td>
<td>–</td>
<td>91</td>
<td>–</td>
</tr>
<tr>
<td><strong>50 to 99 workers</strong></td>
<td>–</td>
<td>–</td>
<td>97</td>
<td>–</td>
</tr>
<tr>
<td><strong>100 workers or more</strong></td>
<td>3</td>
<td>–</td>
<td>86</td>
<td>9</td>
</tr>
<tr>
<td><strong>100 to 499 workers</strong></td>
<td>–</td>
<td>–</td>
<td>84</td>
<td>11</td>
</tr>
<tr>
<td><strong>500 workers or more</strong></td>
<td>3</td>
<td>–</td>
<td>87</td>
<td>8</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>–</td>
<td>–</td>
<td>80</td>
<td>18</td>
<td>–</td>
</tr>
<tr>
<td>Local government</td>
<td>4</td>
<td>–</td>
<td>89</td>
<td>4</td>
<td>–</td>
</tr>
</tbody>
</table>

#### Geographic areas

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>3</td>
<td>–</td>
<td>94</td>
<td>1</td>
<td>–</td>
</tr>
<tr>
<td>New England</td>
<td>–</td>
<td>–</td>
<td>89</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>4</td>
<td>–</td>
<td>94</td>
<td>1</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>–</td>
<td>–</td>
<td>85</td>
<td>10</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>–</td>
<td>–</td>
<td>83</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>–</td>
<td>100</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>–</td>
<td>–</td>
<td>91</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>–</td>
<td>–</td>
<td>75</td>
<td>19</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>3</td>
<td>–</td>
<td>75</td>
<td>19</td>
<td>–</td>
</tr>
<tr>
<td>West North Central</td>
<td>–</td>
<td>–</td>
<td>76</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>–</td>
<td>–</td>
<td>90</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>–</td>
<td>91</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>–</td>
<td>90</td>
<td>4</td>
<td>4</td>
</tr>
</tbody>
</table>

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 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>1.0</td>
<td>-</td>
<td>1.6</td>
<td>1.1</td>
<td>-</td>
</tr>
</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>-</td>
<td>-</td>
<td>2.0</td>
<td>0.9</td>
<td>0.7</td>
</tr>
<tr>
<td>Professional and related</td>
<td>-</td>
<td>-</td>
<td>2.5</td>
<td>1.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Teachers</td>
<td>-</td>
<td>-</td>
<td>4.2</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>-</td>
<td>-</td>
<td>5.4</td>
<td>1.2</td>
<td>-</td>
</tr>
<tr>
<td>Service</td>
<td>1.2</td>
<td>-</td>
<td>3.4</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Protective service</td>
<td>-</td>
<td>-</td>
<td>6.7</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.7</td>
<td>-</td>
<td>2.2</td>
<td>1.9</td>
<td>-</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.7</td>
<td>-</td>
<td>2.3</td>
<td>1.9</td>
<td>-</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>-</td>
<td>-</td>
<td>4.4</td>
<td>2.6</td>
<td>-</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>5.3</td>
<td>-</td>
<td>6.4</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Full time</td>
<td>1.1</td>
<td>-</td>
<td>1.6</td>
<td>1.2</td>
<td>-</td>
</tr>
<tr>
<td>Part time</td>
<td>-</td>
<td>-</td>
<td>3.4</td>
<td>1.9</td>
<td>-</td>
</tr>
<tr>
<td>Union</td>
<td>1.8</td>
<td>-</td>
<td>2.0</td>
<td>0.8</td>
<td>-</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.3</td>
<td>-</td>
<td>2.4</td>
<td>2.3</td>
<td>-</td>
</tr>
<tr>
<td>Average wage within the following categories: 1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.3</td>
<td>-</td>
<td>1.9</td>
<td>1.0</td>
<td>-</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>-</td>
<td>-</td>
<td>2.0</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.4</td>
<td>-</td>
<td>3.3</td>
<td>3.0</td>
<td>-</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>-</td>
<td>-</td>
<td>3.4</td>
<td>1.1</td>
<td>-</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>-</td>
<td>-</td>
<td>1.8</td>
<td>1.2</td>
<td>0.8</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>-</td>
<td>-</td>
<td>2.1</td>
<td>1.5</td>
<td>0.9</td>
</tr>
</tbody>
</table>

**Establishment characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service-providing industries</td>
<td>1.0</td>
<td>-</td>
<td>1.5</td>
<td>2.4</td>
<td>-</td>
</tr>
<tr>
<td>Education and health services</td>
<td>-</td>
<td>-</td>
<td>1.8</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Educational services</td>
<td>-</td>
<td>-</td>
<td>2.1</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>-</td>
<td>-</td>
<td>2.9</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>-</td>
<td>-</td>
<td>2.5</td>
<td>1.8</td>
<td>-</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>-</td>
<td>-</td>
<td>2.0</td>
<td>2.0</td>
<td>-</td>
</tr>
<tr>
<td>Hospitals</td>
<td>-</td>
<td>-</td>
<td>2.0</td>
<td>2.0</td>
<td>-</td>
</tr>
<tr>
<td>Public administration</td>
<td>0.8</td>
<td>-</td>
<td>2.7</td>
<td>2.4</td>
<td>-</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>-</td>
<td>-</td>
<td>3.9</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>-</td>
<td>-</td>
<td>5.5</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>-</td>
<td>-</td>
<td>3.8</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.1</td>
<td>-</td>
<td>1.6</td>
<td>1.2</td>
<td>-</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>-</td>
<td>-</td>
<td>3.2</td>
<td>2.0</td>
<td>-</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.3</td>
<td>-</td>
<td>1.9</td>
<td>1.5</td>
<td>-</td>
</tr>
</tbody>
</table>

See footnotes at end of table.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td></td>
<td></td>
<td>3.3</td>
<td>3.2</td>
<td>–</td>
</tr>
<tr>
<td>Local government</td>
<td>1.4</td>
<td></td>
<td>1.8</td>
<td>1.0</td>
<td>–</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>1.2</td>
<td></td>
<td>1.8</td>
<td>0.3</td>
<td>–</td>
</tr>
<tr>
<td>New England</td>
<td></td>
<td></td>
<td>11.9</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.3</td>
<td></td>
<td>1.8</td>
<td>0.4</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td></td>
<td></td>
<td>3.7</td>
<td>3.1</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td></td>
<td></td>
<td>4.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td></td>
<td></td>
<td>0.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td></td>
<td></td>
<td>5.4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td></td>
<td></td>
<td>3.7</td>
<td>2.5</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.3</td>
<td></td>
<td>3.4</td>
<td>2.1</td>
<td>–</td>
</tr>
<tr>
<td>West North Central</td>
<td></td>
<td></td>
<td>11.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td></td>
<td></td>
<td>2.8</td>
<td>1.8</td>
<td>1.3</td>
</tr>
<tr>
<td>Mountain</td>
<td></td>
<td></td>
<td>6.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td></td>
<td></td>
<td>3.1</td>
<td>1.4</td>
<td>1.7</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

## Table 25. Short-term disability plans: Duration of benefits, State and local government workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed duration</th>
<th>Number of weeks</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td>All workers</td>
<td>83</td>
<td>13</td>
<td>22</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>82</td>
<td>13</td>
<td>22</td>
</tr>
<tr>
<td>Professional and related</td>
<td>80</td>
<td>13</td>
<td>22</td>
</tr>
<tr>
<td>Teachers</td>
<td>78</td>
<td>13</td>
<td>22</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>75</td>
<td>13</td>
<td>20</td>
</tr>
<tr>
<td>Service</td>
<td>86</td>
<td>13</td>
<td>24</td>
</tr>
<tr>
<td>Protective service</td>
<td>88</td>
<td>–</td>
<td>25</td>
</tr>
<tr>
<td>Sales and office</td>
<td>82</td>
<td>–</td>
<td>21</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>82</td>
<td>–</td>
<td>21</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>89</td>
<td>–</td>
<td>24</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>78</td>
<td>–</td>
<td>24</td>
</tr>
<tr>
<td>Full time</td>
<td>84</td>
<td>13</td>
<td>22</td>
</tr>
<tr>
<td>Part time</td>
<td>79</td>
<td>20</td>
<td>24</td>
</tr>
<tr>
<td>Union</td>
<td>78</td>
<td>–</td>
<td>24</td>
</tr>
<tr>
<td>Nonunion</td>
<td>90</td>
<td>13</td>
<td>21</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>83</td>
<td>13</td>
<td>21</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>88</td>
<td>–</td>
<td>22</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>84</td>
<td>–</td>
<td>24</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>79</td>
<td>13</td>
<td>24</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>67</td>
<td>–</td>
<td>26</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>83</td>
<td>13</td>
<td>22</td>
</tr>
<tr>
<td>Education and health services</td>
<td>80</td>
<td>13</td>
<td>22</td>
</tr>
<tr>
<td>Educational services</td>
<td>78</td>
<td>–</td>
<td>22</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>74</td>
<td>13</td>
<td>21</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>89</td>
<td>22</td>
<td>26</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>94</td>
<td>13</td>
<td>18</td>
</tr>
<tr>
<td>Public administration</td>
<td>86</td>
<td>–</td>
<td>24</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>83</td>
<td>13</td>
<td>22</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>87</td>
<td>12</td>
<td>20</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>82</td>
<td>–</td>
<td>24</td>
</tr>
<tr>
<td>State government</td>
<td>94</td>
<td>–</td>
<td>25</td>
</tr>
<tr>
<td>Local government</td>
<td>79</td>
<td>13</td>
<td>21</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 25. Short-term disability plans: Duration of benefits, State and local government workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed duration</th>
<th>Number of weeks</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>78</td>
<td>26</td>
<td>26</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>78</td>
<td>26</td>
<td>26</td>
</tr>
<tr>
<td>South</td>
<td>96</td>
<td>13</td>
<td>22</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>95</td>
<td>20</td>
<td>24</td>
</tr>
<tr>
<td>Midwest</td>
<td>63</td>
<td>13</td>
<td>20</td>
</tr>
<tr>
<td>East North Central</td>
<td>58</td>
<td>–</td>
<td>20</td>
</tr>
<tr>
<td>West North Central</td>
<td>80</td>
<td>12</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>94</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

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 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed duration</th>
<th>Number of weeks</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td>All workers</td>
<td>1.9</td>
<td>0.8</td>
<td>1.2</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.7</td>
<td>0.7</td>
<td>1.6</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.9</td>
<td>0.6</td>
<td>1.9</td>
</tr>
<tr>
<td>Teachers</td>
<td>2.8</td>
<td>0.2</td>
<td>2.6</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>3.4</td>
<td>0.1</td>
<td>1.3</td>
</tr>
<tr>
<td>Service</td>
<td>3.0</td>
<td>2.4</td>
<td>2.7</td>
</tr>
<tr>
<td>Protective service</td>
<td>3.3</td>
<td>–</td>
<td>1.1</td>
</tr>
<tr>
<td>Protective service</td>
<td>3.4</td>
<td>–</td>
<td>1.6</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>3.4</td>
<td>–</td>
<td>1.4</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>3.2</td>
<td>–</td>
<td>3.2</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>6.3</td>
<td>–</td>
<td>3.9</td>
</tr>
<tr>
<td>Full time</td>
<td>1.8</td>
<td>0.8</td>
<td>1.2</td>
</tr>
<tr>
<td>Part time</td>
<td>6.0</td>
<td>0.0</td>
<td>4.1</td>
</tr>
<tr>
<td>Union</td>
<td>2.1</td>
<td>–</td>
<td>3.0</td>
</tr>
<tr>
<td>Nonunion</td>
<td>2.9</td>
<td>1.4</td>
<td>0.9</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>4.1</td>
<td>2.6</td>
<td>0.8</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>2.1</td>
<td>–</td>
<td>2.2</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>2.1</td>
<td>–</td>
<td>3.3</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>2.5</td>
<td>0.0</td>
<td>3.2</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>3.7</td>
<td>–</td>
<td>1.8</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.9</td>
<td>0.7</td>
<td>1.3</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.4</td>
<td>1.6</td>
<td>1.8</td>
</tr>
<tr>
<td>Educational services</td>
<td>2.8</td>
<td>–</td>
<td>0.5</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>3.4</td>
<td>1.6</td>
<td>1.3</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.1</td>
<td>4.5</td>
<td>0.0</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.1</td>
<td>1.5</td>
<td>1.8</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.1</td>
<td>–</td>
<td>3.3</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.9</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>2.2</td>
<td>0.3</td>
<td>1.9</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2.1</td>
<td>–</td>
<td>2.6</td>
</tr>
<tr>
<td>State government</td>
<td>1.2</td>
<td>–</td>
<td>2.2</td>
</tr>
<tr>
<td>Local government</td>
<td>2.5</td>
<td>0.2</td>
<td>1.5</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 25. Standard errors for short-term disability plans: Duration of benefits, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed duration</th>
<th>Number of weeks¹</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>3.2</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>3.2</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>South</td>
<td>1.4</td>
<td>1.9</td>
<td>1.3</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.8</td>
<td>3.6</td>
<td>2.7</td>
</tr>
<tr>
<td>Midwest</td>
<td>5.9</td>
<td>1.4</td>
<td>0.0</td>
</tr>
<tr>
<td>East North Central</td>
<td>7.5</td>
<td>–</td>
<td>2.7</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.6</td>
<td>0.9</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>2.4</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 26. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
<td>51 to 59 percent</td>
</tr>
<tr>
<td>All workers</td>
<td>–</td>
<td>32</td>
<td>7</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>–</td>
<td>32</td>
<td>8</td>
</tr>
<tr>
<td>Professional and related</td>
<td>–</td>
<td>33</td>
<td>8</td>
</tr>
<tr>
<td>Teachers</td>
<td>–</td>
<td>34</td>
<td>6</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>–</td>
<td>35</td>
<td>3</td>
</tr>
<tr>
<td>Service</td>
<td>–</td>
<td>33</td>
<td>5</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>39</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>–</td>
<td>26</td>
<td>8</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>–</td>
<td>25</td>
<td>8</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
<td>31</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>–</td>
<td>42</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>–</td>
<td>30</td>
<td>6</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>51</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
<td>–</td>
<td>24</td>
<td>8</td>
</tr>
<tr>
<td>Nonunion</td>
<td>–</td>
<td>41</td>
<td>5</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>–</td>
<td>39</td>
<td>3</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>–</td>
<td>44</td>
<td>4</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>–</td>
<td>33</td>
<td>9</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>–</td>
<td>32</td>
<td>5</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>–</td>
<td>25</td>
<td>9</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>–</td>
<td>22</td>
<td>11</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>–</td>
<td>32</td>
<td>7</td>
</tr>
<tr>
<td>Education and health services</td>
<td>–</td>
<td>33</td>
<td>10</td>
</tr>
<tr>
<td>Educational services</td>
<td>–</td>
<td>35</td>
<td>9</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>–</td>
<td>37</td>
<td>4</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
<td>26</td>
<td>25</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>–</td>
<td>21</td>
<td>15</td>
</tr>
<tr>
<td>Hospitals</td>
<td>–</td>
<td>21</td>
<td>23</td>
</tr>
<tr>
<td>Public administration</td>
<td>–</td>
<td>30</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>42</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>54</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>–</td>
<td>31</td>
<td>7</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
<td>32</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>–</td>
<td>30</td>
<td>9</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 26. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
<td>51 to 59 percent</td>
</tr>
<tr>
<td>State government</td>
<td>–</td>
<td>20</td>
<td>16</td>
</tr>
<tr>
<td>Local government</td>
<td>–</td>
<td>36</td>
<td>3</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>–</td>
<td>19</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>–</td>
<td>20</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>–</td>
<td>48</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>–</td>
<td>58</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>–</td>
<td>40</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>–</td>
<td>46</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>–</td>
<td>23</td>
<td>22</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>27</td>
<td>29</td>
</tr>
</tbody>
</table>

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 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent 50 percent</td>
<td>51 to 59 percent 60 percent 61 to 69 percent Greater than 69 percent</td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>– 2.7 0.9 2.6 1.6 1.7</td>
<td>0.7 0.0</td>
<td></td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>– 2.9 1.2 2.8 1.6 2.0</td>
<td>0.7 0.0</td>
<td></td>
</tr>
<tr>
<td>Professional and related</td>
<td>– 3.2 1.0 2.5 1.9 2.4</td>
<td>0.9 0.0</td>
<td></td>
</tr>
<tr>
<td>Teachers</td>
<td>– 4.2 0.9 3.0 2.7 3.0</td>
<td>1.2 0.0</td>
<td></td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>– 4.8 0.9 3.0 3.5 3.2</td>
<td>1.3 0.0</td>
<td></td>
</tr>
<tr>
<td>Service</td>
<td>– 3.7 0.7 3.9 3.5 1.4</td>
<td>0.7 0.0</td>
<td></td>
</tr>
<tr>
<td>Protective service</td>
<td>– 6.5 – 6.2 6.4 1.9 1.0</td>
<td>1.0 0.0</td>
<td></td>
</tr>
<tr>
<td>Sales and office</td>
<td>– 4.8 2.5 5.0 5.6 1.8</td>
<td>0.9 0.0</td>
<td></td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>– 4.4 2.6 4.9 4.9 1.8</td>
<td>0.8 0.0</td>
<td></td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>– 5.3 – 7.0 5.8 – 2.7</td>
<td>2.7 0.0</td>
<td></td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>– 6.7 – 5.5 4.9 – 1.3</td>
<td>1.3 1.4</td>
<td></td>
</tr>
<tr>
<td>Full time</td>
<td>– 2.7 0.9 2.7 1.7 1.8</td>
<td>0.7 0.0</td>
<td></td>
</tr>
<tr>
<td>Part time</td>
<td>– 6.8 – 2.0 3.7 – 1.0</td>
<td>1.0 8.4</td>
<td></td>
</tr>
<tr>
<td>Union</td>
<td>– 2.6 1.3 3.6 2.7 2.0</td>
<td>0.5 0.0</td>
<td></td>
</tr>
<tr>
<td>Nonunion</td>
<td>– 4.4 0.7 3.7 2.3 2.9</td>
<td>1.3 1.5</td>
<td></td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>– 4.9 0.8 4.2 2.3 –</td>
<td>1.4 0.0</td>
<td></td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>– 7.6 1.5 5.9 – –</td>
<td>1.4 7.2</td>
<td></td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>– 4.0 1.5 3.9 2.7 1.2</td>
<td>0.6 0.0</td>
<td></td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>– 3.8 0.7 4.4 3.4 2.2</td>
<td>0.8 0.0</td>
<td></td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>– 2.7 1.6 2.7 2.6 2.6</td>
<td>0.9 0.0</td>
<td></td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>– 2.9 1.7 3.2 2.3 3.2</td>
<td>1.2 0.0</td>
<td></td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>– 2.7 0.9 2.6 1.6 1.7</td>
<td>0.7 0.0</td>
<td></td>
</tr>
<tr>
<td>Education and health services</td>
<td>– 3.6 1.0 2.6 2.0 2.8</td>
<td>2.8 1.1 0.0</td>
<td></td>
</tr>
<tr>
<td>Educational services</td>
<td>– 3.9 1.1 2.8 2.3 3.2</td>
<td>1.2 0.0</td>
<td></td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>– 4.1 0.9 3.6 2.8 3.0</td>
<td>1.0 0.0</td>
<td></td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>– 6.5 4.2 3.6 1.3 –</td>
<td>4.1 5.1</td>
<td></td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>– 3.9 2.5 5.9 4.4 –</td>
<td>1.1 0.0</td>
<td></td>
</tr>
<tr>
<td>Hospitals</td>
<td>– 5.3 4.8 7.1 – –</td>
<td>1.6 0.8</td>
<td></td>
</tr>
<tr>
<td>Public administration</td>
<td>– 4.3 – 5.4 3.8 1.3</td>
<td>0.6 0.0</td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>– 9.5 – 9.9 – –</td>
<td>1.2 4.0</td>
<td></td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>– 11.7 – – –</td>
<td>1.3 10.4</td>
<td></td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>– – 12.7 – –</td>
<td>1.9 0.0</td>
<td></td>
</tr>
<tr>
<td>100 workers or more</td>
<td>– 2.7 1.0 2.4 1.7 1.9</td>
<td>0.7 0.0</td>
<td></td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>– 5.3 – 6.5 4.7 2.0</td>
<td>0.9 0.0</td>
<td></td>
</tr>
<tr>
<td>500 workers or more</td>
<td>– 2.8 1.1 2.3 1.8 2.3</td>
<td>0.9 0.0</td>
<td></td>
</tr>
</tbody>
</table>

See footnotes at end of table.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
<td>51 to 59 percent</td>
</tr>
<tr>
<td>State government</td>
<td>–</td>
<td>2.9</td>
<td>2.3</td>
</tr>
<tr>
<td>Local government</td>
<td>–</td>
<td>3.0</td>
<td>0.9</td>
</tr>
<tr>
<td>Geographic areas</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>–</td>
<td>3.6</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>–</td>
<td>3.7</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>–</td>
<td>6.3</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>–</td>
<td>6.8</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>–</td>
<td>7.5</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>–</td>
<td>8.7</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>–</td>
<td>4.1</td>
<td>4.5</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>5.1</td>
<td>6.1</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers</td>
<td>73</td>
<td>$185 –</td>
<td>$692</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>75</td>
<td>185</td>
<td>$500</td>
</tr>
<tr>
<td>Professional and related</td>
<td>75</td>
<td>185</td>
<td>500</td>
</tr>
<tr>
<td>Teachers</td>
<td>77</td>
<td>185</td>
<td>513</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>77</td>
<td>225</td>
<td>513</td>
</tr>
<tr>
<td>Service</td>
<td>67</td>
<td>170</td>
<td>200</td>
</tr>
<tr>
<td>Protective service</td>
<td>61</td>
<td>135</td>
<td>200</td>
</tr>
<tr>
<td>Sales and office</td>
<td>76</td>
<td>200</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>76</td>
<td>200</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>68</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>62</td>
<td>170</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>74</td>
<td>185</td>
<td>500</td>
</tr>
<tr>
<td>Part time</td>
<td>56</td>
<td>170</td>
<td>200</td>
</tr>
<tr>
<td>Union</td>
<td>78</td>
<td>170</td>
<td>200</td>
</tr>
<tr>
<td>Nonunion</td>
<td>66</td>
<td>225</td>
<td>576</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>68</td>
<td>200</td>
<td>500</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>66</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>69</td>
<td>185</td>
<td>200</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>78</td>
<td>170</td>
<td>–</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>74</td>
<td>170</td>
<td>–</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>77</td>
<td>170</td>
<td>513</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>72</td>
<td>185</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>73</td>
<td>185</td>
<td>500</td>
</tr>
<tr>
<td>Educational services</td>
<td>74</td>
<td>185</td>
<td>500</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>74</td>
<td>200</td>
<td>500</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>68</td>
<td>170</td>
<td>546</td>
</tr>
<tr>
<td>Hospitals</td>
<td>66</td>
<td>170</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>72</td>
<td>170</td>
<td>200</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>68</td>
<td>–</td>
<td>500</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>73</td>
<td>185</td>
<td>–</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>67</td>
<td>170</td>
<td>500</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>75</td>
<td>185</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount&lt;sup&gt;1&lt;/sup&gt;</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>State government</td>
<td>79</td>
<td>$135</td>
<td>–</td>
</tr>
<tr>
<td>Local government</td>
<td>71</td>
<td>200</td>
<td>$476</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic area</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile</th>
<th>75th percentile</th>
<th>90th percentile</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>87</td>
<td>170</td>
<td>200</td>
<td>584</td>
<td>831</td>
<td>850</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>88</td>
<td>170</td>
<td>200</td>
<td>546</td>
<td>831</td>
<td>831</td>
</tr>
<tr>
<td>South</td>
<td>83</td>
<td>500</td>
<td>576</td>
<td>692</td>
<td>692</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>83</td>
<td>500</td>
<td>692</td>
<td>692</td>
<td>692</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>32</td>
<td>–</td>
<td>500</td>
<td>900</td>
<td>1,500</td>
<td>2,000</td>
</tr>
<tr>
<td>East North Central</td>
<td>28</td>
<td>500</td>
<td>–</td>
<td>1,000</td>
<td>–</td>
<td>2,308</td>
</tr>
<tr>
<td>West</td>
<td>79</td>
<td>135</td>
<td>185</td>
<td>–</td>
<td>1,662</td>
<td>2,500</td>
</tr>
<tr>
<td>Pacific</td>
<td>79</td>
<td>135</td>
<td>185</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, State and local government workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers</td>
<td>2.4</td>
<td>$4.92</td>
<td>$20.04</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>2.4</td>
<td>0.00</td>
<td>$12.08</td>
</tr>
<tr>
<td>Professional and related</td>
<td>2.6</td>
<td>0.00</td>
<td>11.68</td>
</tr>
<tr>
<td>Teachers</td>
<td>3.4</td>
<td>24.64</td>
<td>55.70</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>3.4</td>
<td>62.35</td>
<td>61.89</td>
</tr>
<tr>
<td>Service</td>
<td>4.2</td>
<td>12.44</td>
<td>0.00</td>
</tr>
<tr>
<td>Protective service</td>
<td>7.6</td>
<td>0.00</td>
<td>20.59</td>
</tr>
<tr>
<td>Sales and office</td>
<td>4.1</td>
<td>5.68</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>3.8</td>
<td>11.35</td>
<td>–</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>6.9</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Production, transportation, and material moving ...</td>
<td>7.4</td>
<td>34.41</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>2.3</td>
<td>3.48</td>
<td>57.39</td>
</tr>
<tr>
<td>Part time</td>
<td>6.9</td>
<td>8.75</td>
<td>11.87</td>
</tr>
<tr>
<td>Union</td>
<td>2.5</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Nonunion</td>
<td>4.1</td>
<td>43.56</td>
<td>61.81</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>4.1</td>
<td>0.00</td>
<td>3.65</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>7.7</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>3.5</td>
<td>3.48</td>
<td>0.00</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>3.1</td>
<td>13.61</td>
<td>–</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>2.7</td>
<td>0.00</td>
<td>46.14</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.5</td>
<td>7.51</td>
<td>151.73</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>2.4</td>
<td>2.84</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>3.0</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Educational services</td>
<td>3.4</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>3.1</td>
<td>35.71</td>
<td>12.30</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>5.5</td>
<td>29.24</td>
<td>32.68</td>
</tr>
<tr>
<td>Hospitals</td>
<td>6.5</td>
<td>21.89</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>4.0</td>
<td>38.71</td>
<td>22.79</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>9.1</td>
<td>–</td>
<td>96.27</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>2.5</td>
<td>15.80</td>
<td>–</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>5.6</td>
<td>6.66</td>
<td>114.20</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2.7</td>
<td>0.00</td>
<td>42.31</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>State government</td>
<td>4.8</td>
<td>$0.00</td>
<td>–</td>
</tr>
<tr>
<td>Local government</td>
<td>2.7</td>
<td>0.00</td>
<td>$51.02</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>3.2</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>3.2</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>South</td>
<td>4.8</td>
<td>0.00</td>
<td>96.97</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>4.1</td>
<td>0.00</td>
<td>185.40</td>
</tr>
<tr>
<td>Midwest</td>
<td>6.2</td>
<td>–</td>
<td>145.71</td>
</tr>
<tr>
<td>East North Central</td>
<td>6.8</td>
<td>37.84</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>4.5</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Pacific</td>
<td>4.6</td>
<td>0.00</td>
<td>0.00</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>17</td>
<td>83</td>
</tr>
</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>19</td>
<td>81</td>
</tr>
<tr>
<td>Professional and related</td>
<td>20</td>
<td>80</td>
</tr>
<tr>
<td>Teachers</td>
<td>23</td>
<td>77</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>25</td>
<td>75</td>
</tr>
<tr>
<td>Service</td>
<td>17</td>
<td>83</td>
</tr>
<tr>
<td>Protective service</td>
<td>16</td>
<td>84</td>
</tr>
<tr>
<td>Sales and office</td>
<td>17</td>
<td>83</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>17</td>
<td>83</td>
</tr>
<tr>
<td>Full time</td>
<td>17</td>
<td>83</td>
</tr>
<tr>
<td>Part time</td>
<td>21</td>
<td>79</td>
</tr>
<tr>
<td>Union</td>
<td>16</td>
<td>84</td>
</tr>
<tr>
<td>Nonunion</td>
<td>18</td>
<td>82</td>
</tr>
</tbody>
</table>

**Average wage within the following categories:**

<table>
<thead>
<tr>
<th>Category</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
<td>22</td>
<td>78</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>14</td>
<td>86</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>21</td>
<td>79</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>20</td>
<td>80</td>
</tr>
</tbody>
</table>

**Establishment characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service-providing industries</td>
<td>18</td>
<td>82</td>
</tr>
<tr>
<td>Education and health services</td>
<td>20</td>
<td>80</td>
</tr>
<tr>
<td>Educational services</td>
<td>21</td>
<td>79</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>24</td>
<td>76</td>
</tr>
<tr>
<td>Public administration</td>
<td>14</td>
<td>86</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>17</td>
<td>83</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>19</td>
<td>81</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>17</td>
<td>83</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>18</td>
<td>82</td>
</tr>
<tr>
<td>Local government</td>
<td>17</td>
<td>83</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>South</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Midwest</td>
<td>25</td>
<td>75</td>
</tr>
<tr>
<td>East North Central</td>
<td>38</td>
<td>62</td>
</tr>
<tr>
<td>West North Central</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Pacific</td>
<td>8</td>
<td>92</td>
</tr>
</tbody>
</table>

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 2016.

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/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>2.7</td>
<td>2.7</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>2.4</td>
<td>2.4</td>
</tr>
<tr>
<td>Professional and related</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>Teachers</td>
<td>3.2</td>
<td>3.2</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>4.0</td>
<td>4.0</td>
</tr>
<tr>
<td>Service</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>Protective service</td>
<td>3.6</td>
<td>3.6</td>
</tr>
<tr>
<td>Sales and office</td>
<td>4.7</td>
<td>4.7</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>4.8</td>
<td>4.8</td>
</tr>
<tr>
<td>Full time</td>
<td>2.8</td>
<td>2.8</td>
</tr>
<tr>
<td>Part time</td>
<td>4.7</td>
<td>4.7</td>
</tr>
<tr>
<td>Union</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>Nonunion</td>
<td>3.4</td>
<td>3.4</td>
</tr>
<tr>
<td>Average wage within the following categories:1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>6.4</td>
<td>6.4</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>3.3</td>
<td>3.3</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>3.2</td>
<td>3.2</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>2.7</td>
<td>2.7</td>
</tr>
<tr>
<td>Education and health services</td>
<td>3.2</td>
<td>3.2</td>
</tr>
<tr>
<td>Educational services</td>
<td>3.5</td>
<td>3.5</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>4.6</td>
<td>4.6</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.9</td>
<td>2.9</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>3.5</td>
<td>3.5</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2.1</td>
<td>2.1</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 28. Standard errors for long-term disability plans: Employee contribution requirement, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>4.3</td>
<td>4.3</td>
</tr>
<tr>
<td>Local government</td>
<td>3.4</td>
<td>3.4</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>South</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Midwest</td>
<td>3.4</td>
<td>3.4</td>
</tr>
<tr>
<td>East North Central</td>
<td>3.1</td>
<td>3.1</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.7</td>
<td>2.7</td>
</tr>
<tr>
<td>Pacific</td>
<td>2.6</td>
<td>2.6</td>
</tr>
</tbody>
</table>

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 2016.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 29. Long-term disability plans: Method of benefit payment, State and local government workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>95</td>
<td>3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>96</td>
<td>3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related</td>
<td>95</td>
<td>3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Teachers</td>
<td>97</td>
<td></td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>97</td>
<td></td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>94</td>
<td>4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>92</td>
<td>6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>95</td>
<td>4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>95</td>
<td>4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>97</td>
<td></td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>96</td>
<td></td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>95</td>
<td>3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Part time</td>
<td>93</td>
<td></td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
<td>97</td>
<td></td>
<td>1</td>
<td>–</td>
</tr>
<tr>
<td>Nonunion</td>
<td>94</td>
<td>5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>94</td>
<td>5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>96</td>
<td>3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>95</td>
<td>4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>95</td>
<td>4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>97</td>
<td></td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>96</td>
<td></td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>95</td>
<td>3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>96</td>
<td>3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td>96</td>
<td>3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>97</td>
<td></td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>95</td>
<td></td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>92</td>
<td></td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Hospitals</td>
<td>95</td>
<td></td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>93</td>
<td>6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>93</td>
<td>5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>91</td>
<td>6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>96</td>
<td></td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>96</td>
<td>3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>95</td>
<td></td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>96</td>
<td>3</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>88</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Local government</td>
<td>98</td>
<td>1</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

### Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>95</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>New England</td>
<td>92</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>97</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>South</td>
<td>96</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>98</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>East South Central</td>
<td>82</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>West South Central</td>
<td>100</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Midwest</td>
<td>94</td>
<td>6</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>East North Central</td>
<td>91</td>
<td>8</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>West North Central</td>
<td>98</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>West</td>
<td>97</td>
<td>-</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td>Mountain</td>
<td>100</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Pacific</td>
<td>95</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

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 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.9</td>
<td>0.9</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>1.0</td>
<td>1.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.1</td>
<td>1.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.2</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>1.4</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>1.6</td>
<td>1.3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.2</td>
<td>2.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.4</td>
<td>1.3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.5</td>
<td>1.4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>0.9</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>2.0</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>0.9</td>
<td>0.9</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Part time</td>
<td>2.9</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
<td>1.0</td>
<td>–</td>
<td>0.6</td>
<td>–</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.2</td>
<td>1.4</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

**Average wage within the following categories:**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
<td>1.5</td>
<td>1.4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1.4</td>
<td>1.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.0</td>
<td>1.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.3</td>
<td>1.3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.0</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.9</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

**Establishment characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service-providing industries</td>
<td>0.9</td>
<td>0.9</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.0</td>
<td>1.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.2</td>
<td>1.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.1</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>3.5</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>4.2</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Hospitals</td>
<td>4.0</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.9</td>
<td>1.7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>2.3</td>
<td>2.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>2.9</td>
<td>2.4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.9</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.9</td>
<td>0.9</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.9</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.0</td>
<td>1.1</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>3.0</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Local government</td>
<td>0.7</td>
<td>0.5</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic area</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>2.8</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>New England</td>
<td>9.0</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>2.3</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>1.1</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.2</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>4.2</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>0.3</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.0</td>
<td>1.7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.9</td>
<td>2.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.6</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>1.5</td>
<td>–</td>
<td>0.5</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>0.4</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>2.5</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than 60 percent</td>
<td>17</td>
<td>43</td>
<td>22</td>
</tr>
<tr>
<td>60 percent</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>61 to 66 percent</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>67 percent</td>
<td>13</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>Greater than 67 percent</td>
<td>5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>17</td>
<td>43</td>
<td>22</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>16</td>
<td>40</td>
<td>25</td>
</tr>
<tr>
<td>Professional and related</td>
<td>16</td>
<td>38</td>
<td>26</td>
</tr>
<tr>
<td>Teachers</td>
<td>17</td>
<td>35</td>
<td>25</td>
</tr>
<tr>
<td>Primary, secondary, and special education</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>school teachers</td>
<td>18</td>
<td>31</td>
<td>27</td>
</tr>
<tr>
<td>Service</td>
<td>20</td>
<td>47</td>
<td>16</td>
</tr>
<tr>
<td>Protective service</td>
<td>21</td>
<td>50</td>
<td>13</td>
</tr>
<tr>
<td>Sales and office</td>
<td>17</td>
<td>49</td>
<td>18</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>17</td>
<td>48</td>
<td>17</td>
</tr>
<tr>
<td>Natural resources, construction, and</td>
<td>20</td>
<td>43</td>
<td>21</td>
</tr>
<tr>
<td>maintenance</td>
<td>16</td>
<td>43</td>
<td>27</td>
</tr>
<tr>
<td>Full time</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Part time</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Union</td>
<td>22</td>
<td>43</td>
<td>12</td>
</tr>
<tr>
<td>Nonunion</td>
<td>13</td>
<td>43</td>
<td>31</td>
</tr>
<tr>
<td>Average wage within the following categories:¹</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>15</td>
<td>42</td>
<td>26</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>–</td>
<td>38</td>
<td>30</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>16</td>
<td>47</td>
<td>21</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>15</td>
<td>43</td>
<td>24</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>21</td>
<td>41</td>
<td>18</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>20</td>
<td>49</td>
<td>18</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>17</td>
<td>43</td>
<td>22</td>
</tr>
<tr>
<td>Education and health services</td>
<td>17</td>
<td>41</td>
<td>24</td>
</tr>
<tr>
<td>Educational services</td>
<td>16</td>
<td>38</td>
<td>26</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>18</td>
<td>31</td>
<td>29</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>12</td>
<td>56</td>
<td>19</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>21</td>
<td>60</td>
<td>–</td>
</tr>
<tr>
<td>Hospitals</td>
<td>–</td>
<td>55</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>19</td>
<td>45</td>
<td>19</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>38</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>40</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>36</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>17</td>
<td>44</td>
<td>22</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>21</td>
<td>44</td>
<td>15</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>16</td>
<td>44</td>
<td>24</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 30. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 60 percent 60 percent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>State government</td>
<td>11 54 23 – –</td>
<td>61.0</td>
<td>60.0</td>
</tr>
<tr>
<td>Local government</td>
<td>19 40 22 14 5</td>
<td>60.6</td>
<td>60.0</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>6 61 – 20 –</td>
<td>61.9</td>
<td>60.0</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>7 64 – 18 –</td>
<td>61.5</td>
<td>60.0</td>
</tr>
<tr>
<td>South</td>
<td>10 44 37 –</td>
<td>60.7</td>
<td>60.0</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>10 34 49 –</td>
<td>61.1</td>
<td>62.0</td>
</tr>
<tr>
<td>East South Central</td>
<td>– 62 – –</td>
<td>59.9</td>
<td>60.0</td>
</tr>
<tr>
<td>West South Central</td>
<td>– 79 – –</td>
<td>59.6</td>
<td>60.0</td>
</tr>
<tr>
<td>Midwest</td>
<td>30 37 12 10 11</td>
<td>59.5</td>
<td>60.0</td>
</tr>
<tr>
<td>East North Central</td>
<td>46 19 12 12 12</td>
<td>58.1</td>
<td>60.0</td>
</tr>
<tr>
<td>West North Central</td>
<td>– 61 – 7 –</td>
<td>61.4</td>
<td>60.0</td>
</tr>
<tr>
<td>West</td>
<td>– 44 21 23 –</td>
<td>61.7</td>
<td>60.0</td>
</tr>
<tr>
<td>Mountain</td>
<td>– – 24 35 –</td>
<td>63.5</td>
<td>66.0</td>
</tr>
<tr>
<td>Pacific</td>
<td>18 51 18 – –</td>
<td>60.3</td>
<td>60.0</td>
</tr>
</tbody>
</table>

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 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 60 percent</td>
<td>60 percent</td>
<td>61 to 66 percent</td>
</tr>
<tr>
<td>All workers</td>
<td>2.0</td>
<td>2.7</td>
<td>2.3</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.9</td>
<td>3.0</td>
<td>2.6</td>
</tr>
<tr>
<td>Professional and related</td>
<td>2.0</td>
<td>3.2</td>
<td>2.9</td>
</tr>
<tr>
<td>Teachers</td>
<td>2.5</td>
<td>3.6</td>
<td>3.0</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>2.8</td>
<td>4.2</td>
<td>3.5</td>
</tr>
<tr>
<td>Service</td>
<td>3.2</td>
<td>4.0</td>
<td>4.1</td>
</tr>
<tr>
<td>Protective service</td>
<td>4.5</td>
<td>5.6</td>
<td>3.4</td>
</tr>
<tr>
<td>Sales and office</td>
<td>3.1</td>
<td>4.1</td>
<td>4.3</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>3.1</td>
<td>4.1</td>
<td>4.3</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>3.4</td>
<td>5.3</td>
<td>4.7</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>4.5</td>
<td>6.9</td>
<td></td>
</tr>
<tr>
<td>Full time</td>
<td>1.9</td>
<td>2.7</td>
<td>2.3</td>
</tr>
<tr>
<td>Part time</td>
<td>6.7</td>
<td>5.2</td>
<td>3.7</td>
</tr>
<tr>
<td>Union</td>
<td>2.6</td>
<td>2.9</td>
<td>1.8</td>
</tr>
<tr>
<td>Nonunion</td>
<td>2.1</td>
<td>3.5</td>
<td>3.7</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>3.0</td>
<td>5.3</td>
<td>4.0</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>-</td>
<td>4.1</td>
<td>3.5</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>3.0</td>
<td>5.2</td>
<td>3.7</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>2.2</td>
<td>3.6</td>
<td>2.9</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>2.1</td>
<td>2.3</td>
<td>2.3</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>3.5</td>
<td>4.1</td>
<td>3.2</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>2.0</td>
<td>2.7</td>
<td>2.3</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.3</td>
<td>3.7</td>
<td>2.7</td>
</tr>
<tr>
<td>Educational services</td>
<td>2.5</td>
<td>3.6</td>
<td>3.1</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>2.9</td>
<td>3.8</td>
<td>3.6</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>3.0</td>
<td>6.1</td>
<td>3.6</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>5.6</td>
<td>7.7</td>
<td>7.2</td>
</tr>
<tr>
<td>Hospitals</td>
<td>11.0</td>
<td>11.0</td>
<td>11.0</td>
</tr>
<tr>
<td>Public administration</td>
<td>3.2</td>
<td>4.1</td>
<td>3.4</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>-</td>
<td>7.9</td>
<td>-</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>-</td>
<td>8.9</td>
<td>-</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>-</td>
<td>9.7</td>
<td>-</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.8</td>
<td>2.6</td>
<td>2.5</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>2.8</td>
<td>4.4</td>
<td>3.3</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2.0</td>
<td>3.1</td>
<td>2.8</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 60 percent</td>
<td>60 percent</td>
</tr>
<tr>
<td>State government</td>
<td>2.9</td>
<td>7.1</td>
</tr>
<tr>
<td>Local government</td>
<td>2.1</td>
<td>2.7</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 60 percent</td>
<td>60 percent</td>
</tr>
<tr>
<td>Northeast</td>
<td>1.5</td>
<td>6.8</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.9</td>
<td>5.4</td>
</tr>
<tr>
<td>South</td>
<td>2.1</td>
<td>4.1</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>2.2</td>
<td>4.4</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>12.5</td>
</tr>
<tr>
<td>West South Central</td>
<td>–</td>
<td>6.9</td>
</tr>
<tr>
<td>Midwest</td>
<td>5.5</td>
<td>5.9</td>
</tr>
<tr>
<td>East North Central</td>
<td>6.7</td>
<td>2.4</td>
</tr>
<tr>
<td>West North Central</td>
<td>–</td>
<td>6.7</td>
</tr>
<tr>
<td>West</td>
<td>–</td>
<td>6.3</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.5</td>
<td>3.5</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile</td>
</tr>
<tr>
<td>All workers ........................................................................................................</td>
<td>66</td>
<td>–</td>
<td>3,900</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ..........................................................</td>
<td>68</td>
<td>–</td>
<td>3,900</td>
</tr>
<tr>
<td>Professional and related ....................................................................................</td>
<td>66</td>
<td>–</td>
<td>3,900</td>
</tr>
<tr>
<td>Teachers ..............................................................................................................</td>
<td>66</td>
<td>–</td>
<td>3,900</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers ................................</td>
<td>63</td>
<td>–</td>
<td>3,500</td>
</tr>
<tr>
<td>Service ..................................................................................................................</td>
<td>64</td>
<td>–</td>
<td>4,000</td>
</tr>
<tr>
<td>Protective service ...............................................................................................</td>
<td>65</td>
<td>–</td>
<td>4,000</td>
</tr>
<tr>
<td>Sales and office ..................................................................................................</td>
<td>61</td>
<td>–</td>
<td>3,000</td>
</tr>
<tr>
<td>Office and administrative support ......................................................................</td>
<td>62</td>
<td>–</td>
<td>3,000</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance ..........................................</td>
<td>65</td>
<td>–</td>
<td>3,333</td>
</tr>
<tr>
<td>Production, transportation, and material moving .............................................</td>
<td>80</td>
<td>–</td>
<td>3,102</td>
</tr>
<tr>
<td>Full time ...............................................................................................................</td>
<td>67</td>
<td>–</td>
<td>3,900</td>
</tr>
<tr>
<td>Part time .............................................................................................................</td>
<td>48</td>
<td>–</td>
<td>4,500</td>
</tr>
<tr>
<td>Union ....................................................................................................................</td>
<td>62</td>
<td>–</td>
<td>3,500</td>
</tr>
<tr>
<td>Nonunion .............................................................................................................</td>
<td>70</td>
<td>–</td>
<td>3,900</td>
</tr>
<tr>
<td>Average wage within the following categories:2 ...........................................</td>
<td>64</td>
<td>–</td>
<td>3,900</td>
</tr>
<tr>
<td>Lowest 25 percent .............................................................................................</td>
<td>58</td>
<td>–</td>
<td>3,900</td>
</tr>
<tr>
<td>Lowest 10 percent ..............................................................................................</td>
<td>63</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent .............................................................................................</td>
<td>68</td>
<td>–</td>
<td>3,900</td>
</tr>
<tr>
<td>Third 25 percent ...............................................................................................</td>
<td>69</td>
<td>–</td>
<td>4,000</td>
</tr>
<tr>
<td>Highest 25 percent .............................................................................................</td>
<td>72</td>
<td>–</td>
<td>4,000</td>
</tr>
<tr>
<td>Highest 10 percent .............................................................................................</td>
<td>72</td>
<td>–</td>
<td>4,000</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong> ......................................................................</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries ............................................................................</td>
<td>66</td>
<td>–</td>
<td>3,900</td>
</tr>
<tr>
<td>Education and health services ...........................................................................</td>
<td>65</td>
<td>–</td>
<td>3,900</td>
</tr>
<tr>
<td>Educational services ..........................................................................................</td>
<td>66</td>
<td>–</td>
<td>3,900</td>
</tr>
<tr>
<td>Elementary and secondary schools ....................................................................</td>
<td>65</td>
<td>800</td>
<td>4,000</td>
</tr>
<tr>
<td>Health care and social assistance ....................................................................</td>
<td>57</td>
<td>–</td>
<td>3,333</td>
</tr>
<tr>
<td>Public administration ..........................................................................................</td>
<td>66</td>
<td>–</td>
<td>3,333</td>
</tr>
<tr>
<td>1 to 99 workers ..................................................................................................</td>
<td>62</td>
<td>3,000</td>
<td>3,900</td>
</tr>
<tr>
<td>1 to 49 workers ..................................................................................................</td>
<td>72</td>
<td>3,000</td>
<td>3,900</td>
</tr>
<tr>
<td>50 to 99 workers ...............................................................................................</td>
<td>52</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more ...........................................................................................</td>
<td>67</td>
<td>–</td>
<td>3,900</td>
</tr>
<tr>
<td>100 to 499 workers ............................................................................................</td>
<td>59</td>
<td>–</td>
<td>4,000</td>
</tr>
<tr>
<td>500 workers or more ...........................................................................................</td>
<td>69</td>
<td>–</td>
<td>3,900</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount¹</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>State government</td>
<td>59</td>
<td>$3,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>Local government</td>
<td>68</td>
<td>3,900</td>
<td>5,000</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>83</td>
<td>–</td>
<td>4,000</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>83</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>85</td>
<td>$800</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>84</td>
<td>800</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>52</td>
<td>3,500</td>
<td>5,000</td>
</tr>
<tr>
<td>East North Central</td>
<td>46</td>
<td>3,000</td>
<td>4,500</td>
</tr>
<tr>
<td>West North Central</td>
<td>59</td>
<td>3,900</td>
<td>5,000</td>
</tr>
<tr>
<td>West</td>
<td>56</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Mountain</td>
<td>47</td>
<td>–</td>
<td>5,000</td>
</tr>
<tr>
<td>Pacific</td>
<td>64</td>
<td>3,000</td>
<td>–</td>
</tr>
</tbody>
</table>

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 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, State and local government workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount1</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers</td>
<td>3.8</td>
<td>$437.04</td>
<td>$0.00</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>3.7</td>
<td>339.05</td>
<td>0.00</td>
</tr>
<tr>
<td>Professional and related</td>
<td>3.8</td>
<td>523.99</td>
<td>0.00</td>
</tr>
<tr>
<td>Teachers</td>
<td>3.8</td>
<td>288.60</td>
<td>0.00</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>4.3</td>
<td>826.17</td>
<td>115.87</td>
</tr>
<tr>
<td>Service</td>
<td>4.0</td>
<td>277.43</td>
<td>0.00</td>
</tr>
<tr>
<td>Protective service</td>
<td>6.2</td>
<td>850.04</td>
<td>0.00</td>
</tr>
<tr>
<td>Sales and office</td>
<td>5.6</td>
<td>558.56</td>
<td>0.00</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>5.9</td>
<td>464.97</td>
<td>0.00</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>5.1</td>
<td>869.58</td>
<td>133.79</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>5.8</td>
<td>851.88</td>
<td>964.78</td>
</tr>
<tr>
<td>Full time</td>
<td>3.8</td>
<td>490.93</td>
<td>0.00</td>
</tr>
<tr>
<td>Part time</td>
<td>6.5</td>
<td>935.10</td>
<td>0.00</td>
</tr>
<tr>
<td>Union</td>
<td>3.7</td>
<td>$237.06</td>
<td>748.72</td>
</tr>
<tr>
<td>Nonunion</td>
<td>4.5</td>
<td>602.62</td>
<td>0.00</td>
</tr>
<tr>
<td>Average wage within the following categories:2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>6.5</td>
<td>889.58</td>
<td>313.77</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>9.3</td>
<td>1,105.62</td>
<td>615.00</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>5.7</td>
<td>–</td>
<td>0.00</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>3.8</td>
<td>1,042.26</td>
<td>0.00</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>2.9</td>
<td>566.68</td>
<td>0.00</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>5.8</td>
<td>684.04</td>
<td>0.00</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>3.8</td>
<td>373.24</td>
<td>0.00</td>
</tr>
<tr>
<td>Education and health services</td>
<td>4.9</td>
<td>433.36</td>
<td>0.00</td>
</tr>
<tr>
<td>Educational services</td>
<td>5.0</td>
<td>474.78</td>
<td>0.00</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>5.0</td>
<td>1,117.82</td>
<td>91.50</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>6.6</td>
<td>191.09</td>
<td>958.64</td>
</tr>
<tr>
<td>Public administration</td>
<td>4.0</td>
<td>879.92</td>
<td>0.00</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>10.2</td>
<td>548.99</td>
<td>483.13</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>8.1</td>
<td>208.56</td>
<td>0.00</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>12.9</td>
<td>–</td>
<td>66.90</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>3.3</td>
<td>–</td>
<td>555.33</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>4.2</td>
<td>–</td>
<td>870.36</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>4.6</td>
<td>–</td>
<td>965.51</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount¹</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>State government</td>
<td>9.1 – $875.49</td>
<td>$0.00</td>
<td>$1,143.11</td>
</tr>
<tr>
<td>Local government</td>
<td>3.4 – 57.16</td>
<td>0.00</td>
<td>749.70</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>4.1 – 1,107.32</td>
<td>0.00</td>
<td>680.99</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>4.7 – –</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>3.7 $0.00</td>
<td>–</td>
<td>23.17</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>4.6 0.00</td>
<td>–</td>
<td>0.00</td>
</tr>
<tr>
<td>Midwest</td>
<td>5.2 531.67</td>
<td>211.54</td>
<td>0.00</td>
</tr>
<tr>
<td>East North Central</td>
<td>6.1 401.37</td>
<td>594.58</td>
<td>605.88</td>
</tr>
<tr>
<td>West North Central</td>
<td>10.1 374.79</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>West</td>
<td>8.0 366.40</td>
<td>824.85</td>
<td>605.88</td>
</tr>
<tr>
<td>Mountain</td>
<td>13.9 –</td>
<td>0.00</td>
<td>473.02</td>
</tr>
<tr>
<td>Pacific</td>
<td>4.5 616.75</td>
<td>–</td>
<td>0.00</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

## Table 32. Leave benefits: Access, State and local government workers, March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>67</td>
<td>90</td>
<td>59</td>
<td>58</td>
<td>85</td>
<td>91</td>
<td>76</td>
<td>16</td>
<td>94</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>55</td>
<td>91</td>
<td>42</td>
<td>63</td>
<td>87</td>
<td>92</td>
<td>75</td>
<td>17</td>
<td>95</td>
</tr>
<tr>
<td>Professional and related</td>
<td>49</td>
<td>91</td>
<td>35</td>
<td>64</td>
<td>87</td>
<td>92</td>
<td>74</td>
<td>16</td>
<td>95</td>
</tr>
<tr>
<td>Teachers</td>
<td>30</td>
<td>89</td>
<td>10</td>
<td>69</td>
<td>85</td>
<td>92</td>
<td>72</td>
<td>16</td>
<td>94</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>26</td>
<td>96</td>
<td>9</td>
<td>80</td>
<td>90</td>
<td>97</td>
<td>74</td>
<td>17</td>
<td>94</td>
</tr>
<tr>
<td>Service</td>
<td>78</td>
<td>86</td>
<td>76</td>
<td>51</td>
<td>82</td>
<td>88</td>
<td>74</td>
<td>15</td>
<td>93</td>
</tr>
<tr>
<td>Protective service</td>
<td>87</td>
<td>90</td>
<td>89</td>
<td>53</td>
<td>88</td>
<td>92</td>
<td>81</td>
<td>15</td>
<td>96</td>
</tr>
<tr>
<td>Sales and office</td>
<td>86</td>
<td>91</td>
<td>85</td>
<td>53</td>
<td>85</td>
<td>91</td>
<td>79</td>
<td>16</td>
<td>95</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>87</td>
<td>92</td>
<td>86</td>
<td>54</td>
<td>85</td>
<td>92</td>
<td>80</td>
<td>15</td>
<td>95</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>96</td>
<td>96</td>
<td>97</td>
<td>47</td>
<td>87</td>
<td>93</td>
<td>85</td>
<td>15</td>
<td>94</td>
</tr>
<tr>
<td>Production, transportation, and material moving ...</td>
<td>74</td>
<td>89</td>
<td>64</td>
<td>63</td>
<td>80</td>
<td>88</td>
<td>74</td>
<td>16</td>
<td>94</td>
</tr>
<tr>
<td>Full time</td>
<td>74</td>
<td>98</td>
<td>66</td>
<td>64</td>
<td>92</td>
<td>97</td>
<td>82</td>
<td>17</td>
<td>98</td>
</tr>
<tr>
<td>Part time</td>
<td>28</td>
<td>43</td>
<td>21</td>
<td>28</td>
<td>50</td>
<td>57</td>
<td>41</td>
<td>12</td>
<td>75</td>
</tr>
<tr>
<td>Union</td>
<td>69</td>
<td>97</td>
<td>57</td>
<td>70</td>
<td>94</td>
<td>98</td>
<td>81</td>
<td>20</td>
<td>97</td>
</tr>
<tr>
<td>Nonunion</td>
<td>66</td>
<td>84</td>
<td>61</td>
<td>49</td>
<td>78</td>
<td>85</td>
<td>71</td>
<td>13</td>
<td>91</td>
</tr>
<tr>
<td>Average wage within the following categories:²</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>64</td>
<td>77</td>
<td>57</td>
<td>44</td>
<td>73</td>
<td>80</td>
<td>66</td>
<td>14</td>
<td>88</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>49</td>
<td>65</td>
<td>43</td>
<td>36</td>
<td>63</td>
<td>71</td>
<td>56</td>
<td>10</td>
<td>82</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>87</td>
<td>94</td>
<td>84</td>
<td>56</td>
<td>88</td>
<td>93</td>
<td>81</td>
<td>17</td>
<td>96</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>74</td>
<td>93</td>
<td>65</td>
<td>64</td>
<td>88</td>
<td>94</td>
<td>80</td>
<td>17</td>
<td>96</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>48</td>
<td>97</td>
<td>35</td>
<td>70</td>
<td>93</td>
<td>97</td>
<td>77</td>
<td>17</td>
<td>98</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>45</td>
<td>98</td>
<td>33</td>
<td>61</td>
<td>95</td>
<td>97</td>
<td>79</td>
<td>18</td>
<td>98</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>67</td>
<td>90</td>
<td>59</td>
<td>58</td>
<td>85</td>
<td>91</td>
<td>76</td>
<td>16</td>
<td>94</td>
</tr>
<tr>
<td>Education and health services</td>
<td>55</td>
<td>91</td>
<td>42</td>
<td>63</td>
<td>85</td>
<td>92</td>
<td>73</td>
<td>16</td>
<td>95</td>
</tr>
<tr>
<td>Educational services</td>
<td>49</td>
<td>91</td>
<td>35</td>
<td>64</td>
<td>85</td>
<td>93</td>
<td>74</td>
<td>15</td>
<td>95</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>41</td>
<td>91</td>
<td>26</td>
<td>72</td>
<td>85</td>
<td>93</td>
<td>72</td>
<td>16</td>
<td>95</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>78</td>
<td>90</td>
<td>63</td>
<td>37</td>
<td>87</td>
<td>90</td>
<td>81</td>
<td>12</td>
<td>95</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>91</td>
<td>91</td>
<td>89</td>
<td>54</td>
<td>84</td>
<td>89</td>
<td>70</td>
<td>22</td>
<td>95</td>
</tr>
<tr>
<td>Hospitals</td>
<td>93</td>
<td>93</td>
<td>93</td>
<td>47</td>
<td>86</td>
<td>89</td>
<td>71</td>
<td>24</td>
<td>94</td>
</tr>
<tr>
<td>Public administration</td>
<td>88</td>
<td>89</td>
<td>88</td>
<td>53</td>
<td>86</td>
<td>90</td>
<td>81</td>
<td>16</td>
<td>93</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>71</td>
<td>81</td>
<td>66</td>
<td>47</td>
<td>77</td>
<td>81</td>
<td>62</td>
<td>13</td>
<td>87</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>69</td>
<td>74</td>
<td>68</td>
<td>39</td>
<td>69</td>
<td>75</td>
<td>59</td>
<td>14</td>
<td>83</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>73</td>
<td>90</td>
<td>65</td>
<td>59</td>
<td>89</td>
<td>89</td>
<td>67</td>
<td>13</td>
<td>94</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>67</td>
<td>91</td>
<td>58</td>
<td>60</td>
<td>87</td>
<td>92</td>
<td>78</td>
<td>17</td>
<td>95</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>63</td>
<td>88</td>
<td>60</td>
<td>60</td>
<td>80</td>
<td>88</td>
<td>66</td>
<td>15</td>
<td>92</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>68</td>
<td>92</td>
<td>58</td>
<td>60</td>
<td>89</td>
<td>94</td>
<td>81</td>
<td>17</td>
<td>96</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 32. Leave benefits: Access, State and local government workers, March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave¹ (Paid</th>
<th>Unpaid</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>90</td>
<td>95</td>
<td>83</td>
<td>51</td>
<td>92</td>
<td>94</td>
<td>89</td>
<td>19</td>
<td>97</td>
</tr>
<tr>
<td>Local government</td>
<td>59</td>
<td>88</td>
<td>51</td>
<td>61</td>
<td>83</td>
<td>90</td>
<td>71</td>
<td>15</td>
<td>93</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave¹ (Paid</th>
<th>Unpaid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>60</td>
<td>90</td>
<td>55</td>
<td>74</td>
<td>91</td>
<td>92</td>
<td>76</td>
<td>10</td>
<td>94</td>
</tr>
<tr>
<td>New England</td>
<td>52</td>
<td>89</td>
<td>47</td>
<td>83</td>
<td>87</td>
<td>91</td>
<td>66</td>
<td>11</td>
<td>95</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>63</td>
<td>91</td>
<td>58</td>
<td>70</td>
<td>93</td>
<td>92</td>
<td>79</td>
<td>10</td>
<td>94</td>
</tr>
<tr>
<td>South</td>
<td>69</td>
<td>91</td>
<td>61</td>
<td>53</td>
<td>82</td>
<td>91</td>
<td>82</td>
<td>16</td>
<td>95</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>77</td>
<td>92</td>
<td>65</td>
<td>53</td>
<td>85</td>
<td>91</td>
<td>84</td>
<td>22</td>
<td>97</td>
</tr>
<tr>
<td>East South Central</td>
<td>72</td>
<td>93</td>
<td>63</td>
<td>38</td>
<td>84</td>
<td>91</td>
<td>86</td>
<td>–</td>
<td>91</td>
</tr>
<tr>
<td>West South Central</td>
<td>53</td>
<td>88</td>
<td>52</td>
<td>63</td>
<td>77</td>
<td>90</td>
<td>77</td>
<td>11</td>
<td>95</td>
</tr>
<tr>
<td>Midwest</td>
<td>67</td>
<td>87</td>
<td>55</td>
<td>58</td>
<td>80</td>
<td>88</td>
<td>64</td>
<td>21</td>
<td>90</td>
</tr>
<tr>
<td>East North Central</td>
<td>66</td>
<td>86</td>
<td>53</td>
<td>65</td>
<td>79</td>
<td>88</td>
<td>60</td>
<td>27</td>
<td>91</td>
</tr>
<tr>
<td>West North Central</td>
<td>69</td>
<td>90</td>
<td>58</td>
<td>48</td>
<td>82</td>
<td>88</td>
<td>71</td>
<td>–</td>
<td>90</td>
</tr>
<tr>
<td>West</td>
<td>70</td>
<td>91</td>
<td>64</td>
<td>55</td>
<td>92</td>
<td>94</td>
<td>77</td>
<td>16</td>
<td>96</td>
</tr>
<tr>
<td>Mountain</td>
<td>58</td>
<td>83</td>
<td>53</td>
<td>55</td>
<td>86</td>
<td>91</td>
<td>76</td>
<td>–</td>
<td>96</td>
</tr>
<tr>
<td>Pacific</td>
<td>74</td>
<td>94</td>
<td>68</td>
<td>55</td>
<td>94</td>
<td>95</td>
<td>77</td>
<td>18</td>
<td>96</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

### Table 32. Standard errors for leave benefits: Access, State and local government workers, March 2016

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>1.0</td>
<td>0.6</td>
<td>1.0</td>
<td>1.4</td>
<td>1.0</td>
<td>0.7</td>
<td>1.0</td>
<td>1.1</td>
<td>0.5</td>
<td></td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.5</td>
<td>0.8</td>
<td>1.2</td>
<td>1.6</td>
<td>1.1</td>
<td>0.8</td>
<td>1.0</td>
<td>1.1</td>
<td>0.6</td>
<td></td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.6</td>
<td>0.7</td>
<td>1.2</td>
<td>1.6</td>
<td>1.2</td>
<td>0.8</td>
<td>1.0</td>
<td>1.2</td>
<td>0.5</td>
<td></td>
</tr>
<tr>
<td>Teachers</td>
<td>2.0</td>
<td>1.1</td>
<td>1.3</td>
<td>1.5</td>
<td>1.3</td>
<td>0.8</td>
<td>1.3</td>
<td>1.3</td>
<td>0.7</td>
<td></td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>2.0</td>
<td>1.0</td>
<td>1.5</td>
<td>1.7</td>
<td>1.2</td>
<td>0.6</td>
<td>1.4</td>
<td>1.5</td>
<td>0.5</td>
<td></td>
</tr>
<tr>
<td>Service</td>
<td>1.6</td>
<td>1.3</td>
<td>1.5</td>
<td>2.1</td>
<td>1.4</td>
<td>1.2</td>
<td>1.5</td>
<td>1.3</td>
<td>1.1</td>
<td></td>
</tr>
<tr>
<td>Protective service</td>
<td>1.7</td>
<td>1.1</td>
<td>1.3</td>
<td>2.9</td>
<td>1.7</td>
<td>1.3</td>
<td>1.8</td>
<td>2.2</td>
<td>0.9</td>
<td></td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.5</td>
<td>1.4</td>
<td>1.6</td>
<td>2.4</td>
<td>1.8</td>
<td>1.5</td>
<td>2.2</td>
<td>2.1</td>
<td>1.2</td>
<td></td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.5</td>
<td>1.3</td>
<td>1.5</td>
<td>2.4</td>
<td>1.7</td>
<td>1.3</td>
<td>2.0</td>
<td>2.0</td>
<td>1.0</td>
<td></td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.6</td>
<td>1.7</td>
<td>1.6</td>
<td>3.6</td>
<td>2.4</td>
<td>2.1</td>
<td>2.7</td>
<td>2.2</td>
<td>1.8</td>
<td></td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>2.9</td>
<td>3.1</td>
<td>4.1</td>
<td>5.0</td>
<td>4.9</td>
<td>5.0</td>
<td>4.7</td>
<td>2.8</td>
<td>2.0</td>
<td></td>
</tr>
<tr>
<td>Full time</td>
<td>1.1</td>
<td>0.4</td>
<td>0.9</td>
<td>1.7</td>
<td>0.8</td>
<td>0.6</td>
<td>0.9</td>
<td>1.1</td>
<td>0.4</td>
<td></td>
</tr>
<tr>
<td>Part time</td>
<td>1.9</td>
<td>2.2</td>
<td>2.0</td>
<td>2.0</td>
<td>2.7</td>
<td>2.5</td>
<td>2.5</td>
<td>1.7</td>
<td>2.3</td>
<td></td>
</tr>
<tr>
<td>Union</td>
<td>1.2</td>
<td>0.4</td>
<td>1.3</td>
<td>1.3</td>
<td>0.8</td>
<td>0.6</td>
<td>1.2</td>
<td>1.6</td>
<td>0.3</td>
<td></td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.6</td>
<td>1.1</td>
<td>1.4</td>
<td>2.0</td>
<td>1.6</td>
<td>1.1</td>
<td>1.4</td>
<td>1.4</td>
<td>0.9</td>
<td></td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.5</td>
<td>1.5</td>
<td>1.8</td>
<td>2.1</td>
<td>1.9</td>
<td>1.6</td>
<td>1.9</td>
<td>1.6</td>
<td>1.1</td>
<td></td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>2.6</td>
<td>2.8</td>
<td>2.7</td>
<td>3.0</td>
<td>2.7</td>
<td>2.5</td>
<td>2.5</td>
<td>3.3</td>
<td>1.9</td>
<td></td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.1</td>
<td>0.8</td>
<td>1.2</td>
<td>2.2</td>
<td>1.2</td>
<td>0.9</td>
<td>1.4</td>
<td>1.6</td>
<td>0.6</td>
<td></td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>2.0</td>
<td>1.4</td>
<td>2.0</td>
<td>2.3</td>
<td>1.8</td>
<td>1.8</td>
<td>1.7</td>
<td>1.4</td>
<td>1.4</td>
<td></td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.8</td>
<td>0.6</td>
<td>1.4</td>
<td>1.5</td>
<td>0.8</td>
<td>0.5</td>
<td>1.3</td>
<td>1.4</td>
<td>0.4</td>
<td></td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.6</td>
<td>0.5</td>
<td>1.9</td>
<td>2.5</td>
<td>1.0</td>
<td>0.8</td>
<td>1.6</td>
<td>1.6</td>
<td>0.5</td>
<td></td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.0</td>
<td>0.6</td>
<td>1.0</td>
<td>1.4</td>
<td>1.0</td>
<td>0.7</td>
<td>1.0</td>
<td>1.1</td>
<td>0.5</td>
<td></td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.5</td>
<td>0.6</td>
<td>1.3</td>
<td>1.7</td>
<td>1.3</td>
<td>0.9</td>
<td>1.1</td>
<td>1.3</td>
<td>0.5</td>
<td></td>
</tr>
<tr>
<td>Educational services</td>
<td>1.5</td>
<td>0.7</td>
<td>1.3</td>
<td>1.6</td>
<td>1.2</td>
<td>0.6</td>
<td>1.1</td>
<td>1.2</td>
<td>0.6</td>
<td></td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.6</td>
<td>0.9</td>
<td>1.3</td>
<td>1.7</td>
<td>1.3</td>
<td>0.6</td>
<td>1.3</td>
<td>1.4</td>
<td>0.7</td>
<td></td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.3</td>
<td>1.5</td>
<td>2.2</td>
<td>3.8</td>
<td>2.1</td>
<td>1.6</td>
<td>2.7</td>
<td>2.1</td>
<td>1.3</td>
<td></td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1.4</td>
<td>1.4</td>
<td>1.6</td>
<td>4.1</td>
<td>4.4</td>
<td>4.7</td>
<td>3.2</td>
<td>4.3</td>
<td>2.0</td>
<td></td>
</tr>
<tr>
<td>Hospitals</td>
<td>1.6</td>
<td>1.7</td>
<td>1.6</td>
<td>5.1</td>
<td>6.6</td>
<td>7.0</td>
<td>4.3</td>
<td>6.3</td>
<td>2.5</td>
<td></td>
</tr>
<tr>
<td>Public administration</td>
<td>1.5</td>
<td>1.4</td>
<td>1.5</td>
<td>2.3</td>
<td>1.6</td>
<td>1.5</td>
<td>1.8</td>
<td>1.8</td>
<td>1.3</td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>2.9</td>
<td>2.7</td>
<td>3.1</td>
<td>3.5</td>
<td>2.7</td>
<td>2.9</td>
<td>3.4</td>
<td>2.6</td>
<td>2.6</td>
<td></td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>4.4</td>
<td>4.3</td>
<td>4.5</td>
<td>4.6</td>
<td>4.1</td>
<td>4.5</td>
<td>4.6</td>
<td>3.0</td>
<td>4.2</td>
<td></td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>3.4</td>
<td>1.7</td>
<td>3.8</td>
<td>5.2</td>
<td>1.8</td>
<td>2.6</td>
<td>4.7</td>
<td>3.7</td>
<td>1.7</td>
<td></td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.1</td>
<td>0.6</td>
<td>1.0</td>
<td>1.5</td>
<td>1.1</td>
<td>0.7</td>
<td>1.1</td>
<td>1.3</td>
<td>0.4</td>
<td></td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>2.3</td>
<td>1.4</td>
<td>1.9</td>
<td>2.7</td>
<td>2.3</td>
<td>1.7</td>
<td>2.6</td>
<td>2.1</td>
<td>1.1</td>
<td></td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.2</td>
<td>0.8</td>
<td>1.1</td>
<td>1.6</td>
<td>1.1</td>
<td>0.8</td>
<td>1.1</td>
<td>1.3</td>
<td>0.4</td>
<td></td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 32. Standard errors for leave benefits: Access, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>1.3</td>
<td>0.8</td>
<td>1.3</td>
<td>3.2</td>
<td>2.0</td>
<td>1.8</td>
<td>1.6</td>
<td>2.5</td>
</tr>
<tr>
<td>Local government</td>
<td>1.1</td>
<td>0.8</td>
<td>1.1</td>
<td>1.5</td>
<td>1.1</td>
<td>0.8</td>
<td>1.2</td>
<td>1.2</td>
</tr>
</tbody>
</table>

#### Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.9</td>
<td>1.3</td>
<td>1.4</td>
<td>1.2</td>
<td>1.2</td>
<td>0.7</td>
<td>2.5</td>
<td>1.4</td>
</tr>
<tr>
<td>New England</td>
<td>5.2</td>
<td>3.1</td>
<td>3.1</td>
<td>2.9</td>
<td>3.5</td>
<td>1.6</td>
<td>3.1</td>
<td>3.0</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.8</td>
<td>1.5</td>
<td>1.5</td>
<td>1.4</td>
<td>1.0</td>
<td>0.9</td>
<td>3.2</td>
<td>1.5</td>
</tr>
<tr>
<td>South</td>
<td>2.0</td>
<td>0.8</td>
<td>1.7</td>
<td>3.0</td>
<td>2.0</td>
<td>1.3</td>
<td>1.4</td>
<td>1.9</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>2.6</td>
<td>1.1</td>
<td>2.4</td>
<td>3.9</td>
<td>3.1</td>
<td>1.7</td>
<td>2.2</td>
<td>2.8</td>
</tr>
<tr>
<td>East South Central</td>
<td>4.8</td>
<td>1.2</td>
<td>3.5</td>
<td>6.4</td>
<td>4.3</td>
<td>3.6</td>
<td>3.5</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>3.6</td>
<td>1.9</td>
<td>2.9</td>
<td>5.0</td>
<td>3.5</td>
<td>2.2</td>
<td>1.8</td>
<td>3.1</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.0</td>
<td>1.8</td>
<td>1.7</td>
<td>2.4</td>
<td>2.1</td>
<td>2.1</td>
<td>2.9</td>
<td>2.7</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.5</td>
<td>2.7</td>
<td>1.9</td>
<td>2.6</td>
<td>2.4</td>
<td>2.1</td>
<td>3.2</td>
<td>2.1</td>
</tr>
<tr>
<td>West North Central</td>
<td>3.2</td>
<td>1.9</td>
<td>3.2</td>
<td>3.6</td>
<td>3.9</td>
<td>4.2</td>
<td>5.3</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>1.7</td>
<td>1.2</td>
<td>2.1</td>
<td>3.0</td>
<td>1.2</td>
<td>0.9</td>
<td>1.8</td>
<td>2.5</td>
</tr>
<tr>
<td>Mountain</td>
<td>3.2</td>
<td>3.1</td>
<td>4.5</td>
<td>5.7</td>
<td>2.9</td>
<td>2.3</td>
<td>3.5</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>2.0</td>
<td>1.1</td>
<td>2.4</td>
<td>3.5</td>
<td>1.2</td>
<td>0.9</td>
<td>2.2</td>
<td>3.3</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 33. Paid holidays: Number of days provided, State and local government workers, March 2016

(All workers with paid holidays = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Less than 5 days</th>
<th>5 days</th>
<th>6 days</th>
<th>7 days</th>
<th>8 days</th>
<th>9 days</th>
<th>10 days</th>
<th>11 days</th>
<th>12 days</th>
<th>13 days</th>
<th>14 days</th>
<th>Greater than 14 days</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td></td>
<td>3</td>
<td>1</td>
<td>4</td>
<td>2</td>
<td>4</td>
<td>8</td>
<td>13</td>
<td>21</td>
<td>19</td>
<td>9</td>
<td>8</td>
<td>7</td>
<td>11</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td></td>
<td>4</td>
<td>1</td>
<td>6</td>
<td>3</td>
<td>4</td>
<td>10</td>
<td>12</td>
<td>19</td>
<td>17</td>
<td>8</td>
<td>9</td>
<td>7</td>
<td>11</td>
</tr>
<tr>
<td>Professional and related</td>
<td></td>
<td>5</td>
<td>1</td>
<td>8</td>
<td>3</td>
<td>5</td>
<td>10</td>
<td>12</td>
<td>17</td>
<td>16</td>
<td>7</td>
<td>9</td>
<td>6</td>
<td>11</td>
</tr>
<tr>
<td>Teachers</td>
<td></td>
<td>11</td>
<td>–</td>
<td>13</td>
<td>–</td>
<td>6</td>
<td>12</td>
<td>11</td>
<td>11</td>
<td>8</td>
<td>3</td>
<td>10</td>
<td>9</td>
<td>10</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td></td>
<td>14</td>
<td>–</td>
<td>19</td>
<td>–</td>
<td>–</td>
<td>6</td>
<td>12</td>
<td>11</td>
<td>5</td>
<td>–</td>
<td>–</td>
<td>8</td>
<td>9</td>
</tr>
<tr>
<td>Service</td>
<td></td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>3</td>
<td>8</td>
<td>15</td>
<td>21</td>
<td>18</td>
<td>11</td>
<td>8</td>
<td>9</td>
<td>11</td>
</tr>
<tr>
<td>Protective service</td>
<td></td>
<td>–</td>
<td>1</td>
<td>–</td>
<td>2</td>
<td>9</td>
<td>16</td>
<td>26</td>
<td>21</td>
<td>13</td>
<td>7</td>
<td>4</td>
<td>11</td>
<td></td>
</tr>
<tr>
<td>Sales and office</td>
<td></td>
<td>–</td>
<td>–</td>
<td>2</td>
<td>2</td>
<td>5</td>
<td>7</td>
<td>14</td>
<td>22</td>
<td>24</td>
<td>10</td>
<td>8</td>
<td>6</td>
<td>11</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td></td>
<td>–</td>
<td>–</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>4</td>
<td>7</td>
<td>14</td>
<td>22</td>
<td>24</td>
<td>10</td>
<td>9</td>
<td>6</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td></td>
<td>7</td>
<td>–</td>
<td>5</td>
<td>6</td>
<td>7</td>
<td>5</td>
<td>13</td>
<td>22</td>
<td>17</td>
<td>7</td>
<td>6</td>
<td>–</td>
<td>10</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td></td>
<td>2</td>
<td>1</td>
<td>4</td>
<td>2</td>
<td>4</td>
<td>8</td>
<td>13</td>
<td>21</td>
<td>20</td>
<td>9</td>
<td>8</td>
<td>7</td>
<td>11</td>
</tr>
<tr>
<td>Full time</td>
<td></td>
<td>7</td>
<td>2</td>
<td>4</td>
<td>5</td>
<td>10</td>
<td>7</td>
<td>16</td>
<td>14</td>
<td>8</td>
<td>8</td>
<td>7</td>
<td>13</td>
<td>11</td>
</tr>
<tr>
<td>Part time</td>
<td></td>
<td>2</td>
<td>1</td>
<td>5</td>
<td>2</td>
<td>2</td>
<td>6</td>
<td>12</td>
<td>22</td>
<td>23</td>
<td>11</td>
<td>7</td>
<td>8</td>
<td>11</td>
</tr>
<tr>
<td>Union</td>
<td></td>
<td>3</td>
<td>1</td>
<td>3</td>
<td>3</td>
<td>6</td>
<td>11</td>
<td>15</td>
<td>20</td>
<td>16</td>
<td>8</td>
<td>9</td>
<td>6</td>
<td>11</td>
</tr>
<tr>
<td>Nonunion</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Average wage within the following categories:¹</td>
<td></td>
<td>3</td>
<td>2</td>
<td>5</td>
<td>4</td>
<td>7</td>
<td>9</td>
<td>15</td>
<td>19</td>
<td>16</td>
<td>7</td>
<td>7</td>
<td>7</td>
<td>11</td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td></td>
<td>5</td>
<td>4</td>
<td>6</td>
<td>–</td>
<td>7</td>
<td>8</td>
<td>16</td>
<td>15</td>
<td>16</td>
<td>6</td>
<td>4</td>
<td>–</td>
<td>10</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td></td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>3</td>
<td>7</td>
<td>15</td>
<td>22</td>
<td>20</td>
<td>10</td>
<td>9</td>
<td>8</td>
<td>11</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td></td>
<td>2</td>
<td>–</td>
<td>7</td>
<td>–</td>
<td>3</td>
<td>8</td>
<td>15</td>
<td>22</td>
<td>21</td>
<td>8</td>
<td>8</td>
<td>5</td>
<td>11</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td></td>
<td>5</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>3</td>
<td>9</td>
<td>9</td>
<td>19</td>
<td>20</td>
<td>11</td>
<td>8</td>
<td>9</td>
<td>11</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td></td>
<td>3</td>
<td>–</td>
<td>–</td>
<td>2</td>
<td>4</td>
<td>15</td>
<td>8</td>
<td>18</td>
<td>20</td>
<td>11</td>
<td>10</td>
<td>8</td>
<td>11</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td></td>
<td>3</td>
<td>1</td>
<td>4</td>
<td>2</td>
<td>4</td>
<td>8</td>
<td>14</td>
<td>21</td>
<td>18</td>
<td>9</td>
<td>8</td>
<td>7</td>
<td>11</td>
</tr>
<tr>
<td>Education and health services</td>
<td></td>
<td>5</td>
<td>2</td>
<td>7</td>
<td>4</td>
<td>5</td>
<td>8</td>
<td>12</td>
<td>14</td>
<td>12</td>
<td>9</td>
<td>10</td>
<td>12</td>
<td>11</td>
</tr>
<tr>
<td>Educational services</td>
<td></td>
<td>6</td>
<td>2</td>
<td>7</td>
<td>3</td>
<td>5</td>
<td>8</td>
<td>12</td>
<td>14</td>
<td>9</td>
<td>8</td>
<td>10</td>
<td>15</td>
<td>11</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td></td>
<td>7</td>
<td>3</td>
<td>11</td>
<td>3</td>
<td>4</td>
<td>7</td>
<td>14</td>
<td>12</td>
<td>7</td>
<td>6</td>
<td>11</td>
<td>14</td>
<td>11</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td></td>
<td>2</td>
<td>–</td>
<td>1</td>
<td>–</td>
<td>–</td>
<td>10</td>
<td>10</td>
<td>–</td>
<td>12</td>
<td>12</td>
<td>9</td>
<td>17</td>
<td>12</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td></td>
<td>–</td>
<td>–</td>
<td>7</td>
<td>7</td>
<td>3</td>
<td>7</td>
<td>10</td>
<td>–</td>
<td>29</td>
<td>9</td>
<td>10</td>
<td>–</td>
<td>11</td>
</tr>
<tr>
<td>Hospitals</td>
<td></td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>9</td>
<td>–</td>
<td>4</td>
<td>–</td>
<td>–</td>
<td>27</td>
<td>13</td>
<td>8</td>
<td>–</td>
<td>10</td>
</tr>
<tr>
<td>Public administration</td>
<td></td>
<td>(¹)</td>
<td>(¹)</td>
<td>–</td>
<td>–</td>
<td>9</td>
<td>15</td>
<td>28</td>
<td>26</td>
<td>10</td>
<td>7</td>
<td>2</td>
<td>11</td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td></td>
<td>2</td>
<td>–</td>
<td>2</td>
<td>4</td>
<td>9</td>
<td>10</td>
<td>15</td>
<td>24</td>
<td>17</td>
<td>–</td>
<td>5</td>
<td>2</td>
<td>11</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td></td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>6</td>
<td>18</td>
<td>28</td>
<td>18</td>
<td>–</td>
<td>5</td>
<td>3</td>
<td>11</td>
<td></td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td></td>
<td>–</td>
<td>–</td>
<td>5</td>
<td>8</td>
<td>–</td>
<td>–</td>
<td>18</td>
<td>–</td>
<td>–</td>
<td>5</td>
<td>–</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>100 workers or more</td>
<td></td>
<td>3</td>
<td>1</td>
<td>4</td>
<td>2</td>
<td>3</td>
<td>8</td>
<td>13</td>
<td>20</td>
<td>19</td>
<td>9</td>
<td>9</td>
<td>8</td>
<td>11</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td></td>
<td>3</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>4</td>
<td>8</td>
<td>15</td>
<td>21</td>
<td>18</td>
<td>10</td>
<td>8</td>
<td>5</td>
<td>11</td>
</tr>
<tr>
<td>500 workers or more</td>
<td></td>
<td>3</td>
<td>1</td>
<td>5</td>
<td>2</td>
<td>3</td>
<td>8</td>
<td>13</td>
<td>20</td>
<td>19</td>
<td>9</td>
<td>9</td>
<td>9</td>
<td>11</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 33. Paid holidays: Number of days provided, State and local government workers, March 2016—continued

(All workers with paid holidays = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Less than 5 days</th>
<th>5 days</th>
<th>6 days</th>
<th>7 days</th>
<th>8 days</th>
<th>9 days</th>
<th>10 days</th>
<th>11 days</th>
<th>12 days</th>
<th>13 days</th>
<th>14 days</th>
<th>Greater than 14 days</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>1</td>
<td>–</td>
<td>–</td>
<td>1</td>
<td>3</td>
<td>11</td>
<td>11</td>
<td>25</td>
<td>21</td>
<td>10</td>
<td>10</td>
<td>6</td>
<td>12</td>
<td>11</td>
</tr>
<tr>
<td>Local government</td>
<td>4</td>
<td>1</td>
<td>6</td>
<td>3</td>
<td>5</td>
<td>7</td>
<td>15</td>
<td>19</td>
<td>18</td>
<td>9</td>
<td>7</td>
<td>7</td>
<td>11</td>
<td>11</td>
</tr>
</tbody>
</table>

**Geographic areas**

- **Northeast**
  - 1
  - 1
  - 1
  - –
  - –
  - –
  - 3
  - 5
  - 17
  - 37
  - 13
  - 6
  - 13
  - 12

- **New England**
  - –
  - –
  - –
  - –
  - –
  - 16
  - 33
  - 25
  - 2
  - –
  - –

- **Middle Atlantic**
  - 1
  - 1
  - –
  - –
  - 3
  - 4
  - 17
  - 39
  - 9
  - 7
  - 14
  - 13
  - 12

- **South**
  - 3
  - 1
  - 7
  - 2
  - 6
  - 8
  - 11
  - 21
  - 15
  - 6
  - 11
  - 8
  - –
  - 11

- **South Atlantic**
  - 1
  - –
  - 10
  - –
  - 2
  - –
  - 12
  - 24
  - 19
  - 7
  - 9
  - 4
  - 11
  - 11

- **East South Central**
  - –
  - 3
  - –
  - –
  - 7
  - –
  - 13
  - –
  - –
  - 21
  - 11
  - 10

- **West South Central**
  - 2
  - –
  - 4
  - –
  - 6
  - 7
  - 7
  - 21
  - 12
  - 6
  - 25
  - 7
  - –

- **Midwest**
  - 5
  - –
  - 3
  - 5
  - 4
  - 13
  - 21
  - –
  - 18
  - 7
  - 4
  - 2
  - 10
  - 10

- **East North Central**
  - 5
  - –
  - 3
  - 4
  - 3
  - 16
  - 23
  - 10
  - 16
  - 9
  - 6
  - –
  - –

- **West North Central**
  - 3
  - –
  - 3
  - –
  - 5
  - –
  - 18
  - –
  - –
  - –
  - –
  - –
  - –

- **West**
  - –
  - –
  - 2
  - –
  - 3
  - –
  - 16
  - 27
  - 12
  - 14
  - 9
  - 6
  - 11

- **Mountain**
  - –
  - –
  - –
  - –
  - 3
  - 35
  - 22
  - 14
  - –
  - –
  - 7
  - 11

- **Pacific**
  - –
  - –
  - –
  - –
  - 2
  - 3
  - –
  - 11
  - 29
  - 12
  - 15
  - 11
  - 6

---

1 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm.

Table 33. Standard errors for paid holidays: Number of days provided, State and local government workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>5 days</td>
<td>6 days</td>
<td>7 days</td>
</tr>
<tr>
<td>All workers</td>
<td>0.4</td>
<td>0.2</td>
<td>0.4</td>
</tr>
</tbody>
</table>

**Worker characteristics**

| Management, professional, and related | 0.7 | 0.3 | 0.7 | 0.8 | 0.9 | 1.8 | 1.1 | 2.7 | 1.4 | 0.8 | 1.3 | 0.5 | 0.1 | 0.0 |
| Professional and related              | 0.9 | 0.4 | 1.0 | 1.0 | 1.1 | 1.6 | 1.1 | 3.0 | 1.5 | 0.9 | 1.5 | 0.5 | 0.1 | 0.0 |
| Teachers                              | 2.1 | –    | 2.0 | –    | 2.5 | 2.5 | 1.8 | 2.8 | 1.1 | 0.7 | 3.0 | 2.1 | 0.3 | 1.0 |
| Primary, secondary, and special education school teachers | 2.9 | –    | 3.0 | –    | –   | 1.5 | 2.3 | 3.0 | 1.0 | –   | –   | 1.0 | 0.4 | 1.5 |
| Service                               | 0.3 | 0.3 | 0.5 | 0.6 | 0.4 | 1.5 | 1.5 | 1.7 | 1.7 | 1.3 | 0.9 | 1.9 | 0.1 | 1.0 |
| Protective service                    | –    | –    | –    | –    | 0.8 | 2.5 | 2.4 | 2.6 | 2.5 | 1.8 | 1.3 | 1.9 | 0.1 | 1.0 |
| Sales and office                      | –    | –    | 0.5 | 0.5 | 0.9 | 1.5 | 2.0 | 2.5 | 2.6 | 1.1 | 1.0 | 1.2 | 0.1 | 0.2 |
| Office and administrative support     | –    | –    | 0.5 | 0.5 | 0.9 | 1.6 | 2.1 | 2.6 | 2.5 | 1.2 | 1.0 | 1.3 | 0.1 | 0.4 |
| Natural resources, construction, and maintenance | –    | –    | –    | –    | 1.3 | 1.6 | 2.4 | 3.6 | 2.8 | –   | 0.7 | 1.7 | 0.2 | 0.1 |
| Production, transportation, and material moving | 2.6 | –    | 1.7 | 2.6 | 2.5 | 1.4 | 3.8 | 4.7 | 2.7 | 1.9 | 1.4 | –   | 0.2 | 0.2 |
| Full time                             | 0.4 | 0.2 | 0.4 | 0.5 | 0.5 | 1.4 | 1.1 | 2.0 | 1.4 | 0.8 | 0.8 | 0.6 | 0.1 | 0.0 |
| Part time                             | 1.8 | 0.7 | 1.2 | 2.0 | 2.5 | 1.7 | 2.7 | 3.6 | 2.3 | 1.9 | 1.7 | 1.4 | 0.2 | 1.0 |
| Union                                 | 0.6 | 0.3 | 0.7 | 0.7 | 0.6 | 1.5 | 1.1 | 2.4 | 1.7 | 1.0 | 0.9 | 0.7 | 0.1 | 0.3 |
| Nonunion                              | 0.6 | 0.4 | 0.6 | 0.7 | 1.1 | 1.9 | 2.0 | 2.4 | 1.6 | 1.1 | 1.3 | 1.0 | 0.1 | 0.0 |
| Average wage within the following categories:2 |              |                      |
| Lowest 25 percent                     | 0.8 | 0.6 | 0.6 | 0.8 | 0.8 | 1.3 | 1.8 | 2.4 | 2.4 | 2.1 | 1.9 | 1.3 | 0.8 | 1.3 |
| Lowest 10 percent                     | 1.0 | 1.3 | 1.2 | –    | 1.5 | 2.1 | 3.7 | 3.0 | 2.6 | 2.6 | 2.1 | –   | 0.4 | 1.2 |
| Second 25 percent                     | 0.4 | 0.2 | 0.5 | 0.6 | 1.1 | 1.6 | 1.5 | 2.8 | 1.9 | 1.1 | 1.0 | 1.7 | 0.1 | 0.2 |
| Third 25 percent                      | 0.5 | –    | 1.1 | –    | 0.9 | 2.0 | 1.3 | 2.6 | 1.7 | 0.9 | 1.5 | 0.6 | 0.1 | 0.0 |
| Highest 25 percent                    | 1.1 | 0.4 | 0.5 | 1.6 | 0.7 | 1.3 | 0.9 | 2.6 | 1.5 | 1.2 | 1.4 | 1.5 | 0.2 | 0.1 |
| Highest 10 percent                    | 1.5 | –    | –    | 0.7 | 1.3 | 2.3 | 1.3 | 4.3 | 2.2 | 1.6 | 2.2 | 1.6 | 0.2 | 0.9 |

**Establishment characteristics**

| Service-providing industries          | 0.4 | 0.2 | 0.4 | 0.6 | 0.6 | 1.3 | 1.1 | 2.0 | 1.3 | 0.8 | 0.8 | 0.6 | 0.1 | 0.0 |
| Education and health services         | 0.8 | 0.4 | 0.9 | 1.0 | 1.2 | 1.1 | 1.3 | 3.3 | 1.2 | 0.9 | 1.3 | 1.0 | 0.1 | 0.0 |
| Educational services                  | 1.0 | 0.5 | 0.9 | 1.1 | 1.4 | 1.3 | 1.4 | 2.8 | 0.9 | 0.9 | 1.5 | 1.2 | 0.1 | 0.0 |
| Elementary and secondary schools      | 1.4 | 0.8 | 1.3 | 1.2 | 1.3 | 1.1 | 1.8 | 1.8 | 0.8 | 1.1 | 2.0 | 1.1 | 0.2 | 1.5 |
| Junior colleges, colleges, and universities | 0.9 | –    | 0.2 | –    | –   | 2.9 | 2.4 | –   | 2.2 | 1.6 | 1.9 | 2.7 | 0.2 | 1.0 |
| Health care and social assistance     | –    | 2.7 | 1.8 | 1.1 | 1.9 | 2.4 | –   | 4.3 | 2.3 | 2.1 | –   | 0.3 | 0.7 |
| Hospitals                             | –    | –    | 2.9 | –    | 1.5 | –   | 5.6 | 3.4 | 2.4 | –   | 0.3 | 0.8 |
| Public administration                 | 0.1 | 0.1 | –    | 0.7 | 2.8 | 1.8 | 2.4 | 2.3 | 1.2 | 1.0 | 0.8 | 0.1 | 0.0 |
| 1 to 99 workers                       | 0.8 | –    | 0.9 | 1.4 | 2.8 | 2.5 | 2.5 | 3.3 | 3.8 | –   | 1.3 | 0.6 | 0.2 | 0.0 |
| 1 to 49 workers                       | –    | –    | –    | –    | –   | 1.6 | 3.5 | 5.7 | 4.3 | –   | 1.8 | 0.7 | 0.2 | 0.0 |
| 50 to 99 workers                      | –    | 2.0 | 2.8 | –    | –   | 4.7 | –   | –   | 2.1 | –   | 0.4 | 0.7 |
| 100 workers or more                   | 0.5 | 0.3 | 0.5 | 0.6 | 0.6 | 1.3 | 1.1 | 2.2 | 1.4 | 0.8 | 0.9 | 0.6 | 0.1 | 0.0 |
| 100 to 499 workers                    | 0.9 | 0.7 | 1.0 | 1.4 | 0.9 | 1.7 | 2.2 | 2.8 | 2.2 | 1.7 | 1.4 | 1.0 | 0.2 | 0.0 |
| 500 workers or more                   | 0.5 | 0.2 | 0.6 | 0.5 | 0.7 | 1.4 | 1.1 | 2.5 | 1.6 | 0.8 | 1.1 | 0.8 | 0.1 | 0.0 |

See footnotes at end of table.
### Table 33. Standard errors for paid holidays: Number of days provided, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 days</td>
<td>6 days</td>
</tr>
<tr>
<td>State government</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Local government</td>
<td>0.7</td>
<td>0.4</td>
<td>0.7</td>
</tr>
</tbody>
</table>

#### Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>0.6</td>
<td>0.1</td>
</tr>
<tr>
<td>New England</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.6</td>
<td>0.1</td>
</tr>
<tr>
<td>South</td>
<td>0.8</td>
<td>0.4</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>0.5</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>1.4</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.1</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.1</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.6</td>
<td>–</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.0</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

1. Less than 0.05.
2. Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

### Table 34. Paid sick leave: Type of provision, State and local government workers, March 2016

(All workers with paid sick leave = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed number of days per year&lt;sup&gt;1&lt;/sup&gt;</td>
<td>As needed&lt;sup&gt;2&lt;/sup&gt;</td>
<td>As part of consolidated leave plan&lt;sup&gt;3&lt;/sup&gt;</td>
</tr>
<tr>
<td>All workers</td>
<td>87</td>
<td>2</td>
<td>11</td>
</tr>
</tbody>
</table>

#### Worker characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed number of days per year&lt;sup&gt;1&lt;/sup&gt;</td>
<td>As needed&lt;sup&gt;2&lt;/sup&gt;</td>
<td>As part of consolidated leave plan&lt;sup&gt;3&lt;/sup&gt;</td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>87</td>
<td>2</td>
<td>11</td>
</tr>
<tr>
<td>Professional and related</td>
<td>87</td>
<td>2</td>
<td>11</td>
</tr>
<tr>
<td>Teachers</td>
<td>89</td>
<td>2</td>
<td>8</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>90</td>
<td>1</td>
<td>8</td>
</tr>
<tr>
<td>Service</td>
<td>85</td>
<td>3</td>
<td>12</td>
</tr>
<tr>
<td>Protective service</td>
<td>84</td>
<td>5</td>
<td>11</td>
</tr>
<tr>
<td>Sales and office</td>
<td>86</td>
<td>3</td>
<td>11</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>86</td>
<td>3</td>
<td>11</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>88</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>83</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>86</td>
<td>2</td>
<td>11</td>
</tr>
<tr>
<td>Part time</td>
<td>88</td>
<td>2</td>
<td>10</td>
</tr>
<tr>
<td>Union</td>
<td>89</td>
<td>2</td>
<td>9</td>
</tr>
<tr>
<td>Nonunion</td>
<td>84</td>
<td>2</td>
<td>14</td>
</tr>
</tbody>
</table>

#### Average wage within the following categories:<sup>4</sup>

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed number of days per year&lt;sup&gt;1&lt;/sup&gt;</td>
<td>As needed&lt;sup&gt;2&lt;/sup&gt;</td>
<td>As part of consolidated leave plan&lt;sup&gt;3&lt;/sup&gt;</td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>86</td>
<td>1</td>
<td>13</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>87</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>87</td>
<td>2</td>
<td>11</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>84</td>
<td>3</td>
<td>13</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>89</td>
<td>2</td>
<td>8</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>91</td>
<td>2</td>
<td>7</td>
</tr>
</tbody>
</table>

#### Establishment characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed number of days per year&lt;sup&gt;1&lt;/sup&gt;</td>
<td>As needed&lt;sup&gt;2&lt;/sup&gt;</td>
<td>As part of consolidated leave plan&lt;sup&gt;3&lt;/sup&gt;</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>86</td>
<td>2</td>
<td>11</td>
</tr>
<tr>
<td>Education and health services</td>
<td>88</td>
<td>2</td>
<td>10</td>
</tr>
<tr>
<td>Educational services</td>
<td>91</td>
<td>2</td>
<td>8</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>90</td>
<td>1</td>
<td>8</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>91</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>72</td>
<td>3</td>
<td>25</td>
</tr>
<tr>
<td>Hospitals</td>
<td>69</td>
<td>5</td>
<td>27</td>
</tr>
<tr>
<td>Public administration</td>
<td>84</td>
<td>3</td>
<td>13</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>84</td>
<td>3</td>
<td>13</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>84</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>84</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>87</td>
<td>2</td>
<td>11</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>88</td>
<td>2</td>
<td>10</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>87</td>
<td>2</td>
<td>11</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 34. Paid sick leave: Type of provision, State and local government workers, March 2016—continued

(All workers with paid sick leave = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed number of days per year(^1)</td>
</tr>
<tr>
<td>State government</td>
<td>90</td>
</tr>
<tr>
<td>Local government</td>
<td>85</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>94</td>
</tr>
<tr>
<td>New England</td>
<td>96</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>93</td>
</tr>
<tr>
<td>South</td>
<td>86</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>85</td>
</tr>
<tr>
<td>East South Central</td>
<td>87</td>
</tr>
<tr>
<td>West South Central</td>
<td>85</td>
</tr>
<tr>
<td>Midwest</td>
<td>87</td>
</tr>
<tr>
<td>East North Central</td>
<td>90</td>
</tr>
<tr>
<td>West North Central</td>
<td>83</td>
</tr>
<tr>
<td>West</td>
<td>82</td>
</tr>
<tr>
<td>Mountain</td>
<td>83</td>
</tr>
<tr>
<td>Pacific</td>
<td>81</td>
</tr>
</tbody>
</table>

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 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed number of days per year(^1)</td>
</tr>
<tr>
<td>All workers</td>
<td>0.8</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.0</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.0</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.2</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>1.2</td>
</tr>
<tr>
<td>Service</td>
<td>1.4</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.1</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.6</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.6</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>2.2</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>3.8</td>
</tr>
<tr>
<td>Full time</td>
<td>0.8</td>
</tr>
<tr>
<td>Part time</td>
<td>2.4</td>
</tr>
<tr>
<td>Union</td>
<td>0.9</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.4</td>
</tr>
<tr>
<td>Average wage within the following categories:(^4)</td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.6</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>2.4</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.1</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.4</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.9</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.2</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.9</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.0</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.0</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.1</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.8</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.9</td>
</tr>
<tr>
<td>Hospitals</td>
<td>4.0</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.6</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>2.3</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>4.3</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>3.5</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.9</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.9</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.0</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 34. Standard errors for paid sick leave: Type of provision, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed number of days per year¹</td>
<td>As needed²</td>
<td>As part of consolidated leave plan³</td>
<td></td>
</tr>
<tr>
<td>State government</td>
<td>1.1</td>
<td>0.8</td>
<td>0.9</td>
<td></td>
</tr>
<tr>
<td>Local government</td>
<td>1.0</td>
<td>0.4</td>
<td>1.0</td>
<td></td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Fixed number of days per year¹</th>
<th>As needed²</th>
<th>As part of consolidated leave plan³</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.2</td>
<td>0.9</td>
<td>0.7</td>
</tr>
<tr>
<td>New England</td>
<td>2.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.5</td>
<td>1.3</td>
<td>0.5</td>
</tr>
<tr>
<td>South</td>
<td>1.6</td>
<td>0.4</td>
<td>1.6</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>2.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>2.8</td>
<td>0.9</td>
<td>3.0</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.8</td>
<td>0.9</td>
<td>2.6</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.6</td>
<td>0.6</td>
<td>1.6</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.2</td>
<td>0.8</td>
<td>2.4</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>2.0</td>
<td>0.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Mountain</td>
<td>5.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>2.0</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

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.

Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 35. Paid sick leave: Number of annual days by service requirement,\textsuperscript{1} State and local government workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service\textsuperscript{2}</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 1 year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>7</td>
<td>15</td>
<td>61</td>
</tr>
<tr>
<td>Full time</td>
<td>7</td>
<td>14</td>
<td>61</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>23</td>
<td>52</td>
</tr>
<tr>
<td>Union</td>
<td>6</td>
<td>10</td>
<td>64</td>
</tr>
<tr>
<td>Nonunion</td>
<td>9</td>
<td>20</td>
<td>57</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>21</td>
<td>56</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>16</td>
<td>59</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>26</td>
<td>52</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>8</td>
<td>14</td>
<td>61</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>6</td>
<td>13</td>
<td>62</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>8</td>
<td>14</td>
<td>61</td>
</tr>
<tr>
<td>After 5 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>7</td>
<td>14</td>
<td>59</td>
</tr>
<tr>
<td>Full time</td>
<td>7</td>
<td>14</td>
<td>59</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>23</td>
<td>54</td>
</tr>
<tr>
<td>Union</td>
<td>6</td>
<td>10</td>
<td>62</td>
</tr>
<tr>
<td>Nonunion</td>
<td>8</td>
<td>20</td>
<td>56</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>20</td>
<td>56</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>15</td>
<td>57</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>25</td>
<td>55</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>8</td>
<td>14</td>
<td>59</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>6</td>
<td>13</td>
<td>58</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>8</td>
<td>14</td>
<td>60</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 35. Paid sick leave: Number of annual days by service requirement,¹ State and local government workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service²</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 10 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>7</td>
<td>15</td>
<td>58</td>
</tr>
<tr>
<td>Full time</td>
<td>7</td>
<td>14</td>
<td>58</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>22</td>
<td>54</td>
</tr>
<tr>
<td>Union</td>
<td>6</td>
<td>9</td>
<td>61</td>
</tr>
<tr>
<td>Nonunion</td>
<td>8</td>
<td>20</td>
<td>55</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>19</td>
<td>56</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>14</td>
<td>58</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>25</td>
<td>55</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>8</td>
<td>14</td>
<td>58</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>6</td>
<td>12</td>
<td>58</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>8</td>
<td>15</td>
<td>58</td>
</tr>
<tr>
<td>After 20 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>7</td>
<td>15</td>
<td>58</td>
</tr>
<tr>
<td>Full time</td>
<td>7</td>
<td>14</td>
<td>58</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>22</td>
<td>54</td>
</tr>
<tr>
<td>Union</td>
<td>6</td>
<td>9</td>
<td>61</td>
</tr>
<tr>
<td>Nonunion</td>
<td>8</td>
<td>20</td>
<td>54</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>19</td>
<td>56</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>14</td>
<td>58</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>25</td>
<td>55</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>7</td>
<td>14</td>
<td>58</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>6</td>
<td>12</td>
<td>58</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>8</td>
<td>15</td>
<td>58</td>
</tr>
</tbody>
</table>

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

² Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

³ Less than 0.5.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,\(^1\) State and local government workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service(^2)</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 1 year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.8</td>
<td>1.0</td>
<td>1.7</td>
</tr>
<tr>
<td>Full time</td>
<td>0.9</td>
<td>1.1</td>
<td>1.8</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>2.2</td>
<td>3.3</td>
</tr>
<tr>
<td>Union</td>
<td>0.8</td>
<td>0.9</td>
<td>2.1</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.5</td>
<td>1.7</td>
<td>2.7</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>3.1</td>
<td>3.6</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>3.8</td>
<td>5.5</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>5.4</td>
<td>5.4</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.9</td>
<td>1.1</td>
<td>1.9</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.2</td>
<td>2.4</td>
<td>2.4</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.2</td>
<td>1.2</td>
<td>2.2</td>
</tr>
<tr>
<td>After 5 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.8</td>
<td>1.1</td>
<td>1.6</td>
</tr>
<tr>
<td>Full time</td>
<td>0.9</td>
<td>1.1</td>
<td>1.7</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>2.3</td>
<td>3.1</td>
</tr>
<tr>
<td>Union</td>
<td>0.8</td>
<td>0.9</td>
<td>2.0</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.5</td>
<td>1.8</td>
<td>2.4</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>3.2</td>
<td>3.6</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>3.7</td>
<td>5.3</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>5.4</td>
<td>5.2</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.9</td>
<td>1.1</td>
<td>1.7</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.2</td>
<td>2.5</td>
<td>2.6</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.2</td>
<td>1.2</td>
<td>1.9</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,1 State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service2</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 10 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.8</td>
<td>1.3</td>
<td>1.6</td>
</tr>
<tr>
<td>Full time</td>
<td>0.9</td>
<td>1.4</td>
<td>1.7</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>2.3</td>
<td>3.2</td>
</tr>
<tr>
<td>Union</td>
<td>0.8</td>
<td>0.9</td>
<td>2.0</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.5</td>
<td>2.4</td>
<td>2.3</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>3.2</td>
<td>3.6</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>3.8</td>
<td>5.4</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>5.4</td>
<td>5.2</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.9</td>
<td>1.4</td>
<td>1.8</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.2</td>
<td>2.6</td>
<td>2.7</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.2</td>
<td>1.6</td>
<td>2.0</td>
</tr>
<tr>
<td>After 20 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.8</td>
<td>1.3</td>
<td>1.7</td>
</tr>
<tr>
<td>Full time</td>
<td>0.9</td>
<td>1.4</td>
<td>1.7</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>2.3</td>
<td>3.2</td>
</tr>
<tr>
<td>Union</td>
<td>0.7</td>
<td>0.9</td>
<td>2.1</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.5</td>
<td>2.4</td>
<td>2.3</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>3.2</td>
<td>3.6</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>3.8</td>
<td>5.4</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>5.4</td>
<td>5.2</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.9</td>
<td>1.4</td>
<td>1.8</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.2</td>
<td>2.6</td>
<td>2.7</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.2</td>
<td>1.6</td>
<td>2.0</td>
</tr>
</tbody>
</table>

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

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

3 Less than 0.05.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

### Table 36. Paid sick leave: Carryover provisions, State and local government workers, March 2016

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Carryover provision&lt;sup&gt;1&lt;/sup&gt;</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Unlimited accumulation</td>
<td>Limit on days accumulated</td>
<td>No carryover provision</td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>92</td>
<td>63</td>
<td>29</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>92</td>
<td>62</td>
<td>30</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>Professional and related</td>
<td>92</td>
<td>61</td>
<td>31</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>Teachers</td>
<td>90</td>
<td>57</td>
<td>32</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>89</td>
<td>56</td>
<td>33</td>
<td>11</td>
<td></td>
</tr>
<tr>
<td>Service</td>
<td>92</td>
<td>66</td>
<td>26</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>Protective service</td>
<td>91</td>
<td>65</td>
<td>27</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>Sales and office</td>
<td>93</td>
<td>64</td>
<td>29</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>93</td>
<td>64</td>
<td>30</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
<td>61</td>
<td>–</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>96</td>
<td>61</td>
<td>35</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td><strong>Full time</strong></td>
<td>92</td>
<td>62</td>
<td>30</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td><strong>Part time</strong></td>
<td>94</td>
<td>67</td>
<td>28</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>Union</td>
<td>94</td>
<td>66</td>
<td>28</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>Nonunion</td>
<td>90</td>
<td>59</td>
<td>30</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong>&lt;sup&gt;2&lt;/sup&gt;</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>92</td>
<td>61</td>
<td>31</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>91</td>
<td>58</td>
<td>33</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>93</td>
<td>64</td>
<td>29</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>92</td>
<td>65</td>
<td>27</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>91</td>
<td>61</td>
<td>31</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>91</td>
<td>59</td>
<td>32</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>92</td>
<td>62</td>
<td>30</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>Education and health services</td>
<td>91</td>
<td>61</td>
<td>30</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>Educational services</td>
<td>91</td>
<td>61</td>
<td>30</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>90</td>
<td>59</td>
<td>32</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>93</td>
<td>70</td>
<td>23</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>90</td>
<td>59</td>
<td>31</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>Hospitals</td>
<td>–</td>
<td>64</td>
<td>–</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>Public administration</td>
<td>95</td>
<td>67</td>
<td>28</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>89</td>
<td>50</td>
<td>39</td>
<td>11</td>
<td></td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>53</td>
<td>–</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>46</td>
<td>–</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>100 workers or more</td>
<td>92</td>
<td>64</td>
<td>28</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>93</td>
<td>49</td>
<td>43</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td>500 workers or more</td>
<td>92</td>
<td>69</td>
<td>23</td>
<td>8</td>
<td></td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 36. Paid sick leave: Carryover provisions, State and local government workers, March 2016—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Carryover provision¹</th>
<th>No carryover provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Unlimited accumulation</td>
</tr>
<tr>
<td>State government</td>
<td>95</td>
<td>75</td>
</tr>
<tr>
<td>Local government</td>
<td>91</td>
<td>58</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>94</td>
<td>59</td>
</tr>
<tr>
<td>New England</td>
<td>95</td>
<td>48</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>94</td>
<td>64</td>
</tr>
<tr>
<td>South</td>
<td>88</td>
<td>63</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>88</td>
<td>69</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>58</td>
</tr>
<tr>
<td>West South Central</td>
<td>87</td>
<td>55</td>
</tr>
<tr>
<td>Midwest</td>
<td>94</td>
<td>51</td>
</tr>
<tr>
<td>East North Central</td>
<td>93</td>
<td>53</td>
</tr>
<tr>
<td>West North Central</td>
<td>95</td>
<td>46</td>
</tr>
<tr>
<td>West</td>
<td>96</td>
<td>78</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>66</td>
</tr>
<tr>
<td>Pacific</td>
<td>96</td>
<td>82</td>
</tr>
</tbody>
</table>

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 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Carryover provision¹</th>
<th></th>
<th></th>
<th>No carryover provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Unlimited accumulation</td>
<td>Limit on days accumulated</td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.8</td>
<td>1.6</td>
<td>1.4</td>
<td>0.8</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.8</td>
<td>1.7</td>
<td>1.6</td>
<td>0.8</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.9</td>
<td>1.8</td>
<td>1.7</td>
<td>0.9</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.2</td>
<td>1.9</td>
<td>1.9</td>
<td>1.2</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>1.3</td>
<td>2.3</td>
<td>2.2</td>
<td>1.3</td>
</tr>
<tr>
<td>Service</td>
<td>1.6</td>
<td>2.2</td>
<td>1.8</td>
<td>1.6</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.6</td>
<td>3.3</td>
<td>3.0</td>
<td>2.6</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.1</td>
<td>2.7</td>
<td>2.5</td>
<td>1.1</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.2</td>
<td>2.8</td>
<td>2.6</td>
<td>1.2</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
<td>3.7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.0</td>
<td>4.5</td>
<td>4.4</td>
<td>1.0</td>
</tr>
<tr>
<td>Full time</td>
<td>0.9</td>
<td>1.7</td>
<td>1.5</td>
<td>0.9</td>
</tr>
<tr>
<td>Part time</td>
<td>2.2</td>
<td>2.8</td>
<td>2.4</td>
<td>2.2</td>
</tr>
<tr>
<td>Union</td>
<td>0.8</td>
<td>1.5</td>
<td>1.5</td>
<td>0.8</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.4</td>
<td>2.7</td>
<td>2.0</td>
<td>1.4</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:²</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.6</td>
<td>2.5</td>
<td>2.0</td>
<td>1.6</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>2.4</td>
<td>3.6</td>
<td>3.6</td>
<td>2.4</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.3</td>
<td>2.5</td>
<td>2.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.5</td>
<td>2.5</td>
<td>2.2</td>
<td>1.5</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.9</td>
<td>1.3</td>
<td>1.2</td>
<td>0.9</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.4</td>
<td>2.2</td>
<td>1.9</td>
<td>1.4</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.8</td>
<td>1.6</td>
<td>1.4</td>
<td>0.8</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.0</td>
<td>1.8</td>
<td>1.6</td>
<td>1.0</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.0</td>
<td>1.8</td>
<td>1.7</td>
<td>1.0</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.1</td>
<td>2.1</td>
<td>2.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.3</td>
<td>3.6</td>
<td>2.5</td>
<td>2.3</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.4</td>
<td>4.7</td>
<td>4.1</td>
<td>2.4</td>
</tr>
<tr>
<td>Hospitals</td>
<td>–</td>
<td>6.2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.1</td>
<td>2.5</td>
<td>2.3</td>
<td>1.1</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>2.6</td>
<td>4.8</td>
<td>4.4</td>
<td>2.6</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>7.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>7.7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.8</td>
<td>1.6</td>
<td>1.4</td>
<td>0.8</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.1</td>
<td>3.4</td>
<td>3.2</td>
<td>1.1</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.0</td>
<td>1.6</td>
<td>1.5</td>
<td>1.0</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 36. Standard errors for paid sick leave: Carryover provisions, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Carryover provision</th>
<th>No carryover provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Unlimited accumulation</td>
</tr>
<tr>
<td>State government</td>
<td>1.6</td>
<td>3.4</td>
</tr>
<tr>
<td>Local government</td>
<td>0.8</td>
<td>1.5</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic area</th>
<th>Carryover provision</th>
<th>No carryover provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Unlimited accumulation</td>
</tr>
<tr>
<td>Northeast</td>
<td>1.4</td>
<td>2.0</td>
</tr>
<tr>
<td>New England</td>
<td>2.1</td>
<td>4.0</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.8</td>
<td>3.3</td>
</tr>
<tr>
<td>South</td>
<td>1.8</td>
<td>3.3</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>2.1</td>
<td>4.4</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>8.1</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.5</td>
<td>5.7</td>
</tr>
<tr>
<td>Midwest</td>
<td>0.9</td>
<td>3.5</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.0</td>
<td>3.0</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.5</td>
<td>8.3</td>
</tr>
<tr>
<td>West</td>
<td>0.7</td>
<td>2.4</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>3.4</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.7</td>
<td>2.9</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 37. Paid sick leave: Limit on days accumulated, State and local government workers, March 2016

(Includes workers in sick leave plans that specify a fixed number of days and limit the number of accumulated carryover days)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Limit on paid sick leave days accumulated</th>
<th>Mean number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td>All workers</td>
<td>43</td>
<td>90</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>50</td>
<td>100</td>
</tr>
<tr>
<td>Teachers</td>
<td>60</td>
<td>100</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>60</td>
<td>100</td>
</tr>
<tr>
<td>Service</td>
<td>30</td>
<td>60</td>
</tr>
<tr>
<td>Protective service</td>
<td>30</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>40</td>
<td>90</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>45</td>
<td>90</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>43</td>
<td>90</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>93</td>
</tr>
<tr>
<td>Union</td>
<td>80</td>
<td>120</td>
</tr>
<tr>
<td>Nonunion</td>
<td>30</td>
<td>60</td>
</tr>
<tr>
<td>Average wage within the following categories.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>30</td>
<td>60</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>30</td>
<td>50</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>45</td>
<td>90</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>45</td>
<td>89</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>60</td>
<td>120</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>90</td>
<td>125</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>43</td>
<td>90</td>
</tr>
<tr>
<td>Education and health services</td>
<td>56</td>
<td>100</td>
</tr>
<tr>
<td>Educational services</td>
<td>53</td>
<td>100</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>50</td>
<td>90</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universites</td>
<td>50</td>
<td>100</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>–</td>
<td>90</td>
</tr>
<tr>
<td>Hospitals</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>30</td>
<td>60</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>30</td>
<td>60</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>45</td>
<td>90</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>35</td>
<td>80</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>60</td>
<td>110</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 37. Paid sick leave: Limit on days accumulated, State and local government workers, March 2016—continued

(Includes workers in sick leave plans that specify a fixed number of days and limit the number of accumulated carryover days)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Limit on paid sick leave days accumulated&lt;sup&gt;2&lt;/sup&gt;</th>
<th>Mean number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td>State government</td>
<td>–</td>
<td>120</td>
</tr>
<tr>
<td>Local government</td>
<td>40</td>
<td>90</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile</th>
<th>75th percentile</th>
<th>90th percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>105</td>
<td>150</td>
<td>175</td>
<td>200</td>
<td>250</td>
</tr>
<tr>
<td>New England</td>
<td>105</td>
<td>120</td>
<td>165</td>
<td>200</td>
<td>219</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>–</td>
<td>160</td>
<td>180</td>
<td>200</td>
<td>300</td>
</tr>
<tr>
<td>South</td>
<td>30</td>
<td>70</td>
<td>120</td>
<td>180</td>
<td>240</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>60</td>
<td>90</td>
<td>120</td>
<td>180</td>
<td>180</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>25</td>
<td>–</td>
<td>100</td>
<td>175</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>45</td>
<td>80</td>
<td>120</td>
<td>180</td>
<td>205</td>
</tr>
<tr>
<td>East North Central</td>
<td>45</td>
<td>100</td>
<td>120</td>
<td>180</td>
<td>255</td>
</tr>
<tr>
<td>West North Central</td>
<td>45</td>
<td>–</td>
<td>120</td>
<td>145</td>
<td>180</td>
</tr>
<tr>
<td>West</td>
<td>–</td>
<td>–</td>
<td>120</td>
<td>156</td>
<td>200</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>100</td>
<td>125</td>
<td>–</td>
<td>200</td>
</tr>
</tbody>
</table>

<sup>1</sup> Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 37. Standard errors for paid sick leave: Limit on days accumulated, State and local government workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Limit on paid sick leave days accumulated&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Mean number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td>All workers</td>
<td>4.6</td>
<td>0.0</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>10.7</td>
<td>11.9</td>
</tr>
<tr>
<td>Professional and related</td>
<td>7.1</td>
<td>9.3</td>
</tr>
<tr>
<td>Teachers</td>
<td>2.2</td>
<td>14.7</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>9.1</td>
<td>12.7</td>
</tr>
<tr>
<td>Service</td>
<td>0.9</td>
<td>5.3</td>
</tr>
<tr>
<td>Sales and office</td>
<td>2.6</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>9.4</td>
<td>0.0</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>4.6</td>
<td>0.0</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>16.7</td>
</tr>
<tr>
<td>Union</td>
<td>11.7</td>
<td>0.0</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.7</td>
<td>1.7</td>
</tr>
<tr>
<td><strong>Average wage within the following categories&lt;sup&gt;2&lt;/sup&gt;</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.2</td>
<td>2.2</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>2.4</td>
<td>10.2</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>4.4</td>
<td>0.0</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>8.7</td>
<td>12.2</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>17.3</td>
<td>0.0</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>8.4</td>
<td>9.0</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>4.9</td>
<td>0.0</td>
</tr>
<tr>
<td>Education and health services</td>
<td>8.1</td>
<td>12.9</td>
</tr>
<tr>
<td>Educational services</td>
<td>9.9</td>
<td>10.3</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>10.6</td>
<td>11.0</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>12.2</td>
<td>14.8</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>–</td>
<td>15.0</td>
</tr>
<tr>
<td>Hospitals</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>4.2</td>
<td>10.8</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>6.8</td>
<td>7.0</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>3.2</td>
<td>7.6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>8.7</td>
<td>13.1</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>4.4</td>
<td>14.2</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Limit on paid sick leave days accumulated&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Mean number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td>State government</td>
<td>–</td>
<td>2.9</td>
</tr>
<tr>
<td>Local government</td>
<td>7.3</td>
<td>9.0</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>10.1</td>
<td>19.4</td>
</tr>
<tr>
<td>New England</td>
<td>8.3</td>
<td>0.0</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>–</td>
<td>0.0</td>
</tr>
<tr>
<td>South</td>
<td>4.0</td>
<td>16.1</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.9</td>
<td>4.5</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>6.3</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.7</td>
<td>15.1</td>
</tr>
<tr>
<td>East North Central</td>
<td>8.3</td>
<td>7.1</td>
</tr>
<tr>
<td>West North Central</td>
<td>5.7</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>23.0</td>
</tr>
</tbody>
</table>

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

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 38. Paid vacations: Number of annual days by service requirement,¹ State and local government workers, March 2016

(All workers with paid vacations = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid vacation days by length of service²</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 1 year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>3</td>
<td>11</td>
<td>58</td>
</tr>
<tr>
<td>Full time</td>
<td>2</td>
<td>10</td>
<td>59</td>
</tr>
<tr>
<td>Part time</td>
<td>10</td>
<td>25</td>
<td>45</td>
</tr>
<tr>
<td>Union</td>
<td>3</td>
<td>13</td>
<td>61</td>
</tr>
<tr>
<td>Nonunion</td>
<td>3</td>
<td>9</td>
<td>56</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>13</td>
<td>62</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>2</td>
<td>15</td>
<td>67</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>6</td>
<td>–</td>
<td>54</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>3</td>
<td>10</td>
<td>58</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>2</td>
<td>15</td>
<td>61</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>3</td>
<td>9</td>
<td>57</td>
</tr>
<tr>
<td>After 5 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>2</td>
<td>5</td>
<td>26</td>
</tr>
<tr>
<td>Full time</td>
<td>1</td>
<td>4</td>
<td>25</td>
</tr>
<tr>
<td>Part time</td>
<td>9</td>
<td>12</td>
<td>43</td>
</tr>
<tr>
<td>Union</td>
<td>2</td>
<td>7</td>
<td>21</td>
</tr>
<tr>
<td>Nonunion</td>
<td>2</td>
<td>3</td>
<td>30</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>4</td>
<td>34</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>–</td>
<td>37</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>–</td>
<td>28</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>2</td>
<td>5</td>
<td>24</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
<td>–</td>
<td>33</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2</td>
<td>5</td>
<td>22</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 38. Paid vacations: Number of annual days by service requirement,¹ State and local government workers, March 2016—continued

(All workers with paid vacations = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid vacation days by length of service²</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
<td>15 to 19 days</td>
<td>20 to 24 days</td>
<td>Greater than 24 days</td>
<td></td>
</tr>
<tr>
<td>After 10 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>1</td>
<td>2</td>
<td>9</td>
<td>52</td>
<td>26</td>
<td>10</td>
<td>18</td>
</tr>
<tr>
<td>Full time</td>
<td>1</td>
<td>1</td>
<td>9</td>
<td>52</td>
<td>27</td>
<td>10</td>
<td>19</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>7</td>
<td>23</td>
<td>47</td>
<td>16</td>
<td>–</td>
<td>16</td>
</tr>
<tr>
<td>Union</td>
<td>(³)</td>
<td>3</td>
<td>9</td>
<td>49</td>
<td>28</td>
<td>11</td>
<td>18</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1</td>
<td>1</td>
<td>10</td>
<td>54</td>
<td>25</td>
<td>9</td>
<td>18</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>–</td>
<td>10</td>
<td>63</td>
<td>18</td>
<td>7</td>
<td>17</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>59</td>
<td>21</td>
<td>7</td>
<td>17</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>68</td>
<td>13</td>
<td>7</td>
<td>18</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1</td>
<td>2</td>
<td>9</td>
<td>50</td>
<td>28</td>
<td>10</td>
<td>19</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1</td>
<td>2</td>
<td>9</td>
<td>49</td>
<td>28</td>
<td>11</td>
<td>19</td>
</tr>
<tr>
<td>After 20 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>1</td>
<td>1</td>
<td>6</td>
<td>14</td>
<td>46</td>
<td>32</td>
<td>22</td>
</tr>
<tr>
<td>Full time</td>
<td>1</td>
<td>1</td>
<td>5</td>
<td>13</td>
<td>46</td>
<td>33</td>
<td>22</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>–</td>
<td>16</td>
<td>19</td>
<td>44</td>
<td>14</td>
<td>19</td>
</tr>
<tr>
<td>Union</td>
<td>(³)</td>
<td>2</td>
<td>5</td>
<td>10</td>
<td>46</td>
<td>36</td>
<td>22</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1</td>
<td>1</td>
<td>7</td>
<td>17</td>
<td>46</td>
<td>29</td>
<td>22</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>–</td>
<td>8</td>
<td>20</td>
<td>43</td>
<td>28</td>
<td>21</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>21</td>
<td>41</td>
<td>27</td>
<td>21</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>–</td>
<td>8</td>
<td>–</td>
<td>46</td>
<td>29</td>
<td>22</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1</td>
<td>1</td>
<td>6</td>
<td>13</td>
<td>46</td>
<td>33</td>
<td>22</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
<td>–</td>
<td>7</td>
<td>16</td>
<td>44</td>
<td>31</td>
<td>22</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1</td>
<td>1</td>
<td>5</td>
<td>12</td>
<td>47</td>
<td>34</td>
<td>22</td>
</tr>
</tbody>
</table>

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/glossary20152016.htm.

Table 38. Standard errors for paid vacations: Number of annual days by service requirement,1 State and local government workers, March 2016

| Characteristics | | Paid vacation days by length of service2 | Mean number of days | Median number of days |
|-----------------|-------------------------------------------------|-------------------|------------------|
|                 | Less than 5 days | 5 to 9 days | 10 to 14 days | 15 to 19 days | 20 to 24 days | Greater than 24 days |
| **After 1 year** | | | | | | |
| All workers | | 0.4 | 0.8 | 1.8 | 1.8 | 1.1 | 0.3 | 0.2 | 0.0 |
| Full time | | 0.4 | 0.8 | 1.9 | 1.8 | 1.1 | 0.3 | 0.2 | 0.0 |
| Part time | | 2.0 | 2.7 | 4.9 | 2.8 | – | – | 0.4 | 0.0 |
| Union | | 0.5 | 1.3 | 1.8 | 1.0 | 1.0 | 0.4 | 0.1 | 0.7 |
| Nonunion | | 0.5 | 0.8 | 3.0 | 3.0 | 1.9 | 0.4 | 0.3 | 0.0 |
| 1 to 99 workers | | – | 2.7 | 4.0 | 3.3 | 1.2 | – | 0.3 | 0.3 |
| 1 to 49 workers | | 1.0 | 3.6 | 5.3 | – | 2.1 | – | 0.4 | 1.6 |
| 50 to 99 workers | | 1.8 | – | 5.5 | 5.9 | 1.8 | – | 0.4 | (3) |
| 100 workers or more | | 0.4 | 0.9 | 1.8 | 1.8 | 1.2 | 0.3 | 0.2 | 0.0 |
| 100 to 499 workers | | 0.7 | 2.3 | 2.7 | 23 | 1.5 | 0.1 | 0.3 | 0.5 |
| 500 workers or more | | 0.5 | 0.9 | 2.1 | 2.0 | 1.4 | 0.4 | 0.2 | 0.0 |
| **After 5 years** | | | | | | |
| All workers | | 0.3 | 0.6 | 1.5 | 1.5 | 1.8 | 0.6 | 0.2 | 0.0 |
| Full time | | 0.3 | 0.6 | 1.5 | 1.6 | 1.9 | 0.6 | 0.2 | 0.0 |
| Part time | | 1.7 | 1.9 | 5.7 | 4.1 | – | – | 0.4 | 0.7 |
| Union | | 0.2 | 1.1 | 1.2 | 1.8 | 0.8 | 0.9 | 0.2 | 0.0 |
| Nonunion | | 0.4 | 0.4 | 2.4 | 2.3 | 3.1 | 0.7 | 0.3 | (3) |
| 1 to 99 workers | | – | 1.7 | 4.3 | 4.3 | 1.7 | – | 0.3 | 0.0 |
| 1 to 49 workers | | – | – | 5.7 | 5.5 | 2.2 | – | 0.4 | (3) |
| 50 to 99 workers | | – | – | 4.7 | 6.2 | 2.4 | – | 0.4 | 0.0 |
| 100 workers or more | | 0.3 | 0.6 | 1.5 | 1.6 | 2.1 | 0.7 | 0.2 | 0.0 |
| 100 to 499 workers | | – | – | 2.8 | 2.9 | 1.7 | 1.3 | 0.3 | 0.0 |
| 500 workers or more | | 0.4 | 0.7 | 1.6 | 1.7 | 2.4 | 0.7 | 0.2 | (3) |

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid vacation days by length of service</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 10 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.3</td>
<td>0.4</td>
<td>0.8</td>
</tr>
<tr>
<td>Full time</td>
<td>0.3</td>
<td>0.4</td>
<td>0.8</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>1.4</td>
<td>2.8</td>
</tr>
<tr>
<td>Union</td>
<td>0.1</td>
<td>0.8</td>
<td>0.7</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.4</td>
<td>0.2</td>
<td>1.3</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>–</td>
<td>2.8</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.3</td>
<td>0.4</td>
<td>0.7</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
<td>–</td>
<td>1.6</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.3</td>
<td>0.6</td>
<td>0.7</td>
</tr>
<tr>
<td>After 20 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.3</td>
<td>0.3</td>
<td>0.7</td>
</tr>
<tr>
<td>Full time</td>
<td>0.3</td>
<td>0.4</td>
<td>0.7</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>–</td>
<td>2.3</td>
</tr>
<tr>
<td>Union</td>
<td>0.1</td>
<td>0.7</td>
<td>0.6</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.4</td>
<td>0.2</td>
<td>1.1</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>–</td>
<td>2.7</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>–</td>
<td>2.9</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.3</td>
<td>0.4</td>
<td>0.5</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
<td>–</td>
<td>1.6</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.3</td>
<td>0.5</td>
<td>0.4</td>
</tr>
</tbody>
</table>

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

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

3 Less than 0.05.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 39. Consolidated leave plans:1 Access, State and local government workers, March 2016

(All workers with paid vacations = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With consolidated leave plan</th>
<th>With no consolidated leave plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Paid days by length of service (Mean number of days)</td>
<td>Paid vacation days by length of service (Mean number of days)</td>
</tr>
<tr>
<td></td>
<td>1 year</td>
<td>5 years</td>
</tr>
<tr>
<td>All workers</td>
<td>11</td>
<td>18</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>13</td>
<td>18</td>
</tr>
<tr>
<td>Professional and related</td>
<td>15</td>
<td>19</td>
</tr>
<tr>
<td>Service</td>
<td>10</td>
<td>18</td>
</tr>
<tr>
<td>Protective service</td>
<td>8</td>
<td>18</td>
</tr>
<tr>
<td>Sales and office</td>
<td>10</td>
<td>18</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>10</td>
<td>18</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>7</td>
<td>19</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>8</td>
<td>15</td>
</tr>
<tr>
<td>Full time</td>
<td>11</td>
<td>18</td>
</tr>
<tr>
<td>Part time</td>
<td>14</td>
<td>15</td>
</tr>
<tr>
<td>Union</td>
<td>6</td>
<td>19</td>
</tr>
<tr>
<td>Nonunion</td>
<td>15</td>
<td>18</td>
</tr>
<tr>
<td>Average wage within the following categories:2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>14</td>
<td>17</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>19</td>
<td>17</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>10</td>
<td>19</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>11</td>
<td>18</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>9</td>
<td>21</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>11</td>
<td>18</td>
</tr>
<tr>
<td>Education and health services</td>
<td>12</td>
<td>19</td>
</tr>
<tr>
<td>Educational services</td>
<td>4</td>
<td>16</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>4</td>
<td>10</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>5</td>
<td>23</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>31</td>
<td>20</td>
</tr>
<tr>
<td>Hospitals</td>
<td>34</td>
<td>20</td>
</tr>
<tr>
<td>Public administration</td>
<td>10</td>
<td>18</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>12</td>
<td>18</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>11</td>
<td>18</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>13</td>
<td>18</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 39. Consolidated leave plans:¹ Access, State and local government workers, March 2016—continued

(All workers with paid vacations = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With consolidated leave plan</th>
<th>With no consolidated leave plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Paid days by length of service</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(Mean number of days)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1 year 5 years 10 years 20 years</td>
<td>1 year 5 years 10 years 20 years</td>
</tr>
<tr>
<td>State government</td>
<td>6 19 22 25 27</td>
<td>94 13 16 19 23</td>
</tr>
<tr>
<td>Local government</td>
<td>14 18 22 25 28</td>
<td>86 11 14 17 21</td>
</tr>
</tbody>
</table>

| Geographic areas                 |                             |                                 |
|----------------------------------|------------------------------|                                 |
| Northeast                        | 3 20 23 26 28               | 97 12 16 19 22                 |
| Middle Atlantic                  | 3 19 23 26 30               | 97 12 16 19 22                 |
| South                            | 14 17 20 23 26              | 86 12 15 17 21                 |
| South Atlantic                   | 9 18 20 23 26               | 91 12 15 17 21                 |
| East South Central               | 13 20 25 28 30              | 87 12 15 18 21                 |
| West South Central               | 24 16 18 21 24              | 76 12 14 17 21                 |
| Midwest                          | 11 18 23 26 28              | 89 11 14 17 21                 |
| East North Central               | 9 19 23 25 29              | 91 11 14 17 21                 |
| West                             | 12 19 24 28 31              | 88 12 15 17 21                 |
| Pacific                          | 13 19 25 29 31              | 87 12 15 17 21                 |

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With consolidated leave plan</th>
<th>With no consolidated leave plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Access</td>
</tr>
<tr>
<td></td>
<td>Paid days by length of service (Mean number of days)</td>
<td>Paid vacation days by length of service (Mean number of days)</td>
</tr>
<tr>
<td></td>
<td>1 year</td>
<td>5 years</td>
</tr>
<tr>
<td>All workers</td>
<td>1.1</td>
<td>0.4</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.4</td>
<td>0.6</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.6</td>
<td>0.7</td>
</tr>
<tr>
<td>Service</td>
<td>1.3</td>
<td>0.5</td>
</tr>
<tr>
<td>Protective service</td>
<td>1.8</td>
<td>0.7</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.4</td>
<td>0.6</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.5</td>
<td>0.8</td>
</tr>
<tr>
<td>Production, transportation, and material moving ...</td>
<td>2.3</td>
<td>1.5</td>
</tr>
<tr>
<td>Full time</td>
<td>1.1</td>
<td>0.4</td>
</tr>
<tr>
<td>Part time</td>
<td>3.1</td>
<td>1.3</td>
</tr>
<tr>
<td>Union</td>
<td>1.2</td>
<td>0.6</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.6</td>
<td>0.5</td>
</tr>
<tr>
<td>Average wage within the following categories:2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.9</td>
<td>0.4</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>3.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.1</td>
<td>0.5</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.3</td>
<td>0.5</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.5</td>
<td>1.0</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.9</td>
<td>1.4</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.1</td>
<td>0.4</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.2</td>
<td>0.7</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.7</td>
<td>2.0</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.5</td>
<td>2.9</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>3.1</td>
<td>0.7</td>
</tr>
<tr>
<td>Hospitals</td>
<td>4.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.5</td>
<td>0.4</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>3.2</td>
<td>0.8</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.1</td>
<td>0.4</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>2.3</td>
<td>0.7</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.1</td>
<td>0.5</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 39. Standard errors for consolidated leave plans: Access, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With consolidated leave plan</th>
<th>With no consolidated leave plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Paid days by length of service</td>
</tr>
<tr>
<td></td>
<td>(Mean number of days)</td>
<td>(Mean number of days)</td>
</tr>
<tr>
<td></td>
<td>1 year</td>
<td>5 years</td>
</tr>
<tr>
<td></td>
<td>1 year</td>
<td>5 years</td>
</tr>
<tr>
<td>State government</td>
<td>1.4</td>
<td>1.3</td>
</tr>
<tr>
<td>Local government</td>
<td>1.4</td>
<td>0.4</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Paid days by length of service</th>
<th>Paid vacation days by length of service</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 year</td>
<td>5 years</td>
</tr>
<tr>
<td>Northeast</td>
<td>1.0</td>
<td>1.6</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.9</td>
<td>1.5</td>
</tr>
<tr>
<td>South</td>
<td>1.6</td>
<td>0.5</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.4</td>
<td>0.6</td>
</tr>
<tr>
<td>East South Central</td>
<td>2.5</td>
<td>1.7</td>
</tr>
<tr>
<td>West South Central</td>
<td>5.0</td>
<td>0.7</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.5</td>
<td>1.3</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.3</td>
<td>2.1</td>
</tr>
<tr>
<td>West</td>
<td>2.7</td>
<td>0.5</td>
</tr>
<tr>
<td>Pacific</td>
<td>3.3</td>
<td>0.6</td>
</tr>
</tbody>
</table>

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 2016.

Note: For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebss/glossary20152016.htm.

Table 40. Quality of life benefits: Access, State and local government workers, March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Childcare1</th>
<th>Flexible workplace</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>13</td>
<td>4</td>
<td>11</td>
<td>53</td>
<td>75</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>14</td>
<td>4</td>
<td>10</td>
<td>55</td>
<td>75</td>
</tr>
<tr>
<td>Professional and related</td>
<td>14</td>
<td>4</td>
<td>9</td>
<td>54</td>
<td>75</td>
</tr>
<tr>
<td>Teachers</td>
<td>12</td>
<td>3</td>
<td>5</td>
<td>52</td>
<td>71</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>9</td>
<td>1</td>
<td>3</td>
<td>50</td>
<td>71</td>
</tr>
<tr>
<td>Service</td>
<td>12</td>
<td>5</td>
<td>10</td>
<td>51</td>
<td>74</td>
</tr>
<tr>
<td>Protective service</td>
<td>12</td>
<td>5</td>
<td>13</td>
<td>56</td>
<td>81</td>
</tr>
<tr>
<td>Sales and office</td>
<td>16</td>
<td>4</td>
<td>16</td>
<td>52</td>
<td>75</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>16</td>
<td>4</td>
<td>17</td>
<td>54</td>
<td>77</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>11</td>
<td>3</td>
<td>12</td>
<td>57</td>
<td>76</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>6</td>
<td>–</td>
<td>12</td>
<td>43</td>
<td>69</td>
</tr>
<tr>
<td>Full time</td>
<td>14</td>
<td>4</td>
<td>12</td>
<td>56</td>
<td>78</td>
</tr>
<tr>
<td>Part time</td>
<td>8</td>
<td>2</td>
<td>7</td>
<td>38</td>
<td>55</td>
</tr>
<tr>
<td>Union</td>
<td>16</td>
<td>2</td>
<td>14</td>
<td>56</td>
<td>84</td>
</tr>
<tr>
<td>Nonunion</td>
<td>11</td>
<td>6</td>
<td>8</td>
<td>51</td>
<td>67</td>
</tr>
<tr>
<td>Average wage within the following categories:2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>9</td>
<td>4</td>
<td>5</td>
<td>44</td>
<td>63</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>7</td>
<td>–</td>
<td>3</td>
<td>40</td>
<td>56</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>17</td>
<td>5</td>
<td>15</td>
<td>54</td>
<td>79</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>15</td>
<td>4</td>
<td>13</td>
<td>58</td>
<td>78</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>13</td>
<td>3</td>
<td>12</td>
<td>57</td>
<td>80</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>17</td>
<td>5</td>
<td>12</td>
<td>58</td>
<td>82</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>14</td>
<td>4</td>
<td>11</td>
<td>53</td>
<td>75</td>
</tr>
<tr>
<td>Education and health services</td>
<td>14</td>
<td>4</td>
<td>7</td>
<td>53</td>
<td>74</td>
</tr>
<tr>
<td>Educational services</td>
<td>13</td>
<td>3</td>
<td>6</td>
<td>51</td>
<td>72</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>8</td>
<td>1</td>
<td>3</td>
<td>47</td>
<td>71</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>28</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>65</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>18</td>
<td>–</td>
<td>16</td>
<td>64</td>
<td>88</td>
</tr>
<tr>
<td>Hospitals</td>
<td>21</td>
<td>–</td>
<td>–</td>
<td>68</td>
<td>90</td>
</tr>
<tr>
<td>Public administration</td>
<td>16</td>
<td>5</td>
<td>17</td>
<td>55</td>
<td>77</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>8</td>
<td>4</td>
<td>5</td>
<td>37</td>
<td>48</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>7</td>
<td>5</td>
<td>7</td>
<td>35</td>
<td>41</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>41</td>
<td>58</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>14</td>
<td>4</td>
<td>12</td>
<td>55</td>
<td>78</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>10</td>
<td>2</td>
<td>6</td>
<td>41</td>
<td>59</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>16</td>
<td>5</td>
<td>14</td>
<td>60</td>
<td>85</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 40. Quality of life benefits: Access, State and local government workers, March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Childcare¹</th>
<th>Flexible workplace</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>28</td>
<td>–</td>
<td>22</td>
<td>70</td>
<td>86</td>
</tr>
<tr>
<td>Local government</td>
<td>8</td>
<td>2</td>
<td>7</td>
<td>47</td>
<td>71</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Childcare¹</th>
<th>Flexible workplace</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>19</td>
<td>–</td>
<td>5</td>
<td>41</td>
<td>80</td>
</tr>
<tr>
<td>New England</td>
<td>17</td>
<td>–</td>
<td>5</td>
<td>35</td>
<td>75</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>20</td>
<td>–</td>
<td>5</td>
<td>43</td>
<td>82</td>
</tr>
<tr>
<td>South</td>
<td>11</td>
<td>7</td>
<td>5</td>
<td>55</td>
<td>71</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>10</td>
<td>8</td>
<td>5</td>
<td>62</td>
<td>83</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>7</td>
<td>2</td>
<td>5</td>
<td>50</td>
<td>64</td>
</tr>
<tr>
<td>Midwest</td>
<td>12</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>10</td>
<td>1</td>
<td>15</td>
<td>49</td>
<td>66</td>
</tr>
<tr>
<td>West North Central</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>15</td>
<td>4</td>
<td>25</td>
<td>67</td>
<td>85</td>
</tr>
<tr>
<td>Mountain</td>
<td>17</td>
<td>–</td>
<td>21</td>
<td>64</td>
<td>89</td>
</tr>
<tr>
<td>Pacific</td>
<td>14</td>
<td>4</td>
<td>27</td>
<td>68</td>
<td>84</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Childcare</th>
<th>Flexible workplace</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>1.3</td>
<td>1.0</td>
<td>1.1</td>
<td>1.6</td>
<td>1.4</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.3</td>
<td>1.1</td>
<td>1.2</td>
<td>1.7</td>
<td>1.6</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.3</td>
<td>1.0</td>
<td>1.2</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.4</td>
<td>0.9</td>
<td>1.0</td>
<td>2.0</td>
<td>1.7</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>1.1</td>
<td>0.3</td>
<td>0.8</td>
<td>1.9</td>
<td>1.7</td>
</tr>
<tr>
<td>Service</td>
<td>1.6</td>
<td>1.4</td>
<td>0.9</td>
<td>2.2</td>
<td>1.8</td>
</tr>
<tr>
<td>Protective service</td>
<td>1.9</td>
<td>1.2</td>
<td>1.5</td>
<td>2.8</td>
<td>2.5</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.9</td>
<td>1.2</td>
<td>1.9</td>
<td>2.5</td>
<td>2.2</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>2.0</td>
<td>1.2</td>
<td>2.0</td>
<td>2.5</td>
<td>2.1</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>2.4</td>
<td>1.0</td>
<td>1.8</td>
<td>3.8</td>
<td>2.7</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.3</td>
<td>–</td>
<td>2.5</td>
<td>4.6</td>
<td>5.6</td>
</tr>
<tr>
<td>Full time</td>
<td>1.4</td>
<td>1.2</td>
<td>1.2</td>
<td>1.7</td>
<td>1.5</td>
</tr>
<tr>
<td>Part time</td>
<td>1.3</td>
<td>0.7</td>
<td>1.5</td>
<td>2.7</td>
<td>2.4</td>
</tr>
<tr>
<td>Union</td>
<td>1.5</td>
<td>0.6</td>
<td>1.2</td>
<td>1.9</td>
<td>1.4</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.8</td>
<td>1.8</td>
<td>1.3</td>
<td>2.4</td>
<td>2.1</td>
</tr>
<tr>
<td>Average wage within the following categories:2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.6</td>
<td>1.3</td>
<td>0.8</td>
<td>2.4</td>
<td>2.3</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>2.2</td>
<td>–</td>
<td>0.8</td>
<td>3.2</td>
<td>3.4</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.9</td>
<td>1.7</td>
<td>2.0</td>
<td>2.3</td>
<td>1.9</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.5</td>
<td>0.9</td>
<td>1.4</td>
<td>2.0</td>
<td>1.9</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.3</td>
<td>0.9</td>
<td>1.0</td>
<td>2.0</td>
<td>1.5</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.1</td>
<td>2.0</td>
<td>2.1</td>
<td>2.7</td>
<td>2.1</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.3</td>
<td>1.0</td>
<td>1.1</td>
<td>1.6</td>
<td>1.4</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.7</td>
<td>1.4</td>
<td>1.7</td>
<td>1.9</td>
<td>1.8</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.9</td>
<td>1.5</td>
<td>1.4</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.0</td>
<td>0.3</td>
<td>0.4</td>
<td>1.8</td>
<td>1.7</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>7.0</td>
<td>–</td>
<td>–</td>
<td>6.2</td>
<td>6.3</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.5</td>
<td>–</td>
<td>4.2</td>
<td>3.2</td>
<td>2.3</td>
</tr>
<tr>
<td>Hospitals</td>
<td>3.8</td>
<td>–</td>
<td>–</td>
<td>3.3</td>
<td>2.8</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.9</td>
<td>1.6</td>
<td>1.3</td>
<td>2.4</td>
<td>2.2</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.7</td>
<td>1.2</td>
<td>1.6</td>
<td>3.7</td>
<td>4.8</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>2.0</td>
<td>1.6</td>
<td>2.1</td>
<td>5.3</td>
<td>5.2</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>6.9</td>
<td>7.0</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.3</td>
<td>1.2</td>
<td>1.2</td>
<td>1.8</td>
<td>1.4</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.4</td>
<td>0.7</td>
<td>1.1</td>
<td>3.0</td>
<td>2.8</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.6</td>
<td>1.5</td>
<td>1.5</td>
<td>1.9</td>
<td>1.5</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 40. Standard errors for quality of life benefits: Access, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Childcare1</th>
<th>Flexible workplace</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>4.2</td>
<td>–</td>
<td>4.0</td>
<td>4.1</td>
<td>3.6</td>
</tr>
<tr>
<td>Local government</td>
<td>0.6</td>
<td>0.3</td>
<td>0.5</td>
<td>1.6</td>
<td>1.4</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Childcare1</th>
<th>Flexible workplace</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.3</td>
<td>–</td>
<td>0.9</td>
<td>2.6</td>
<td>2.0</td>
</tr>
<tr>
<td>New England</td>
<td>4.0</td>
<td>–</td>
<td>2.0</td>
<td>7.0</td>
<td>2.1</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.1</td>
<td>–</td>
<td>1.0</td>
<td>2.4</td>
<td>2.7</td>
</tr>
<tr>
<td>South</td>
<td>2.4</td>
<td>2.5</td>
<td>0.6</td>
<td>3.3</td>
<td>2.9</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>2.3</td>
<td>2.8</td>
<td>0.9</td>
<td>4.0</td>
<td>2.2</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>9.9</td>
<td>9.6</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.3</td>
<td>0.7</td>
<td>1.0</td>
<td>4.8</td>
<td>4.0</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.5</td>
<td>–</td>
<td>–</td>
<td>2.6</td>
<td>2.8</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.0</td>
<td>0.4</td>
<td>2.1</td>
<td>3.1</td>
<td>2.3</td>
</tr>
<tr>
<td>West North Central</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>4.4</td>
<td>6.2</td>
</tr>
<tr>
<td>West</td>
<td>2.3</td>
<td>0.9</td>
<td>1.8</td>
<td>3.3</td>
<td>2.0</td>
</tr>
<tr>
<td>Mountain</td>
<td>3.5</td>
<td>–</td>
<td>4.1</td>
<td>6.1</td>
<td>3.9</td>
</tr>
<tr>
<td>Pacific</td>
<td>2.9</td>
<td>1.0</td>
<td>1.9</td>
<td>4.0</td>
<td>2.2</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 41. Financial benefits: Access, State and local government workers, March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Health savings account</th>
<th>Flexible benefits</th>
<th>Dependent care flexible spending account</th>
<th>Healthcare flexible spending account</th>
<th>Savings plans with no employer contribution</th>
<th>Financial planning</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td></td>
<td>26</td>
<td>34</td>
<td>55</td>
<td>61</td>
<td>61</td>
</tr>
</tbody>
</table>

Worker characteristics

| Management, professional, and related | Management, professional, and related | 27                | 36                                     | 57                                  | 64                                          | 62                 |
| Professional and related             | Professional and related              | 26                | 36                                     | 56                                  | 64                                          | 62                 |
| Teachers                            | Teachers                               | 25                | 36                                     | 52                                  | 62                                          | 58                 |
| Primary, secondary, and special education school teachers | Primary, secondary, and special education school teachers | 21                | 37                                     | 51                                  | 62                                          | 58                 |
| Service                             | Service                                | 23                | 28                                     | 52                                  | 56                                          | 59                 |
| Protective service                   | Protective service                     | 25                | 29                                     | 59                                  | 61                                          | 61                 |
| Sales and office                     | Sales and office                       | 27                | 35                                     | 58                                  | 62                                          | 64                 |
| Office and administrative support    | Office and administrative support      | 27                | 35                                     | 59                                  | 63                                          | 65                 |
| Natural resources, construction, and maintenance | Natural resources, construction, and maintenance | 26                | 36                                     | 55                                  | 57                                          | 62                 |
| Production, transportation, and material moving | Production, transportation, and material moving | 22                | 31                                     | 42                                  | 44                                          | 57                 |
| Full time                           | Full time                              | 28                | 37                                     | 60                                  | 66                                          | 66                 |
| Part time                           | Part time                              | 14                | 16                                     | 30                                  | 34                                          | 35                 |
| Union                               | Union                                  | 21                | 32                                     | 57                                  | 65                                          | 65                 |
| Nonunion                            | Nonunion                               | 29                | 36                                     | 54                                  | 58                                          | 58                 |
| Average wage within the following categories: | Average wage within the following categories: | 24                | 30                                     | 46                                  | 50                                          | 54                 |
| Lowest 25 percent                   | Lowest 25 percent                      | 22                | 25                                     | 38                                  | 41                                          | 50                 |
| Lowest 10 percent                   | Lowest 10 percent                      | 27                | 35                                     | 60                                  | 63                                          | 64                 |
| Second 25 percent                   | Second 25 percent                      | 26                | 38                                     | 59                                  | 64                                          | 63                 |
| Third 25 percent                    | Third 25 percent                       | 26                | 34                                     | 59                                  | 67                                          | 66                 |
| Highest 25 percent                  | Highest 25 percent                     | 25                | 30                                     | 53                                  | 64                                          | 64                 |
| Highest 10 percent                  | Highest 10 percent                     | 25                | 30                                     | 53                                  | 64                                          | 64                 |

Establishment characteristics

| Service-providing industries        | Service-providing industries          | 26                | 34                                     | 55                                  | 61                                          | 61                 |
| Education and health services       | Education and health services         | 27                | 36                                     | 55                                  | 63                                          | 61                 |
| Educational services                | Educational services                  | 28                | 36                                     | 55                                  | 63                                          | 61                 |
| Elementary and secondary schools    | Elementary and secondary schools      | 22                | 36                                     | 51                                  | 59                                          | 57                 |
| Junior colleges, colleges, and universities | Junior colleges, colleges, and universities | 48                | 35                                     | 67                                  | 76                                          | 74                 |
| Health care and social assistance   | Health care and social assistance     | 20                | 39                                     | 61                                  | 65                                          | 61                 |
| Hospitals                           | Hospitals                              | 24                | 44                                     | 61                                  | 62                                          | 62                 |
| Public administration               | Public administration                 | 25                | 32                                     | 58                                  | 60                                          | 63                 |
| 1 to 99 workers                     | 1 to 99 workers                       | 18                | 22                                     | 34                                  | 38                                          | 45                 |
| 1 to 49 workers                     | 1 to 49 workers                       | 16                | 19                                     | 34                                  | 37                                          | 40                 |
| 50 to 99 workers                    | 50 to 99 workers                      | 22                | 27                                     | 34                                  | 39                                          | 50                 |
| 100 workers or more                 | 100 workers or more                   | 27                | 36                                     | 58                                  | 64                                          | 64                 |
| 100 to 499 workers                  | 100 to 499 workers                    | 18                | 30                                     | 44                                  | 47                                          | 57                 |
| 500 workers or more                 | 500 workers or more                   | 30                | 37                                     | 63                                  | 70                                          | 66                 |

See footnotes at end of table.
Table 41. Financial benefits: Access, State and local government workers, March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Health savings account</th>
<th>Section 125 cafeteria benefits</th>
<th>Savings plans with no employer contribution</th>
<th>Financial planning</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Flexible benefits</td>
<td>Dependent care flexible spending account(^1)</td>
<td>Healthcare flexible spending account(^2)</td>
</tr>
<tr>
<td>State government</td>
<td>40</td>
<td>33</td>
<td>74</td>
<td>76</td>
</tr>
<tr>
<td>Local government</td>
<td>21</td>
<td>34</td>
<td>49</td>
<td>56</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Health savings account</th>
<th>Section 125 cafeteria benefits</th>
<th>Savings plans with no employer contribution</th>
<th>Financial planning</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Flexible benefits</td>
<td>Dependent care flexible spending account(^1)</td>
<td>Healthcare flexible spending account(^2)</td>
</tr>
<tr>
<td>Northeast</td>
<td>6</td>
<td>12</td>
<td>36</td>
<td>46</td>
</tr>
<tr>
<td>New England</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>3</td>
<td>14</td>
<td>34</td>
<td>47</td>
</tr>
<tr>
<td>South</td>
<td>33</td>
<td>44</td>
<td>62</td>
<td>66</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>33</td>
<td>46</td>
<td>65</td>
<td>69</td>
</tr>
<tr>
<td>East South Central</td>
<td>50</td>
<td>51</td>
<td>40</td>
<td>46</td>
</tr>
<tr>
<td>West South Central</td>
<td>23</td>
<td>37</td>
<td>70</td>
<td>73</td>
</tr>
<tr>
<td>Midwest</td>
<td>24</td>
<td>25</td>
<td>50</td>
<td>55</td>
</tr>
<tr>
<td>East North Central</td>
<td>23</td>
<td>16</td>
<td>41</td>
<td>47</td>
</tr>
<tr>
<td>West North Central</td>
<td>25</td>
<td>41</td>
<td>65</td>
<td>70</td>
</tr>
<tr>
<td>West</td>
<td>31</td>
<td>44</td>
<td>67</td>
<td>70</td>
</tr>
<tr>
<td>Mountain</td>
<td>28</td>
<td>–</td>
<td>66</td>
<td>67</td>
</tr>
<tr>
<td>Pacific</td>
<td>32</td>
<td>46</td>
<td>67</td>
<td>71</td>
</tr>
</tbody>
</table>

\(^1\) Formerly referred to as Dependent care reimbursement account.
\(^2\) Formerly referred to as Healthcare reimbursement account.
\(^3\) Savings plans established by the employer on behalf of the employee, but with no employer contribution. These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees' contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.
\(^4\) Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

## Table 41. Standard errors for financial benefits: Access, State and local government workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Health savings account</th>
<th>Section 125 cafeteria benefits</th>
<th>Savings plans with no employer contribution</th>
<th>Financial planning</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Flexible benefits</td>
<td>Dependent care flexible spending account¹</td>
<td>Healthcare flexible spending account²</td>
</tr>
<tr>
<td>All workers</td>
<td>1.3</td>
<td>1.6</td>
<td>1.7</td>
<td>1.8</td>
</tr>
</tbody>
</table>

### Worker characteristics

| Management, professional, and related | 1.5 | 1.7 | 2.0 | 2.0 | 1.6 | 1.5 |
| Professional and related             | 1.6 | 1.8 | 2.0 | 2.1 | 1.6 | 1.6 |
| Teachers                            | 1.8 | 2.2 | 2.3 | 2.3 | 2.0 | 1.4 |
| Primary, secondary, and special education school teachers | 1.8 | 2.5 | 2.5 | 2.5 | 2.4 | 1.7 |
| Service                             | 1.7 | 1.9 | 2.1 | 2.2 | 1.9 | 1.4 |
| Protective service                  | 2.6 | 2.5 | 2.9 | 2.9 | 2.8 | 2.7 |
| Sales and office                    | 2.3 | 2.6 | 2.4 | 2.4 | 2.3 | 2.5 |
| Office and administrative support   | 2.4 | 2.7 | 2.4 | 2.5 | 2.3 | 2.6 |
| Natural resources, construction, and maintenance | 3.0 | 3.2 | 3.7 | 4.0 | 3.9 | 4.0 |
| Production, transportation, and material moving | 3.7 | 3.5 | 3.9 | 3.8 | 4.9 | 2.2 |
| Full time                           | 1.4 | 1.7 | 1.9 | 2.0 | 1.5 | 1.5 |
| Part time                           | 2.1 | 1.7 | 2.1 | 2.2 | 2.3 | 1.5 |
| Union                               | 1.6 | 1.8 | 2.0 | 1.6 | 1.5 | 1.6 |
| Nonunion                            | 1.7 | 2.3 | 2.3 | 2.7 | 2.2 | 1.8 |

### Average wage within the following categories:⁴

|                         | 1.6 | 2.5 | 2.4 | 2.9 | 2.4 | 1.5 |
| Lowest 25 percent       |     |     |     |     |     |     |
| Lowest 10 percent       | 2.4 | 2.4 | 2.9 | 3.4 | 3.4 | 1.8 |
| Second 25 percent       | 1.9 | 1.9 | 2.3 | 2.3 | 2.2 | 2.2 |
| Third 25 percent        | 2.1 | 2.2 | 2.2 | 2.3 | 2.2 | 2.5 |
| Highest 25 percent      | 1.4 | 1.6 | 1.9 | 1.6 | 1.5 | 1.3 |
| Highest 10 percent      | 2.1 | 2.1 | 2.4 | 2.3 | 2.6 | 2.0 |

### Establishment characteristics

| Service-providing industries     | 1.4 | 1.6 | 1.7 | 1.8 | 1.4 | 1.3 |
| Educational services             | 1.7 | 1.9 | 2.2 | 2.2 | 1.6 | 1.6 |
| Elementary and secondary schools | 2.0 | 2.0 | 2.2 | 2.4 | 1.8 | 1.5 |
| Junior colleges, colleges, and universities | 1.7 | 2.3 | 2.6 | 2.6 | 2.0 | 1.4 |
| Health care and social assistance | 5.0 | 3.4 | 6.4 | 6.1 | 3.3 | 4.5 |
| Hospitals                        | 2.8 | 3.5 | 3.7 | 3.3 | 4.2 | 4.1 |
| Public administration            | 4.2 | 4.8 | 4.6 | 3.6 | 5.8 | 5.3 |
| 1 to 99 workers                  | 2.6 | 3.2 | 3.5 | 3.7 | 4.9 | 3.2 |
| 1 to 49 workers                  | 2.8 | 2.9 | 3.7 | 3.8 | 5.3 | 3.9 |
| 50 to 99 workers                 | 5.4 | 5.9 | 6.6 | 7.5 | 6.4 | 5.2 |
| 100 workers or more              | 1.4 | 1.5 | 1.7 | 1.7 | 1.4 | 1.4 |
| 100 to 499 workers               | 2.2 | 2.5 | 2.9 | 3.1 | 3.1 | 2.2 |
| 500 workers or more              | 1.6 | 1.8 | 1.8 | 1.8 | 1.6 | 1.7 |

See footnotes at end of table.
Table 41. Standard errors for financial benefits: Access, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Health savings account</th>
<th>Section 125 cafeteria benefits</th>
<th>Savings plans with no employer contribution</th>
<th>Financial planning</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Flexible benefits</td>
<td>Dependent care flexible spending account¹</td>
<td>Healthcare flexible spending account²</td>
</tr>
<tr>
<td>State government</td>
<td>3.1</td>
<td>2.8</td>
<td>3.7</td>
<td>3.8</td>
</tr>
<tr>
<td>Local government</td>
<td>1.3</td>
<td>1.7</td>
<td>1.9</td>
<td>1.9</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Health savings account</th>
<th>Flexible benefits</th>
<th>Dependent care flexible spending account¹</th>
<th>Healthcare flexible spending account²</th>
<th>Savings plans with no employer contribution</th>
<th>Financial planning</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.5</td>
<td>2.6</td>
<td>2.9</td>
<td>3.0</td>
<td>3.0</td>
<td>1.4</td>
</tr>
<tr>
<td>New England</td>
<td>–</td>
<td>–</td>
<td>6.9</td>
<td>6.4</td>
<td>4.2</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.0</td>
<td>3.3</td>
<td>3.1</td>
<td>3.3</td>
<td>3.8</td>
<td>1.4</td>
</tr>
<tr>
<td>South</td>
<td>2.1</td>
<td>2.9</td>
<td>2.8</td>
<td>3.4</td>
<td>2.7</td>
<td>2.1</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>3.4</td>
<td>4.2</td>
<td>2.8</td>
<td>2.7</td>
<td>4.3</td>
<td>3.2</td>
</tr>
<tr>
<td>East South Central</td>
<td>7.1</td>
<td>8.2</td>
<td>8.9</td>
<td>12.1</td>
<td>6.9</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.5</td>
<td>4.6</td>
<td>3.4</td>
<td>3.8</td>
<td>2.4</td>
<td>3.3</td>
</tr>
<tr>
<td>Midwest</td>
<td>3.0</td>
<td>2.7</td>
<td>3.0</td>
<td>2.1</td>
<td>2.9</td>
<td>3.7</td>
</tr>
<tr>
<td>East North Central</td>
<td>3.4</td>
<td>2.4</td>
<td>2.8</td>
<td>2.0</td>
<td>3.9</td>
<td>2.8</td>
</tr>
<tr>
<td>West North Central</td>
<td>5.8</td>
<td>6.4</td>
<td>5.8</td>
<td>3.7</td>
<td>4.0</td>
<td>7.9</td>
</tr>
<tr>
<td>West</td>
<td>3.6</td>
<td>4.0</td>
<td>4.8</td>
<td>4.7</td>
<td>2.2</td>
<td>2.7</td>
</tr>
<tr>
<td>Mountain</td>
<td>7.1</td>
<td>–</td>
<td>14.2</td>
<td>14.4</td>
<td>4.5</td>
<td>2.6</td>
</tr>
<tr>
<td>Pacific</td>
<td>4.1</td>
<td>2.4</td>
<td>3.6</td>
<td>2.9</td>
<td>2.2</td>
<td>3.6</td>
</tr>
</tbody>
</table>

¹ Formerly referred to as Dependent care reimbursement account.
² Formerly referred to as Healthcare reimbursement account.
³ Savings plans established by the employer on behalf of the employee, but with no employer contribution. These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees’ contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.
⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 42. Health-related benefits: Access, State and local government workers, March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Long-term care insurance</th>
<th>Retiree healthcare benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Under age 65</td>
<td>Age 65 and over</td>
</tr>
<tr>
<td>All workers</td>
<td>28</td>
<td>72</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>30</td>
<td>75</td>
</tr>
<tr>
<td>Professional and related</td>
<td>30</td>
<td>74</td>
</tr>
<tr>
<td>Teachers</td>
<td>27</td>
<td>73</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>22</td>
<td>75</td>
</tr>
<tr>
<td>Service</td>
<td>25</td>
<td>66</td>
</tr>
<tr>
<td>Protective service</td>
<td>26</td>
<td>73</td>
</tr>
<tr>
<td>Sales and office</td>
<td>28</td>
<td>71</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>28</td>
<td>73</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>26</td>
<td>64</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>15</td>
<td>69</td>
</tr>
<tr>
<td>Full time</td>
<td>30</td>
<td>75</td>
</tr>
<tr>
<td>Part time</td>
<td>13</td>
<td>49</td>
</tr>
<tr>
<td>Union</td>
<td>26</td>
<td>78</td>
</tr>
<tr>
<td>Nonunion</td>
<td>29</td>
<td>66</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>20</td>
<td>59</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>19</td>
<td>48</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>31</td>
<td>75</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>32</td>
<td>76</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>29</td>
<td>78</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>32</td>
<td>80</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>28</td>
<td>71</td>
</tr>
<tr>
<td>Education and health services</td>
<td>31</td>
<td>73</td>
</tr>
<tr>
<td>Educational services</td>
<td>30</td>
<td>73</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>22</td>
<td>73</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>57</td>
<td>75</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>36</td>
<td>73</td>
</tr>
<tr>
<td>Hospitals</td>
<td>34</td>
<td>71</td>
</tr>
<tr>
<td>Public administration</td>
<td>25</td>
<td>73</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>16</td>
<td>47</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>14</td>
<td>43</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>18</td>
<td>52</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>30</td>
<td>75</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>15</td>
<td>64</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>34</td>
<td>79</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 42. Health-related benefits: Access, State and local government workers, March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Long-term care insurance¹</th>
<th>Retiree healthcare benefits²</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Under age 65</td>
<td>Age 65 and over</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>State government</td>
<td>44</td>
<td>85</td>
</tr>
<tr>
<td>Local government</td>
<td>22</td>
<td>67</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Under age 65</th>
<th>Age 65 and over</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>15</td>
<td>83</td>
</tr>
<tr>
<td>New England</td>
<td>11</td>
<td>78</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>17</td>
<td>84</td>
</tr>
<tr>
<td>South</td>
<td>36</td>
<td>71</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>42</td>
<td>75</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>55</td>
</tr>
<tr>
<td>West South Central</td>
<td>23</td>
<td>76</td>
</tr>
<tr>
<td>Midwest</td>
<td>16</td>
<td>59</td>
</tr>
<tr>
<td>East North Central</td>
<td>13</td>
<td>57</td>
</tr>
<tr>
<td>West North Central</td>
<td>–</td>
<td>62</td>
</tr>
<tr>
<td>West</td>
<td>37</td>
<td>76</td>
</tr>
<tr>
<td>Mountain</td>
<td>24</td>
<td>74</td>
</tr>
<tr>
<td>Pacific</td>
<td>42</td>
<td>76</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 42. Standard errors for health-related benefits: Access, State and local government workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Long-term care insurance</th>
<th>Retiree healthcare benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Under age 65</td>
<td>Age 65 and over</td>
</tr>
<tr>
<td>All workers</td>
<td>1.5</td>
<td>1.4</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.5</td>
<td>1.3</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.6</td>
<td>1.3</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>1.4</td>
<td>1.5</td>
</tr>
<tr>
<td>Service</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.8</td>
<td>2.5</td>
</tr>
<tr>
<td>Sales and office</td>
<td>2.2</td>
<td>2.5</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>2.2</td>
<td>2.5</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>3.2</td>
<td>4.3</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>2.8</td>
<td>3.8</td>
</tr>
<tr>
<td>Full time</td>
<td>1.6</td>
<td>1.5</td>
</tr>
<tr>
<td>Part time</td>
<td>1.2</td>
<td>2.5</td>
</tr>
<tr>
<td>Union</td>
<td>1.5</td>
<td>1.4</td>
</tr>
<tr>
<td>Nonunion</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.9</td>
<td>2.5</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>2.7</td>
<td>3.6</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>2.4</td>
<td>1.9</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.8</td>
<td>1.9</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.6</td>
<td>1.4</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.5</td>
<td>2.2</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.5</td>
<td>1.4</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.9</td>
<td>1.5</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.9</td>
<td>1.6</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.3</td>
<td>1.7</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>5.5</td>
<td>3.7</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>4.3</td>
<td>3.3</td>
</tr>
<tr>
<td>Hospitals</td>
<td>6.2</td>
<td>4.4</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.8</td>
<td>2.0</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>2.6</td>
<td>4.4</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>2.6</td>
<td>4.2</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>5.0</td>
<td>7.6</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.6</td>
<td>1.3</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.9</td>
<td>2.9</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.9</td>
<td>1.5</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Long-term care insurance¹</th>
<th>Retiree healthcare benefits²</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Under age 65</td>
<td>Age 65 and over</td>
</tr>
<tr>
<td>State government</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Local government</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.0</td>
<td>1.4</td>
</tr>
<tr>
<td>New England</td>
<td>2.9</td>
<td>2.8</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.8</td>
<td>1.6</td>
</tr>
<tr>
<td>South</td>
<td>3.1</td>
<td>3.0</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>3.0</td>
<td>2.4</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>10.4</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.9</td>
<td>3.3</td>
</tr>
<tr>
<td>Midwest</td>
<td>3.9</td>
<td>2.4</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.5</td>
<td>3.0</td>
</tr>
<tr>
<td>West North Central</td>
<td>–</td>
<td>3.7</td>
</tr>
<tr>
<td>West</td>
<td>2.7</td>
<td>2.9</td>
</tr>
<tr>
<td>Mountain</td>
<td>3.4</td>
<td>5.6</td>
</tr>
<tr>
<td>Pacific</td>
<td>3.4</td>
<td>3.4</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 43. Nonproduction bonuses: Access, State and local government workers, March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus&lt;sup&gt;2&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>33</td>
<td>4</td>
<td>1</td>
<td>1</td>
<td>15</td>
<td>6</td>
<td>1</td>
<td>13</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>33</td>
<td>4</td>
<td>1</td>
<td>1</td>
<td>15</td>
<td>4</td>
<td>1</td>
<td>14</td>
</tr>
<tr>
<td>Professional and related</td>
<td>31</td>
<td>4</td>
<td>(3)</td>
<td>1</td>
<td>14</td>
<td>4</td>
<td>(3)</td>
<td>13</td>
</tr>
<tr>
<td>Teachers</td>
<td>29</td>
<td>2</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>15</td>
<td>2</td>
<td>13</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>32</td>
<td>2</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>17</td>
<td>3</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>33</td>
<td>4</td>
<td>1</td>
<td>1</td>
<td>13</td>
<td>7</td>
<td>–</td>
<td>12</td>
</tr>
<tr>
<td>Protective service</td>
<td>44</td>
<td>6</td>
<td>–</td>
<td>3</td>
<td>16</td>
<td>12</td>
<td>–</td>
<td>16</td>
</tr>
<tr>
<td>Sales and office</td>
<td>35</td>
<td>4</td>
<td>1</td>
<td>2</td>
<td>16</td>
<td>6</td>
<td>1</td>
<td>14</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>36</td>
<td>4</td>
<td>1</td>
<td>2</td>
<td>16</td>
<td>6</td>
<td>1</td>
<td>14</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>38</td>
<td>3</td>
<td>–</td>
<td>2</td>
<td>16</td>
<td>14</td>
<td>–</td>
<td>10</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>30</td>
<td>2</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>17</td>
<td>5</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>37</td>
<td>4</td>
<td>1</td>
<td>1</td>
<td>17</td>
<td>7</td>
<td>1</td>
<td>15</td>
</tr>
<tr>
<td>Part time</td>
<td>10</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>4</td>
<td>1</td>
<td>–</td>
<td>3</td>
</tr>
<tr>
<td>Union</td>
<td>40</td>
<td>5</td>
<td>–</td>
<td>–</td>
<td>25</td>
<td>6</td>
<td>–</td>
<td>12</td>
</tr>
<tr>
<td>Nonunion</td>
<td>28</td>
<td>3</td>
<td>1</td>
<td>2</td>
<td>5</td>
<td>6</td>
<td>1</td>
<td>14</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:&lt;sup&gt;4&lt;/sup&gt;</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>24</td>
<td>1</td>
<td>1</td>
<td>3</td>
<td>7</td>
<td>5</td>
<td>(3)</td>
<td>10</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>18</td>
<td>(3)</td>
<td>1</td>
<td>2</td>
<td>4</td>
<td>4</td>
<td>4</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>37</td>
<td>6</td>
<td>1</td>
<td>1</td>
<td>15</td>
<td>8</td>
<td>–</td>
<td>14</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>37</td>
<td>5</td>
<td>1</td>
<td>1</td>
<td>16</td>
<td>7</td>
<td>1</td>
<td>15</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>36</td>
<td>5</td>
<td>(3)</td>
<td>–</td>
<td>21</td>
<td>4</td>
<td>(3)</td>
<td>13</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>41</td>
<td>5</td>
<td>–</td>
<td>–</td>
<td>22</td>
<td>4</td>
<td>–</td>
<td>15</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>33</td>
<td>4</td>
<td>1</td>
<td>1</td>
<td>15</td>
<td>6</td>
<td>1</td>
<td>13</td>
</tr>
<tr>
<td>Education and health services</td>
<td>29</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>13</td>
<td>4</td>
<td>1</td>
<td>12</td>
</tr>
<tr>
<td>Educational services</td>
<td>27</td>
<td>2</td>
<td>(3)</td>
<td>–</td>
<td>13</td>
<td>3</td>
<td>–</td>
<td>11</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>27</td>
<td>1</td>
<td>–</td>
<td>–</td>
<td>15</td>
<td>3</td>
<td>–</td>
<td>11</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>26</td>
<td>6</td>
<td>–</td>
<td>–</td>
<td>9</td>
<td>3</td>
<td>–</td>
<td>11</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>43</td>
<td>9</td>
<td>3</td>
<td>6</td>
<td>13</td>
<td>6</td>
<td>4</td>
<td>18</td>
</tr>
<tr>
<td>Hospitals</td>
<td>44</td>
<td>6</td>
<td>–</td>
<td>6</td>
<td>15</td>
<td>6</td>
<td>4</td>
<td>20</td>
</tr>
<tr>
<td>Public administration</td>
<td>42</td>
<td>6</td>
<td>1</td>
<td>2</td>
<td>18</td>
<td>9</td>
<td>–</td>
<td>16</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>35</td>
<td>–</td>
<td>3</td>
<td>7</td>
<td>12</td>
<td>10</td>
<td>–</td>
<td>10</td>
</tr>
<tr>
<td>1 to 9 workers</td>
<td>31</td>
<td>–</td>
<td>–</td>
<td>8</td>
<td>8</td>
<td>–</td>
<td>–</td>
<td>9</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>41</td>
<td>–</td>
<td>–</td>
<td>5</td>
<td>18</td>
<td>10</td>
<td>–</td>
<td>12</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>33</td>
<td>4</td>
<td>1</td>
<td>1</td>
<td>15</td>
<td>5</td>
<td>1</td>
<td>13</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>31</td>
<td>1</td>
<td>2</td>
<td>–</td>
<td>15</td>
<td>6</td>
<td>1</td>
<td>12</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>34</td>
<td>5</td>
<td>–</td>
<td>(3)</td>
<td>15</td>
<td>5</td>
<td>1</td>
<td>14</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 43. Nonproduction bonuses: Access, State and local government workers, March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus&lt;sup&gt;2&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>46</td>
<td>11</td>
<td>–</td>
<td>–</td>
<td>17</td>
<td>8</td>
<td>2</td>
<td>22</td>
</tr>
<tr>
<td>Local government</td>
<td>29</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>14</td>
<td>5</td>
<td>(3)</td>
<td>10</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>All nonproduction bonuses&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus&lt;sup&gt;2&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>39</td>
<td>–</td>
<td>(3)</td>
<td>–</td>
<td>25</td>
<td>6</td>
<td>–</td>
<td>19</td>
</tr>
<tr>
<td>New England</td>
<td>41</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>25</td>
<td>10</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>39</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>25</td>
<td>4</td>
<td>–</td>
<td>20</td>
</tr>
<tr>
<td>South</td>
<td>35</td>
<td>4</td>
<td>2</td>
<td>3</td>
<td>5</td>
<td>7</td>
<td>1</td>
<td>18</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>44</td>
<td>6</td>
<td>2</td>
<td>3</td>
<td>5</td>
<td>7</td>
<td>2</td>
<td>25</td>
</tr>
<tr>
<td>West South Central</td>
<td>32</td>
<td>3</td>
<td>–</td>
<td>–</td>
<td>7</td>
<td>7</td>
<td>–</td>
<td>16</td>
</tr>
<tr>
<td>Midwest</td>
<td>25</td>
<td>1</td>
<td>1</td>
<td>–</td>
<td>15</td>
<td>7</td>
<td>–</td>
<td>5</td>
</tr>
<tr>
<td>East North Central</td>
<td>30</td>
<td>1</td>
<td>–</td>
<td>–</td>
<td>20</td>
<td>8</td>
<td>–</td>
<td>6</td>
</tr>
<tr>
<td>West North Central</td>
<td>17</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>5</td>
<td>–</td>
<td>–</td>
<td>5</td>
</tr>
<tr>
<td>West</td>
<td>35</td>
<td>11</td>
<td>–</td>
<td>–</td>
<td>22</td>
<td>1</td>
<td>–</td>
<td>7</td>
</tr>
<tr>
<td>Mountain</td>
<td>17</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>1</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>41</td>
<td>14</td>
<td>–</td>
<td>–</td>
<td>30</td>
<td>1</td>
<td>–</td>
<td>6</td>
</tr>
</tbody>
</table>

<sup>1</sup> The sum of the individual components may be greater than the total because some employees may have access to more than one type of nonproduction bonus.

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

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

<sup>4</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

### Table 43. Standard errors for nonproduction bonuses: Access, State and local government workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>1.3</td>
<td>0.4</td>
<td>0.2</td>
<td>0.3</td>
<td>0.8</td>
<td>0.6</td>
<td>0.2</td>
<td>0.9</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related .................</td>
<td>1.5</td>
<td>0.3</td>
<td>0.2</td>
<td>0.3</td>
<td>1.0</td>
<td>0.6</td>
<td>0.1</td>
<td>1.0</td>
</tr>
<tr>
<td>Professional and related ..</td>
<td>1.5</td>
<td>0.4</td>
<td>0.2</td>
<td>0.3</td>
<td>1.0</td>
<td>0.6</td>
<td>0.1</td>
<td>0.9</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.6</td>
<td>0.4</td>
<td></td>
<td></td>
<td>1.2</td>
<td>0.5</td>
<td>–</td>
<td>1.1</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>1.9</td>
<td>0.4</td>
<td></td>
<td></td>
<td>1.5</td>
<td>0.6</td>
<td>–</td>
<td>1.4</td>
</tr>
<tr>
<td>Service</td>
<td>1.9</td>
<td>0.9</td>
<td>0.5</td>
<td>0.7</td>
<td>1.4</td>
<td>0.9</td>
<td>–</td>
<td>1.4</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.9</td>
<td>1.7</td>
<td>–</td>
<td>1.3</td>
<td>2.1</td>
<td>1.7</td>
<td>–</td>
<td>2.7</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.8</td>
<td>0.7</td>
<td>0.4</td>
<td>0.7</td>
<td>1.4</td>
<td>0.9</td>
<td>0.3</td>
<td>1.4</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.9</td>
<td>0.7</td>
<td>0.4</td>
<td>0.6</td>
<td>1.4</td>
<td>0.9</td>
<td>0.3</td>
<td>1.4</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>3.5</td>
<td>0.7</td>
<td></td>
<td>0.9</td>
<td>1.8</td>
<td>3.6</td>
<td>–</td>
<td>1.6</td>
</tr>
<tr>
<td>Production, transportation, and material moving ...</td>
<td>3.6</td>
<td>0.7</td>
<td></td>
<td></td>
<td>2.8</td>
<td>1.3</td>
<td>–</td>
<td>1.7</td>
</tr>
<tr>
<td>Full time</td>
<td>1.5</td>
<td>0.4</td>
<td>0.2</td>
<td>0.4</td>
<td>0.9</td>
<td>0.7</td>
<td>0.2</td>
<td>1.0</td>
</tr>
<tr>
<td>Part time</td>
<td>1.2</td>
<td>0.2</td>
<td>0.3</td>
<td>0.5</td>
<td>0.8</td>
<td>0.5</td>
<td>–</td>
<td>0.8</td>
</tr>
<tr>
<td>Union</td>
<td>1.6</td>
<td>0.6</td>
<td></td>
<td></td>
<td>1.4</td>
<td>0.8</td>
<td>–</td>
<td>0.9</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.9</td>
<td>0.4</td>
<td>0.4</td>
<td>0.6</td>
<td>0.7</td>
<td>0.9</td>
<td>0.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Average wage within the following categories:²</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.9</td>
<td>0.3</td>
<td>0.4</td>
<td>0.8</td>
<td>0.8</td>
<td>1.0</td>
<td>0.1</td>
<td>1.4</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>2.5</td>
<td>0.2</td>
<td>0.4</td>
<td>1.0</td>
<td>0.8</td>
<td>1.3</td>
<td>–</td>
<td>1.5</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>2.0</td>
<td>0.9</td>
<td>0.4</td>
<td>0.4</td>
<td>1.2</td>
<td>1.2</td>
<td>–</td>
<td>1.4</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>2.0</td>
<td>0.7</td>
<td>0.3</td>
<td>0.5</td>
<td>1.5</td>
<td>0.8</td>
<td>0.2</td>
<td>1.3</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.4</td>
<td>0.5</td>
<td>0.1</td>
<td></td>
<td>1.2</td>
<td>0.5</td>
<td>0.2</td>
<td>1.0</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.2</td>
<td>0.8</td>
<td></td>
<td></td>
<td>1.5</td>
<td>0.8</td>
<td>–</td>
<td>1.3</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.3</td>
<td>0.4</td>
<td>0.2</td>
<td>0.3</td>
<td>0.9</td>
<td>0.6</td>
<td>0.2</td>
<td>0.9</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.5</td>
<td>0.3</td>
<td>0.2</td>
<td>0.3</td>
<td>1.4</td>
<td>0.9</td>
<td>0.1</td>
<td>0.8</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.5</td>
<td>0.3</td>
<td>0.2</td>
<td></td>
<td>1.1</td>
<td>0.5</td>
<td>–</td>
<td>1.0</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.7</td>
<td>0.3</td>
<td></td>
<td></td>
<td>1.2</td>
<td>0.6</td>
<td>–</td>
<td>1.2</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>3.1</td>
<td>0.7</td>
<td></td>
<td></td>
<td>1.8</td>
<td>1.4</td>
<td>–</td>
<td>1.9</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>4.1</td>
<td>1.4</td>
<td>0.9</td>
<td>1.7</td>
<td>2.0</td>
<td>1.1</td>
<td>1.0</td>
<td>2.3</td>
</tr>
<tr>
<td>Hospitals</td>
<td>6.1</td>
<td>1.2</td>
<td>2.8</td>
<td></td>
<td>2.9</td>
<td>1.1</td>
<td>1.6</td>
<td>2.9</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.3</td>
<td>0.9</td>
<td>0.5</td>
<td>0.8</td>
<td>1.8</td>
<td>1.3</td>
<td>–</td>
<td>2.0</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>3.6</td>
<td>–</td>
<td>1.3</td>
<td>2.0</td>
<td>1.7</td>
<td>2.9</td>
<td>–</td>
<td>1.5</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>4.7</td>
<td>–</td>
<td>2.8</td>
<td>2.1</td>
<td>–</td>
<td>–</td>
<td>1.8</td>
<td></td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>6.5</td>
<td>–</td>
<td>2.2</td>
<td>4.2</td>
<td>2.9</td>
<td>–</td>
<td>2.9</td>
<td></td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.3</td>
<td>0.4</td>
<td>0.2</td>
<td>0.9</td>
<td>0.5</td>
<td>0.5</td>
<td>0.2</td>
<td>1.0</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>2.7</td>
<td>0.2</td>
<td>0.7</td>
<td>–</td>
<td>1.8</td>
<td>1.1</td>
<td>0.2</td>
<td>1.7</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.4</td>
<td>0.5</td>
<td></td>
<td>0.2</td>
<td>0.9</td>
<td>0.5</td>
<td>0.3</td>
<td>1.1</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 43. Standard errors for nonproduction bonuses: Access, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>3.2</td>
<td>1.2</td>
<td>–</td>
<td>–</td>
<td>2.2</td>
<td>2.0</td>
<td>0.7</td>
<td>2.6</td>
</tr>
<tr>
<td>Local government</td>
<td>1.4</td>
<td>0.3</td>
<td>0.3</td>
<td>0.5</td>
<td>0.9</td>
<td>0.6</td>
<td>0.2</td>
<td>0.8</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>2.4</td>
<td>–</td>
<td>0.1</td>
<td>–</td>
<td>1.5</td>
<td>1.1</td>
<td>–</td>
<td>1.4</td>
</tr>
<tr>
<td>New England</td>
<td>4.4</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>2.3</td>
<td>3.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>2.8</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>1.9</td>
<td>1.0</td>
<td>–</td>
<td>1.0</td>
</tr>
<tr>
<td>South</td>
<td>2.4</td>
<td>0.8</td>
<td>0.5</td>
<td>0.8</td>
<td>0.7</td>
<td>1.2</td>
<td>0.5</td>
<td>1.9</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>2.7</td>
<td>1.4</td>
<td>0.8</td>
<td>1.0</td>
<td>0.8</td>
<td>1.6</td>
<td>0.9</td>
<td>2.9</td>
</tr>
<tr>
<td>West South Central</td>
<td>3.1</td>
<td>0.7</td>
<td>–</td>
<td>–</td>
<td>1.6</td>
<td>1.9</td>
<td>–</td>
<td>2.6</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.7</td>
<td>0.4</td>
<td>0.2</td>
<td>–</td>
<td>1.9</td>
<td>1.6</td>
<td>–</td>
<td>1.0</td>
</tr>
<tr>
<td>East North Central</td>
<td>3.3</td>
<td>0.5</td>
<td>–</td>
<td>–</td>
<td>2.6</td>
<td>1.7</td>
<td>–</td>
<td>1.4</td>
</tr>
<tr>
<td>West North Central</td>
<td>3.8</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>2.2</td>
<td>–</td>
<td>–</td>
<td>1.2</td>
</tr>
<tr>
<td>West</td>
<td>2.6</td>
<td>1.1</td>
<td>–</td>
<td>–</td>
<td>2.6</td>
<td>0.5</td>
<td>–</td>
<td>1.3</td>
</tr>
<tr>
<td>Mountain</td>
<td>4.7</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>0.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>2.3</td>
<td>1.5</td>
<td>–</td>
<td>–</td>
<td>3.2</td>
<td>0.7</td>
<td>–</td>
<td>1.2</td>
</tr>
</tbody>
</table>

¹ Includes all other bonuses provided to employees and not published separately.
² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 44. Unmarried domestic partner benefits: Access, State and local government workers, March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Healthcare benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
</tr>
<tr>
<td>All workers</td>
<td>50</td>
<td>49</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>53</td>
<td>51</td>
</tr>
<tr>
<td>Professional and related</td>
<td>53</td>
<td>52</td>
</tr>
<tr>
<td>Teachers</td>
<td>52</td>
<td>50</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>56</td>
<td>54</td>
</tr>
<tr>
<td>Service</td>
<td>43</td>
<td>42</td>
</tr>
<tr>
<td>Protective service</td>
<td>44</td>
<td>43</td>
</tr>
<tr>
<td>Sales and office</td>
<td>54</td>
<td>53</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>55</td>
<td>55</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>46</td>
<td>46</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>39</td>
<td>40</td>
</tr>
<tr>
<td>Full time</td>
<td>55</td>
<td>54</td>
</tr>
<tr>
<td>Part time</td>
<td>20</td>
<td>21</td>
</tr>
<tr>
<td>Union</td>
<td>53</td>
<td>51</td>
</tr>
<tr>
<td>Nonunion</td>
<td>47</td>
<td>47</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>38</td>
<td>39</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>32</td>
<td>33</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>51</td>
<td>50</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>52</td>
<td>51</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>58</td>
<td>55</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>63</td>
<td>56</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>50</td>
<td>49</td>
</tr>
<tr>
<td>Education and health services</td>
<td>52</td>
<td>50</td>
</tr>
<tr>
<td>Educational services</td>
<td>53</td>
<td>52</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>53</td>
<td>52</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>54</td>
<td>53</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>40</td>
<td>40</td>
</tr>
<tr>
<td>Hospitals</td>
<td>37</td>
<td>40</td>
</tr>
<tr>
<td>Public administration</td>
<td>49</td>
<td>48</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>34</td>
<td>34</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>28</td>
<td>28</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>43</td>
<td>42</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>52</td>
<td>51</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>40</td>
<td>41</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>56</td>
<td>54</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Healthcare benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
</tr>
<tr>
<td>State government</td>
<td>58</td>
<td>57</td>
</tr>
<tr>
<td>Local government</td>
<td>47</td>
<td>46</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>53</td>
<td>47</td>
</tr>
<tr>
<td>New England</td>
<td>34</td>
<td>27</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>61</td>
<td>54</td>
</tr>
<tr>
<td>South</td>
<td>53</td>
<td>54</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>45</td>
<td>45</td>
</tr>
<tr>
<td>East South Central</td>
<td>71</td>
<td>72</td>
</tr>
<tr>
<td>West South Central</td>
<td>56</td>
<td>57</td>
</tr>
<tr>
<td>Midwest</td>
<td></td>
<td></td>
</tr>
<tr>
<td>East North Central</td>
<td></td>
<td></td>
</tr>
<tr>
<td>West</td>
<td>77</td>
<td>76</td>
</tr>
<tr>
<td>Mountain</td>
<td>61</td>
<td>61</td>
</tr>
<tr>
<td>Pacific</td>
<td>83</td>
<td>82</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

## Table 44. Standard errors for unmarried domestic partner benefits: Access¹, State and local government workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Healthcare benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
</tr>
<tr>
<td>All workers</td>
<td>2.0</td>
<td>2.0</td>
</tr>
</tbody>
</table>

### Worker characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Healthcare benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>2.0</td>
<td>2.1</td>
</tr>
<tr>
<td>Professional and related</td>
<td>2.0</td>
<td>2.1</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.9</td>
<td>2.0</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>2.3</td>
<td>2.3</td>
</tr>
<tr>
<td>Service</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.9</td>
<td>2.7</td>
</tr>
<tr>
<td>Sales and office</td>
<td>3.0</td>
<td>2.9</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>3.0</td>
<td>2.9</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>3.5</td>
<td>3.5</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>4.1</td>
<td>4.2</td>
</tr>
<tr>
<td>Full time</td>
<td>2.1</td>
<td>2.1</td>
</tr>
<tr>
<td>Part time</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Union</td>
<td>2.0</td>
<td>2.1</td>
</tr>
<tr>
<td>Nonunion</td>
<td>2.8</td>
<td>2.8</td>
</tr>
<tr>
<td>Average wage within the following categories:²</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>2.9</td>
<td>2.8</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>4.4</td>
<td>4.3</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>2.9</td>
<td>2.9</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>2.7</td>
<td>2.7</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.6</td>
<td>1.7</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.2</td>
<td>2.2</td>
</tr>
</tbody>
</table>

### Establishment characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Healthcare benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.1</td>
<td>2.1</td>
</tr>
<tr>
<td>Educational services</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>4.8</td>
<td>4.9</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>5.9</td>
<td>6.0</td>
</tr>
<tr>
<td>Hospitals</td>
<td>8.7</td>
<td>8.5</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>4.2</td>
<td>4.2</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>4.4</td>
<td>4.3</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>7.0</td>
<td>7.0</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>2.6</td>
<td>2.1</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>3.3</td>
<td>3.6</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2.2</td>
<td>2.2</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 44. Standard errors for unmarried domestic partner benefits: Access¹, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Healthcare benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
</tr>
<tr>
<td>State government</td>
<td>4.3</td>
<td>4.3</td>
</tr>
<tr>
<td>Local government</td>
<td>1.6</td>
<td>1.7</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Same sex</th>
<th>Opposite sex</th>
<th>Same sex</th>
<th>Opposite sex</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>2.4</td>
<td>2.6</td>
<td>2.7</td>
<td>3.0</td>
</tr>
<tr>
<td>New England</td>
<td>3.4</td>
<td>3.3</td>
<td>6.2</td>
<td>7.1</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>3.1</td>
<td>3.3</td>
<td>2.9</td>
<td>3.0</td>
</tr>
<tr>
<td>South</td>
<td>3.0</td>
<td>3.0</td>
<td>1.2</td>
<td>1.0</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>4.2</td>
<td>4.1</td>
<td>1.6</td>
<td>1.1</td>
</tr>
<tr>
<td>East South Central</td>
<td>6.9</td>
<td>7.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>3.4</td>
<td>3.3</td>
<td>2.3</td>
<td>2.1</td>
</tr>
<tr>
<td>Midwest</td>
<td>–</td>
<td>–</td>
<td>4.9</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>–</td>
<td>–</td>
<td>3.2</td>
<td>3.4</td>
</tr>
<tr>
<td>West</td>
<td>2.3</td>
<td>2.3</td>
<td>2.8</td>
<td>2.7</td>
</tr>
<tr>
<td>Mountain</td>
<td>4.4</td>
<td>4.3</td>
<td>6.6</td>
<td>4.4</td>
</tr>
<tr>
<td>Pacific</td>
<td>2.1</td>
<td>2.0</td>
<td>1.0</td>
<td>2.0</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 45. Medical care benefit combinations: Access, State and local government workers, March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care and retirement benefits</th>
<th>Medical care and life insurance benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Medical care and retirement benefits</td>
<td>Medical care and life insurance benefits</td>
</tr>
<tr>
<td></td>
<td>Medical care and no retirement benefits</td>
<td>Medical care and no medical care benefits</td>
</tr>
<tr>
<td>All workers</td>
<td>87</td>
<td>1</td>
</tr>
</tbody>
</table>

Worker characteristics

| Management, professional, and related | 88 | 1 | 3 | 8 | 79 | 10 | 1 | 10 |
| Professional and related            | 88 | 1 | 3 | 8 | 78 | 11 | 1 | 10 |
| Teachers                           | 88 | – | – | 9 | 78 | 11 | 1 | 11 |
| Primary, secondary, and special education school teachers | 98 | – | 1 | 1 | 85 | 12 | – | – |
| Service                            | 82 | 1 | 4 | 13 | 76 | 7 | 2 | 16 |
| Protective service                 | 89 | – | – | 8 | 85 | 5 | 1 | 9 |
| Sales and office                   | 89 | – | – | 8 | 81 | 9 | 1 | 10 |
| Office and administrative support  | 89 | – | – | 7 | 81 | 9 | 1 | 10 |
| Natural resources, construction, and maintenance | 95 | – | 2 | – | 91 | 4 | – | – |
| Production, transportation, and material moving | 80 | – | 6 | – | 74 | 7 | 3 | 16 |
| Full time                          | 98 | (1) | 1 | (1) | 90 | 9 | (1) | 1 |
| Part time                          | 21 | 3 | 19 | 57 | 17 | 7 | 5 | 71 |
| Union                              | 95 | 1 | 3 | 2 | 85 | 10 | 1 | 4 |
| Nonunion                           | 80 | 1 | 4 | 15 | 73 | 8 | 1 | 18 |

Average wage within the following categories:

| Lowest 25 percent | 69 | 1 | 7 | 22 | 62 | 9 | 2 | 27 |
| Lowest 10 percent | 54 | 2 | 9 | 35 | 46 | 8 | 2 | 41 |
| Second 25 percent | 90 | 1 | 3 | 6 | 83 | 9 | 1 | 7 |
| Third 25 percent  | 93 | – | – | 5 | 84 | 10 | (1) | 6 |
| Highest 25 percent | 96 | (1) | 2 | 2 | 88 | 9 | 1 | 2 |
| Highest 10 percent | 96 | – | – | 2 | 88 | 9 | 1 | 3 |

Establishment characteristics

| Service-providing industries | 87 | 1 | 3 | 9 | 79 | 9 | 1 | 11 |
| Education and health services | 88 | 1 | 4 | 8 | 78 | 10 | 1 | 10 |
| Educational services          | 87 | 1 | 4 | 8 | 78 | 10 | 1 | 10 |
| Elementary and secondary schools | 88 | 1 | 5 | 7 | 76 | 12 | 2 | 10 |
| Junior colleges, colleges, and universities | 86 | 1 | 3 | 10 | 83 | 4 | 1 | 12 |
| Health care and social assistance | 90 | – | – | 8 | 82 | – | – | 9 |
| Hospitals                     | 92 | – | – | 4 | 90 | – | – | 6 |
| Public administration         | 88 | 1 | 3 | 9 | 82 | 7 | 1 | 11 |
| 1 to 99 workers               | 75 | 2 | 5 | 19 | 63 | 14 | 2 | 22 |
| 1 to 49 workers               | 66 | 2 | 6 | 25 | 62 | 7 | 2 | 29 |
| 50 to 99 workers              | 87 | – | – | 10 | 64 | – | – | 12 |
| 100 workers or more           | 89 | 1 | 3 | 7 | 81 | 8 | 1 | 10 |
| 100 to 499 workers            | 84 | 1 | 4 | 11 | 73 | 12 | 2 | 13 |
| 500 workers or more           | 90 | 1 | 3 | 6 | 84 | 7 | 1 | 8 |

See footnotes at end of table.
Table 45. Medical care benefit combinations: Access, State and local government workers, March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care benefits and defined benefit retirement</th>
<th>Medical care benefits and defined benefit retirement</th>
<th>Defined benefit retirement and no medical care benefits</th>
<th>Medical care benefits and defined benefit retirement</th>
<th>Defined benefit retirement and no defined benefit retirement</th>
<th>Defined benefit retirement and no medical care benefits</th>
<th>No medical care benefits and no defined benefit retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>82 6 3 9 32 56 1 11</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>84 5 3 8 33 56 1 10</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professional and related</td>
<td>84 5 3 8 32 57 1 10</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Teachers</td>
<td>85 3 3 9 31 57 1 11</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>97 – 1 – 28 70 – 2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service</td>
<td>75 7 4 14 28 54 1 16</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Protective service</td>
<td>84 5 2 9 32 57 1 9</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sales and office</td>
<td>83 7 2 8 35 55 1 9</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>84 6 2 8 34 56 1 9</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>89 7 – – 33 62 – –</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>73 8 – – – 24 57 – –</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full time</td>
<td>92 6 1 (1) 37 62 (1) 1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Part time</td>
<td>20 4 17 59 4 20 6 70</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Union</td>
<td>92 3 3 2 33 63 1 4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nonunion</td>
<td>72 9 3 15 32 50 1 17</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Average wage within the following categories:2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>63 7 7 23 25 46 2 27</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>49 8 8 36 17 39 3 41</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>84 7 3 6 33 59 1 8</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>88 6 1 6 35 58 1 6</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>92 4 2 2 36 61 (1) 3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>90 6 2 2 42 54 – –</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>82 6 3 9 32 56 1 11</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education and health services</td>
<td>83 6 4 8 32 57 1 11</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Educational services</td>
<td>85 3 4 8 28 60 1 11</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>87 1 4 7 22 66 1 11</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>76 11 2 11 48 39 1 12</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>68 23 1 9 54 36 1 8</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hospitals</td>
<td>68 25 1 5 56 38 2 5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public administration</td>
<td>84 4 2 9 33 55 1 11</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>66 11 4 19 27 50 – –</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>57 12 5 26 – 47 – –</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>79 9 3 10 34 54 – –</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 workers or more</td>
<td>84 5 3 8 33 57 1 10</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>77 8 4 11 30 55 1 14</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>500 workers or more</td>
<td>86 5 3 7 34 57 1 8</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 45. Medical care benefit combinations: Access, State and local government workers, March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care and retirement benefits</th>
<th>Medical care and life insurance benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Medical care and retirement benefits</td>
<td>Medical care and no retirement benefits</td>
</tr>
<tr>
<td>State government</td>
<td>93</td>
<td>1</td>
</tr>
<tr>
<td>Local government</td>
<td>85</td>
<td>1</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Medical care and retirement benefits</th>
<th>Medical care and life insurance benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>North East</td>
<td>87</td>
<td>1</td>
</tr>
<tr>
<td>New England</td>
<td>83</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>88</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>90</td>
<td>1</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>89</td>
<td>1</td>
</tr>
<tr>
<td>East South Central</td>
<td>94</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>90</td>
<td>2</td>
</tr>
<tr>
<td>Midwest</td>
<td>81</td>
<td>1</td>
</tr>
<tr>
<td>East North Central</td>
<td>78</td>
<td>1</td>
</tr>
<tr>
<td>West North Central</td>
<td>85</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>88</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>85</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>89</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 45. Medical care benefit combinations: Access, State and local government workers, March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care benefits and defined benefit retirement</th>
<th>Medical care benefits and defined contribution retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Medical care benefits and no defined benefit retirement</td>
<td>Defined benefit and no medical care benefits</td>
</tr>
<tr>
<td>State government</td>
<td>87 7 (1) 6 6 5 0 1 6</td>
<td>44 50 (1) 6</td>
</tr>
<tr>
<td>Local government</td>
<td>80 6 4 10</td>
<td>28 58 1 3</td>
</tr>
</tbody>
</table>

### Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Medical care benefits and defined benefit retirement</th>
<th>Defined benefit and no medical care benefits</th>
<th>No medical care and no defined benefit retirement</th>
<th>Medical care benefits and no defined contribution retirement</th>
<th>Defined contribution and no medical care benefits</th>
<th>No medical care and no defined contribution retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>83 5 4 8</td>
<td>29 59 1 12</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>80 – –</td>
<td>11 – 75 – 13</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>84 4 5 7</td>
<td>36 52 1 11</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>South</td>
<td>85 6 1 8</td>
<td>36 55 1 9</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>South Atlantic</td>
<td>87 3 1 9</td>
<td>49 40 1 10</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>East South Central</td>
<td>86 – –</td>
<td>4 27 69 – –</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>West South Central</td>
<td>81 9 2 8</td>
<td>20 71 – –</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Midwest</td>
<td>73 8 6 13</td>
<td>38 44 2 16</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>East North Central</td>
<td>73 6 6 14</td>
<td>41 38 3 18</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>West North Central</td>
<td>75 – –</td>
<td>10 32 54 – –</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>West</td>
<td>84 5 3 8</td>
<td>22 67 1 11</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mountain</td>
<td>80 6 2 11</td>
<td>23 64 1 12</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pacific</td>
<td>85 5 3 8</td>
<td>21 69 – –</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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 2016.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20152016.htm.

### Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care and retirement benefits</th>
<th>Medical care and no retirement benefits</th>
<th>Retirement benefits and no medical care benefits</th>
<th>No medical care and no retirement benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Medical care and life insurance benefits</td>
<td>Medical care and no life insurance benefits</td>
<td>Life insurance and no medical care benefits</td>
<td>No medical care and no life insurance benefits</td>
</tr>
<tr>
<td>All workers</td>
<td>0.7</td>
<td>0.1</td>
<td>0.3</td>
<td>0.6</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.7</td>
<td>0.2</td>
<td>0.3</td>
<td>0.6</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.6</td>
<td>0.2</td>
<td>0.4</td>
<td>0.5</td>
</tr>
<tr>
<td>Teachers</td>
<td>0.9</td>
<td></td>
<td>0.8</td>
<td></td>
</tr>
<tr>
<td>Primary, secondary, and special education</td>
<td>0.5</td>
<td></td>
<td>0.5</td>
<td>0.2</td>
</tr>
<tr>
<td>Service</td>
<td>1.5</td>
<td>0.2</td>
<td>0.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Protective service</td>
<td>1.2</td>
<td></td>
<td>1.1</td>
<td></td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.7</td>
<td></td>
<td>1.2</td>
<td></td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.6</td>
<td></td>
<td>1.2</td>
<td></td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.6</td>
<td></td>
<td>0.3</td>
<td></td>
</tr>
<tr>
<td>Production, transportation, and material moving ...</td>
<td>4.8</td>
<td></td>
<td>2.1</td>
<td></td>
</tr>
<tr>
<td>Full time</td>
<td>0.2</td>
<td>0.1</td>
<td>0.1</td>
<td>0.1</td>
</tr>
<tr>
<td>Part time</td>
<td>1.6</td>
<td>0.6</td>
<td>1.4</td>
<td>2.0</td>
</tr>
<tr>
<td>Union</td>
<td>0.5</td>
<td>0.2</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.2</td>
<td>0.2</td>
<td>0.4</td>
<td>1.1</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.9</td>
<td>0.4</td>
<td>0.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>3.3</td>
<td>0.7</td>
<td>1.0</td>
<td>3.0</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.0</td>
<td>0.3</td>
<td>0.5</td>
<td>0.7</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.4</td>
<td></td>
<td>1.4</td>
<td></td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.5</td>
<td>0.1</td>
<td>0.4</td>
<td>0.3</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>0.8</td>
<td></td>
<td>0.7</td>
<td></td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.7</td>
<td>0.1</td>
<td>0.3</td>
<td>0.6</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.6</td>
<td>0.2</td>
<td>0.3</td>
<td>0.5</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.6</td>
<td>0.2</td>
<td>0.4</td>
<td>0.5</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>0.6</td>
<td>0.2</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.9</td>
<td>0.2</td>
<td>0.8</td>
<td>1.6</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1.4</td>
<td></td>
<td>1.4</td>
<td></td>
</tr>
<tr>
<td>Hospitals</td>
<td>1.6</td>
<td></td>
<td>1.6</td>
<td></td>
</tr>
<tr>
<td>Public administration</td>
<td>1.6</td>
<td>0.2</td>
<td>0.5</td>
<td>1.4</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>3.4</td>
<td>0.8</td>
<td>1.3</td>
<td>2.8</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>4.8</td>
<td>1.2</td>
<td>1.8</td>
<td>4.4</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.0</td>
<td></td>
<td>1.5</td>
<td></td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.6</td>
<td>0.1</td>
<td>0.3</td>
<td>0.6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.6</td>
<td>0.4</td>
<td>0.5</td>
<td>1.5</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.6</td>
<td>0.1</td>
<td>0.3</td>
<td>0.5</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care benefits and defined benefit retirement</th>
<th>Medical care benefits and defined benefit retirement</th>
<th>Medical care benefits and defined contribution retirement</th>
<th>Medical care benefits and defined contribution retirement</th>
<th>Medical care benefits and no defined benefit retirement</th>
<th>Medical care benefits and no defined benefit retirement</th>
<th>No medical care benefits and defined benefit retirement</th>
<th>No medical care benefits and defined benefit retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Medical care benefits and defined benefit retirement</td>
<td>Medical care benefits and defined benefit retirement</td>
<td>No medical care benefits and defined benefit retirement</td>
<td>No medical care benefits and defined benefit retirement</td>
<td>Medical care benefits and no defined benefit retirement</td>
<td>Medical care benefits and no defined benefit retirement</td>
<td>No medical care benefits and no defined benefit retirement</td>
<td>No medical care benefits and no defined benefit retirement</td>
</tr>
<tr>
<td>All workers</td>
<td>1.0</td>
<td>0.7</td>
<td>0.2</td>
<td>0.6</td>
<td>1.6</td>
<td>1.6</td>
<td>0.1</td>
<td>0.7</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.0</td>
<td>0.8</td>
<td>0.3</td>
<td>0.6</td>
<td>1.9</td>
<td>1.8</td>
<td>0.1</td>
<td>0.7</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.0</td>
<td>0.8</td>
<td>0.3</td>
<td>0.5</td>
<td>1.8</td>
<td>1.7</td>
<td>0.1</td>
<td>0.6</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.2</td>
<td>0.9</td>
<td>0.5</td>
<td>0.8</td>
<td>1.9</td>
<td>1.9</td>
<td>0.2</td>
<td>0.9</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>0.6</td>
<td>–</td>
<td>0.5</td>
<td>–</td>
<td>2.1</td>
<td>2.1</td>
<td>–</td>
<td>0.5</td>
</tr>
<tr>
<td>Service</td>
<td>1.7</td>
<td>1.2</td>
<td>0.4</td>
<td>1.4</td>
<td>1.9</td>
<td>2.2</td>
<td>0.2</td>
<td>1.4</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.1</td>
<td>1.8</td>
<td>0.4</td>
<td>1.1</td>
<td>2.9</td>
<td>3.1</td>
<td>0.4</td>
<td>1.1</td>
</tr>
<tr>
<td>Sales and office</td>
<td>2.1</td>
<td>1.2</td>
<td>0.5</td>
<td>1.3</td>
<td>2.5</td>
<td>2.5</td>
<td>0.4</td>
<td>1.5</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>2.0</td>
<td>1.1</td>
<td>0.6</td>
<td>1.3</td>
<td>2.6</td>
<td>2.6</td>
<td>0.4</td>
<td>1.5</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>2.4</td>
<td>1.8</td>
<td>–</td>
<td>–</td>
<td>3.6</td>
<td>3.9</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving ...</td>
<td>4.8</td>
<td>2.5</td>
<td>–</td>
<td>–</td>
<td>3.7</td>
<td>4.2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>0.8</td>
<td>0.8</td>
<td>0.1</td>
<td>0.1</td>
<td>1.8</td>
<td>1.9</td>
<td>0.1</td>
<td>0.2</td>
</tr>
<tr>
<td>Part time</td>
<td>1.5</td>
<td>0.7</td>
<td>1.3</td>
<td>2.0</td>
<td>0.7</td>
<td>1.7</td>
<td>0.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Union</td>
<td>0.7</td>
<td>0.6</td>
<td>0.4</td>
<td>0.4</td>
<td>2.2</td>
<td>2.1</td>
<td>0.1</td>
<td>0.5</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.7</td>
<td>1.1</td>
<td>0.4</td>
<td>1.1</td>
<td>2.1</td>
<td>2.2</td>
<td>0.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Average wage within the following categories:1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>2.0</td>
<td>1.1</td>
<td>0.7</td>
<td>1.7</td>
<td>2.3</td>
<td>2.8</td>
<td>0.4</td>
<td>1.7</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>3.7</td>
<td>1.7</td>
<td>1.0</td>
<td>3.0</td>
<td>2.3</td>
<td>4.3</td>
<td>0.5</td>
<td>3.1</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.5</td>
<td>1.0</td>
<td>0.5</td>
<td>0.7</td>
<td>2.2</td>
<td>2.3</td>
<td>0.2</td>
<td>0.9</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.5</td>
<td>0.9</td>
<td>0.2</td>
<td>1.4</td>
<td>2.4</td>
<td>2.3</td>
<td>0.2</td>
<td>1.4</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.0</td>
<td>0.9</td>
<td>0.4</td>
<td>0.3</td>
<td>1.8</td>
<td>1.8</td>
<td>0.1</td>
<td>0.5</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.0</td>
<td>2.0</td>
<td>0.4</td>
<td>0.7</td>
<td>2.7</td>
<td>2.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.0</td>
<td>0.7</td>
<td>0.2</td>
<td>0.6</td>
<td>1.6</td>
<td>1.6</td>
<td>0.1</td>
<td>0.7</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.0</td>
<td>0.8</td>
<td>0.3</td>
<td>0.5</td>
<td>2.0</td>
<td>1.8</td>
<td>0.2</td>
<td>0.6</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.8</td>
<td>0.6</td>
<td>0.4</td>
<td>0.5</td>
<td>1.8</td>
<td>1.7</td>
<td>0.2</td>
<td>0.6</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>0.6</td>
<td>0.3</td>
<td>0.4</td>
<td>0.4</td>
<td>1.9</td>
<td>1.7</td>
<td>0.2</td>
<td>0.6</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>3.0</td>
<td>2.5</td>
<td>0.6</td>
<td>1.7</td>
<td>4.2</td>
<td>3.7</td>
<td>0.4</td>
<td>1.7</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>3.9</td>
<td>3.3</td>
<td>0.3</td>
<td>1.4</td>
<td>4.3</td>
<td>4.4</td>
<td>0.3</td>
<td>1.4</td>
</tr>
<tr>
<td>Hospitals</td>
<td>4.9</td>
<td>4.2</td>
<td>0.4</td>
<td>1.6</td>
<td>5.0</td>
<td>5.4</td>
<td>0.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.7</td>
<td>0.8</td>
<td>0.5</td>
<td>1.4</td>
<td>2.6</td>
<td>2.6</td>
<td>0.3</td>
<td>1.6</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>3.8</td>
<td>2.1</td>
<td>1.2</td>
<td>2.9</td>
<td>3.3</td>
<td>4.7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>5.0</td>
<td>2.9</td>
<td>1.7</td>
<td>4.5</td>
<td>–</td>
<td>5.1</td>
<td>–</td>
<td>4.5</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.8</td>
<td>2.7</td>
<td>1.0</td>
<td>1.5</td>
<td>6.5</td>
<td>5.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.9</td>
<td>0.7</td>
<td>0.3</td>
<td>0.6</td>
<td>1.7</td>
<td>1.6</td>
<td>0.1</td>
<td>0.6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.9</td>
<td>1.4</td>
<td>0.5</td>
<td>1.5</td>
<td>2.5</td>
<td>2.7</td>
<td>0.2</td>
<td>1.6</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.9</td>
<td>0.7</td>
<td>0.3</td>
<td>0.5</td>
<td>1.9</td>
<td>1.8</td>
<td>0.1</td>
<td>0.5</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care and retirement benefits</th>
<th>Medical care and no retirement benefits</th>
<th>Retirement benefits and no medical care benefits</th>
<th>No medical care and no retirement benefits</th>
<th>Medical care and life insurance benefits</th>
<th>Medical care and no life insurance benefits</th>
<th>Life insurance and no medical care benefits</th>
<th>No medical care and no life insurance benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>0.9</td>
<td>0.2</td>
<td>0.2</td>
<td>0.8</td>
<td>2.4</td>
<td>2.2</td>
<td>0.1</td>
<td>0.9</td>
</tr>
<tr>
<td>Local government</td>
<td>0.8</td>
<td>0.2</td>
<td>0.3</td>
<td>0.7</td>
<td>1.2</td>
<td>1.0</td>
<td>0.2</td>
<td>0.7</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Medical care and retirement benefits</th>
<th>Medical care and no retirement benefits</th>
<th>Retirement benefits and no medical care benefits</th>
<th>No medical care and no retirement benefits</th>
<th>Medical care and life insurance benefits</th>
<th>Medical care and no life insurance benefits</th>
<th>Life insurance and no medical care benefits</th>
<th>No medical care and no life insurance benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.3</td>
<td>0.5</td>
<td>0.5</td>
<td>1.1</td>
<td>1.6</td>
<td>1.1</td>
<td>0.4</td>
<td>1.3</td>
</tr>
<tr>
<td>New England</td>
<td>3.0</td>
<td>–</td>
<td>–</td>
<td>2.7</td>
<td>3.6</td>
<td>3.8</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.7</td>
<td>–</td>
<td>–</td>
<td>1.2</td>
<td>2.0</td>
<td>0.8</td>
<td>0.7</td>
<td>1.5</td>
</tr>
<tr>
<td>South</td>
<td>1.1</td>
<td>0.2</td>
<td>0.3</td>
<td>1.0</td>
<td>2.1</td>
<td>1.7</td>
<td>0.2</td>
<td>1.0</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.9</td>
<td>0.3</td>
<td>0.2</td>
<td>1.6</td>
<td>3.3</td>
<td>2.7</td>
<td>0.1</td>
<td>1.7</td>
</tr>
<tr>
<td>East South Central</td>
<td>2.1</td>
<td>–</td>
<td>–</td>
<td>0.9</td>
<td>3.4</td>
<td>2.3</td>
<td>–</td>
<td>1.6</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.6</td>
<td>0.2</td>
<td>0.7</td>
<td>1.6</td>
<td>3.6</td>
<td>2.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.9</td>
<td>0.3</td>
<td>0.8</td>
<td>1.7</td>
<td>1.9</td>
<td>0.9</td>
<td>0.5</td>
<td>1.8</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.8</td>
<td>0.3</td>
<td>1.0</td>
<td>2.5</td>
<td>2.7</td>
<td>1.2</td>
<td>0.7</td>
<td>2.5</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.9</td>
<td>–</td>
<td>–</td>
<td>1.5</td>
<td>2.3</td>
<td>1.4</td>
<td>0.5</td>
<td>2.0</td>
</tr>
<tr>
<td>West</td>
<td>0.8</td>
<td>–</td>
<td>–</td>
<td>0.9</td>
<td>3.2</td>
<td>3.3</td>
<td>0.2</td>
<td>0.8</td>
</tr>
<tr>
<td>Mountain</td>
<td>2.0</td>
<td>–</td>
<td>–</td>
<td>1.7</td>
<td>5.5</td>
<td>–</td>
<td>–</td>
<td>1.5</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.8</td>
<td>–</td>
<td>–</td>
<td>1.1</td>
<td>4.0</td>
<td>4.2</td>
<td>0.3</td>
<td>0.9</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, March 2016—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care benefits and defined benefit retirement</th>
<th>Medical care benefits and no defined benefit retirement</th>
<th>Defined benefit retirement and no medical care benefits</th>
<th>No medical care benefits and no defined benefit retirement</th>
<th>Medical care benefits and defined contribution retirement</th>
<th>Medical care benefits and no defined contribution retirement</th>
<th>Defined contribution retirement and no medical care benefits</th>
<th>No medical care benefits and no defined contribution retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>1.7</td>
<td>1.5</td>
<td>0.1</td>
<td>0.9</td>
<td>3.3</td>
<td>3.2</td>
<td>0.2</td>
<td>0.8</td>
</tr>
<tr>
<td>Local government</td>
<td>1.0</td>
<td>0.7</td>
<td>0.3</td>
<td>0.7</td>
<td>1.5</td>
<td>1.6</td>
<td>0.2</td>
<td>0.8</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>1.8</td>
<td>1.4</td>
<td>0.5</td>
<td>1.1</td>
<td>2.3</td>
<td>2.3</td>
<td>0.2</td>
<td>1.3</td>
</tr>
<tr>
<td>New England</td>
<td>5.2</td>
<td>–</td>
<td>–</td>
<td>2.7</td>
<td>–</td>
<td>5.1</td>
<td>–</td>
<td>3.1</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.7</td>
<td>0.7</td>
<td>0.6</td>
<td>1.3</td>
<td>2.8</td>
<td>2.8</td>
<td>0.3</td>
<td>1.5</td>
</tr>
<tr>
<td>South</td>
<td>1.4</td>
<td>0.9</td>
<td>0.2</td>
<td>1.0</td>
<td>3.0</td>
<td>2.9</td>
<td>0.1</td>
<td>1.0</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.9</td>
<td>0.7</td>
<td>0.2</td>
<td>1.6</td>
<td>4.4</td>
<td>3.8</td>
<td>0.1</td>
<td>1.7</td>
</tr>
<tr>
<td>East South Central</td>
<td>4.1</td>
<td>–</td>
<td>–</td>
<td>1.4</td>
<td>6.8</td>
<td>7.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.9</td>
<td>1.6</td>
<td>0.7</td>
<td>1.6</td>
<td>1.9</td>
<td>1.9</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.6</td>
<td>1.9</td>
<td>0.8</td>
<td>1.7</td>
<td>3.4</td>
<td>3.3</td>
<td>0.5</td>
<td>1.8</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.9</td>
<td>1.9</td>
<td>1.0</td>
<td>2.4</td>
<td>3.7</td>
<td>3.5</td>
<td>0.7</td>
<td>2.7</td>
</tr>
<tr>
<td>West North Central</td>
<td>4.9</td>
<td>–</td>
<td>–</td>
<td>1.6</td>
<td>6.7</td>
<td>6.7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>1.5</td>
<td>1.3</td>
<td>0.5</td>
<td>0.8</td>
<td>4.0</td>
<td>3.7</td>
<td>0.2</td>
<td>0.9</td>
</tr>
<tr>
<td>Mountain</td>
<td>3.3</td>
<td>2.9</td>
<td>0.6</td>
<td>1.7</td>
<td>5.1</td>
<td>5.8</td>
<td>0.5</td>
<td>1.7</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.7</td>
<td>1.5</td>
<td>0.6</td>
<td>0.9</td>
<td>5.2</td>
<td>4.6</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

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 2016.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 46. Paid leave combinations: Access, State and local government workers, March 2016

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Personal leave and vacation</th>
<th>Personal leave and sick leave</th>
<th>Sick leave and vacation</th>
<th>Vacation and holidays</th>
<th>Personal leave, sick leave, or paid family leave</th>
<th>Personal leave, sick leave, paid family leave, or vacation</th>
<th>Personal leave, vacation, or holidays</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>34</td>
<td>56</td>
<td>58</td>
<td>57</td>
<td>92</td>
<td>93</td>
<td>87</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>25</td>
<td>61</td>
<td>42</td>
<td>40</td>
<td>94</td>
<td>94</td>
<td>85</td>
</tr>
<tr>
<td>Professional and related</td>
<td>21</td>
<td>62</td>
<td>35</td>
<td>33</td>
<td>94</td>
<td>94</td>
<td>84</td>
</tr>
<tr>
<td>Teachers</td>
<td>8</td>
<td>65</td>
<td>10</td>
<td>8</td>
<td>93</td>
<td>93</td>
<td>79</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>7</td>
<td>77</td>
<td>9</td>
<td>7</td>
<td>99</td>
<td>99</td>
<td>86</td>
</tr>
<tr>
<td>Service</td>
<td>43</td>
<td>50</td>
<td>76</td>
<td>74</td>
<td>88</td>
<td>88</td>
<td>86</td>
</tr>
<tr>
<td>Protective service</td>
<td>50</td>
<td>51</td>
<td>88</td>
<td>85</td>
<td>91</td>
<td>92</td>
<td>92</td>
</tr>
<tr>
<td>Sales and office</td>
<td>48</td>
<td>51</td>
<td>85</td>
<td>83</td>
<td>93</td>
<td>93</td>
<td>91</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>49</td>
<td>53</td>
<td>85</td>
<td>84</td>
<td>93</td>
<td>94</td>
<td>92</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>46</td>
<td>46</td>
<td>95</td>
<td>96</td>
<td>97</td>
<td>97</td>
<td>97</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>37</td>
<td>60</td>
<td>59</td>
<td>59</td>
<td>91</td>
<td>95</td>
<td>92</td>
</tr>
<tr>
<td>Full time</td>
<td>38</td>
<td>63</td>
<td>65</td>
<td>64</td>
<td>99</td>
<td>100</td>
<td>95</td>
</tr>
<tr>
<td>Part time</td>
<td>8</td>
<td>21</td>
<td>19</td>
<td>18</td>
<td>52</td>
<td>53</td>
<td>45</td>
</tr>
<tr>
<td>Union</td>
<td>38</td>
<td>69</td>
<td>57</td>
<td>55</td>
<td>98</td>
<td>98</td>
<td>92</td>
</tr>
<tr>
<td>Nonunion</td>
<td>30</td>
<td>46</td>
<td>60</td>
<td>59</td>
<td>87</td>
<td>88</td>
<td>83</td>
</tr>
<tr>
<td><strong>Average wage within the following categories</strong>:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>25</td>
<td>41</td>
<td>56</td>
<td>54</td>
<td>81</td>
<td>82</td>
<td>78</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>15</td>
<td>30</td>
<td>42</td>
<td>41</td>
<td>70</td>
<td>70</td>
<td>65</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>47</td>
<td>54</td>
<td>83</td>
<td>82</td>
<td>96</td>
<td>96</td>
<td>94</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>41</td>
<td>62</td>
<td>64</td>
<td>64</td>
<td>95</td>
<td>95</td>
<td>92</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>24</td>
<td>69</td>
<td>35</td>
<td>33</td>
<td>98</td>
<td>98</td>
<td>86</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>23</td>
<td>61</td>
<td>32</td>
<td>31</td>
<td>98</td>
<td>98</td>
<td>88</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>33</td>
<td>56</td>
<td>58</td>
<td>57</td>
<td>92</td>
<td>93</td>
<td>87</td>
</tr>
<tr>
<td>Education and health services</td>
<td>24</td>
<td>60</td>
<td>41</td>
<td>40</td>
<td>94</td>
<td>94</td>
<td>85</td>
</tr>
<tr>
<td>Educational services</td>
<td>20</td>
<td>61</td>
<td>35</td>
<td>32</td>
<td>94</td>
<td>94</td>
<td>84</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>18</td>
<td>69</td>
<td>26</td>
<td>23</td>
<td>95</td>
<td>95</td>
<td>84</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>27</td>
<td>37</td>
<td>62</td>
<td>62</td>
<td>91</td>
<td>91</td>
<td>84</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>52</td>
<td>53</td>
<td>89</td>
<td>89</td>
<td>93</td>
<td>94</td>
<td>82</td>
</tr>
<tr>
<td>Hospitals</td>
<td>47</td>
<td>46</td>
<td>92</td>
<td>93</td>
<td>95</td>
<td>95</td>
<td>94</td>
</tr>
<tr>
<td>Public administration</td>
<td>51</td>
<td>51</td>
<td>87</td>
<td>87</td>
<td>91</td>
<td>91</td>
<td>91</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>34</td>
<td>45</td>
<td>66</td>
<td>65</td>
<td>83</td>
<td>83</td>
<td>82</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>31</td>
<td>37</td>
<td>67</td>
<td>66</td>
<td>76</td>
<td>76</td>
<td>76</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>38</td>
<td>57</td>
<td>64</td>
<td>62</td>
<td>92</td>
<td>93</td>
<td>90</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>33</td>
<td>58</td>
<td>57</td>
<td>56</td>
<td>94</td>
<td>94</td>
<td>88</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>34</td>
<td>57</td>
<td>59</td>
<td>56</td>
<td>91</td>
<td>92</td>
<td>87</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>33</td>
<td>58</td>
<td>57</td>
<td>56</td>
<td>95</td>
<td>95</td>
<td>88</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 46. Paid leave combinations: Access, State and local government workers, March 2016—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Personal leave and vacation</th>
<th>Personal leave and sick leave</th>
<th>Sick leave and vacation</th>
<th>Vacation and holidays</th>
<th>Personal leave, sick leave, or paid family leave¹</th>
<th>Personal leave, sick leave, paid family leave, or vacation¹</th>
<th>Personal leave, vacation, or holidays¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>47</td>
<td>51</td>
<td>83</td>
<td>83</td>
<td>95</td>
<td>96</td>
<td>92</td>
</tr>
<tr>
<td>Local government</td>
<td>29</td>
<td>58</td>
<td>50</td>
<td>48</td>
<td>91</td>
<td>92</td>
<td>85</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New England</td>
<td>44</td>
<td>80</td>
<td>45</td>
<td>45</td>
<td>91</td>
<td>92</td>
<td>88</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>45</td>
<td>67</td>
<td>57</td>
<td>57</td>
<td>93</td>
<td>94</td>
<td>85</td>
</tr>
<tr>
<td>South</td>
<td>29</td>
<td>51</td>
<td>60</td>
<td>58</td>
<td>94</td>
<td>94</td>
<td>89</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>34</td>
<td>52</td>
<td>64</td>
<td>63</td>
<td>93</td>
<td>94</td>
<td>89</td>
</tr>
<tr>
<td>East South Central</td>
<td>17</td>
<td>37</td>
<td>62</td>
<td>60</td>
<td>95</td>
<td>95</td>
<td>89</td>
</tr>
<tr>
<td>West South Central</td>
<td>27</td>
<td>57</td>
<td>52</td>
<td>48</td>
<td>94</td>
<td>94</td>
<td>89</td>
</tr>
<tr>
<td>Midwest</td>
<td>31</td>
<td>57</td>
<td>54</td>
<td>53</td>
<td>88</td>
<td>89</td>
<td>86</td>
</tr>
<tr>
<td>East North Central</td>
<td>36</td>
<td>64</td>
<td>52</td>
<td>52</td>
<td>87</td>
<td>87</td>
<td>84</td>
</tr>
<tr>
<td>West North Central</td>
<td>23</td>
<td>47</td>
<td>58</td>
<td>56</td>
<td>91</td>
<td>91</td>
<td>88</td>
</tr>
<tr>
<td>West</td>
<td>35</td>
<td>53</td>
<td>64</td>
<td>62</td>
<td>94</td>
<td>94</td>
<td>87</td>
</tr>
<tr>
<td>Mountain</td>
<td>23</td>
<td>48</td>
<td>52</td>
<td>51</td>
<td>90</td>
<td>90</td>
<td>87</td>
</tr>
<tr>
<td>Pacific</td>
<td>39</td>
<td>54</td>
<td>68</td>
<td>67</td>
<td>95</td>
<td>95</td>
<td>87</td>
</tr>
</tbody>
</table>

¹ Includes workers with access to one or more of these leave benefits.

Note: For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Table 46. Standard errors for paid leave combinations: Access, State and local government workers, March 2016

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Personal leave and vacation</th>
<th>Personal leave and sick leave</th>
<th>Sick leave and vacation</th>
<th>Vacation and holidays</th>
<th>Personal leave, sick leave, or paid family leave¹</th>
<th>Personal leave, sick leave, paid family leave, or vacation¹</th>
<th>Personal leave, vacation, or holidays¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers ..................................................................................................................</td>
<td>1.2</td>
<td>1.4</td>
<td>0.9</td>
<td>1.0</td>
<td>0.6</td>
<td>0.6</td>
<td>0.8</td>
</tr>
<tr>
<td>Worker characteristics ..............................................................................................</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related .................................................................</td>
<td>1.3</td>
<td>1.5</td>
<td>1.3</td>
<td>1.5</td>
<td>0.7</td>
<td>0.7</td>
<td>1.1</td>
</tr>
<tr>
<td>Professional and related .............................................................................................</td>
<td>1.2</td>
<td>1.6</td>
<td>1.2</td>
<td>1.2</td>
<td>0.6</td>
<td>0.6</td>
<td>1.1</td>
</tr>
<tr>
<td>Teachers .........................................................................................................................</td>
<td>1.1</td>
<td>1.6</td>
<td>1.3</td>
<td>1.3</td>
<td>0.8</td>
<td>0.8</td>
<td>1.6</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers .......................................</td>
<td>1.3</td>
<td>2.0</td>
<td>1.5</td>
<td>1.5</td>
<td>0.5</td>
<td>0.5</td>
<td>1.6</td>
</tr>
<tr>
<td>Service ...........................................................................................................................</td>
<td>2.0</td>
<td>2.1</td>
<td>1.4</td>
<td>1.6</td>
<td>1.3</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Protective service ..........................................................................................................</td>
<td>2.9</td>
<td>2.9</td>
<td>1.2</td>
<td>1.8</td>
<td>1.1</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Sales and office ............................................................................................................</td>
<td>2.5</td>
<td>2.4</td>
<td>1.7</td>
<td>1.7</td>
<td>1.3</td>
<td>1.2</td>
<td>1.3</td>
</tr>
<tr>
<td>Office and administrative support ................................................................................</td>
<td>2.4</td>
<td>2.4</td>
<td>1.6</td>
<td>1.7</td>
<td>1.2</td>
<td>1.1</td>
<td>1.3</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance ....................................................</td>
<td>3.5</td>
<td>3.6</td>
<td>1.7</td>
<td>1.6</td>
<td>1.6</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Production, transportation, and material moving .......................................................</td>
<td>4.1</td>
<td>4.9</td>
<td>3.3</td>
<td>3.5</td>
<td>3.1</td>
<td>1.7</td>
<td>2.0</td>
</tr>
<tr>
<td>Full time .........................................................................................................................</td>
<td>1.3</td>
<td>1.6</td>
<td>0.9</td>
<td>1.0</td>
<td>0.3</td>
<td>0.2</td>
<td>0.7</td>
</tr>
<tr>
<td>Part time .........................................................................................................................</td>
<td>1.2</td>
<td>1.8</td>
<td>1.6</td>
<td>1.5</td>
<td>2.3</td>
<td>2.5</td>
<td>2.3</td>
</tr>
<tr>
<td>Union .....................................................................................................................................</td>
<td>1.5</td>
<td>1.3</td>
<td>1.3</td>
<td>1.3</td>
<td>0.2</td>
<td>0.2</td>
<td>0.5</td>
</tr>
<tr>
<td>Nonunion ...........................................................................................................................</td>
<td>1.6</td>
<td>2.0</td>
<td>1.4</td>
<td>1.5</td>
<td>1.0</td>
<td>1.0</td>
<td>1.3</td>
</tr>
<tr>
<td>Average wage within the following categories:² ................................................................</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent .........................................................................................................</td>
<td>1.9</td>
<td>2.1</td>
<td>1.7</td>
<td>1.8</td>
<td>1.5</td>
<td>1.5</td>
<td>1.4</td>
</tr>
<tr>
<td>Second 25 percent .........................................................................................................</td>
<td>2.3</td>
<td>3.0</td>
<td>2.7</td>
<td>2.9</td>
<td>2.7</td>
<td>2.7</td>
<td>2.5</td>
</tr>
<tr>
<td>Third 25 percent ............................................................................................................</td>
<td>2.1</td>
<td>2.1</td>
<td>1.2</td>
<td>1.3</td>
<td>0.6</td>
<td>0.6</td>
<td>0.7</td>
</tr>
<tr>
<td>Highest 25 percent .......................................................................................................</td>
<td>2.0</td>
<td>2.3</td>
<td>1.9</td>
<td>2.0</td>
<td>1.4</td>
<td>1.4</td>
<td>1.5</td>
</tr>
<tr>
<td>Highest 10 percent ........................................................................................................</td>
<td>1.2</td>
<td>1.5</td>
<td>1.4</td>
<td>1.3</td>
<td>0.3</td>
<td>0.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Establishement characteristics .......................................................................................</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries .......................................................................................</td>
<td>1.2</td>
<td>1.4</td>
<td>0.9</td>
<td>1.0</td>
<td>0.6</td>
<td>0.6</td>
<td>0.8</td>
</tr>
<tr>
<td>Education and health services .....................................................................................</td>
<td>1.2</td>
<td>1.7</td>
<td>1.3</td>
<td>1.3</td>
<td>0.5</td>
<td>0.5</td>
<td>1.0</td>
</tr>
<tr>
<td>Educational services ......................................................................................................</td>
<td>1.2</td>
<td>1.7</td>
<td>1.3</td>
<td>1.4</td>
<td>0.5</td>
<td>0.5</td>
<td>1.1</td>
</tr>
<tr>
<td>Elementary and secondary schools .................................................................................</td>
<td>1.3</td>
<td>1.8</td>
<td>1.3</td>
<td>1.4</td>
<td>0.7</td>
<td>0.7</td>
<td>1.2</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ...................................................................</td>
<td>3.2</td>
<td>3.8</td>
<td>2.2</td>
<td>2.3</td>
<td>1.5</td>
<td>1.5</td>
<td>2.2</td>
</tr>
<tr>
<td>Health care and social assistance ..................................................................................</td>
<td>3.9</td>
<td>4.2</td>
<td>1.5</td>
<td>1.6</td>
<td>1.1</td>
<td>1.1</td>
<td>1.4</td>
</tr>
<tr>
<td>Public administration .....................................................................................................</td>
<td>5.2</td>
<td>5.2</td>
<td>1.6</td>
<td>1.6</td>
<td>1.6</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Hospitals ........................................................................................................................</td>
<td>2.3</td>
<td>2.3</td>
<td>1.5</td>
<td>1.6</td>
<td>1.3</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>1 to 99 workers ............................................................................................................</td>
<td>3.4</td>
<td>3.5</td>
<td>3.1</td>
<td>3.2</td>
<td>2.5</td>
<td>2.5</td>
<td>2.6</td>
</tr>
<tr>
<td>1 to 499 workers ...........................................................................................................</td>
<td>4.2</td>
<td>4.3</td>
<td>4.5</td>
<td>4.6</td>
<td>4.1</td>
<td>4.1</td>
<td>4.1</td>
</tr>
<tr>
<td>50 to 999 workers ..........................................................................................................</td>
<td>5.7</td>
<td>5.2</td>
<td>3.8</td>
<td>4.2</td>
<td>4.1</td>
<td>4.1</td>
<td>4.1</td>
</tr>
<tr>
<td>100 workers or more .......................................................................................................</td>
<td>1.2</td>
<td>1.5</td>
<td>1.0</td>
<td>1.0</td>
<td>0.5</td>
<td>0.5</td>
<td>0.8</td>
</tr>
<tr>
<td>100 to 499 workers ........................................................................................................</td>
<td>2.4</td>
<td>2.8</td>
<td>1.9</td>
<td>2.1</td>
<td>1.3</td>
<td>1.2</td>
<td>1.7</td>
</tr>
<tr>
<td>500 workers or more .......................................................................................................</td>
<td>1.3</td>
<td>1.6</td>
<td>1.1</td>
<td>1.2</td>
<td>0.5</td>
<td>0.5</td>
<td>0.9</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Personal leave and vacation</th>
<th>Personal leave and sick leave</th>
<th>Sick leave and vacation</th>
<th>Vacation and holidays</th>
<th>Personal leave, sick leave, or paid family leave¹</th>
<th>Personal leave, sick leave, paid family leave, or vacation¹</th>
<th>Personal leave, vacation, or holidays¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>3.0</td>
<td>3.2</td>
<td>1.3</td>
<td>1.3</td>
<td>0.9</td>
<td>0.9</td>
<td>1.2</td>
</tr>
<tr>
<td>Local government</td>
<td>1.1</td>
<td>1.5</td>
<td>1.1</td>
<td>1.1</td>
<td>0.7</td>
<td>0.7</td>
<td>0.9</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>1.1</td>
<td>1.2</td>
<td>1.5</td>
<td>1.5</td>
<td>0.9</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>New England</td>
<td>2.8</td>
<td>3.4</td>
<td>3.1</td>
<td>4.0</td>
<td>2.3</td>
<td>2.0</td>
<td>1.5</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.0</td>
<td>1.3</td>
<td>1.6</td>
<td>1.4</td>
<td>0.9</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>South</td>
<td>2.2</td>
<td>2.9</td>
<td>1.6</td>
<td>1.8</td>
<td>0.7</td>
<td>0.7</td>
<td>1.5</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>3.2</td>
<td>3.9</td>
<td>2.2</td>
<td>2.4</td>
<td>1.1</td>
<td>1.1</td>
<td>2.3</td>
</tr>
<tr>
<td>East South Central</td>
<td>3.4</td>
<td>6.7</td>
<td>3.5</td>
<td>4.3</td>
<td>1.4</td>
<td>1.5</td>
<td>3.9</td>
</tr>
<tr>
<td>West South Central</td>
<td>3.4</td>
<td>4.6</td>
<td>2.8</td>
<td>3.2</td>
<td>1.1</td>
<td>1.1</td>
<td>2.1</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.1</td>
<td>2.3</td>
<td>1.7</td>
<td>1.7</td>
<td>1.8</td>
<td>1.8</td>
<td>1.7</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.6</td>
<td>2.5</td>
<td>1.9</td>
<td>1.9</td>
<td>1.9</td>
<td>2.6</td>
<td>2.2</td>
</tr>
<tr>
<td>West North Central</td>
<td>3.0</td>
<td>3.3</td>
<td>3.1</td>
<td>3.0</td>
<td>1.9</td>
<td>1.9</td>
<td>2.6</td>
</tr>
<tr>
<td>West</td>
<td>3.0</td>
<td>3.1</td>
<td>2.1</td>
<td>2.0</td>
<td>1.1</td>
<td>1.1</td>
<td>1.5</td>
</tr>
<tr>
<td>Mountain</td>
<td>5.3</td>
<td>6.5</td>
<td>4.7</td>
<td>4.5</td>
<td>2.1</td>
<td>2.1</td>
<td>2.5</td>
</tr>
<tr>
<td>Pacific</td>
<td>3.6</td>
<td>3.4</td>
<td>2.4</td>
<td>2.3</td>
<td>1.3</td>
<td>1.3</td>
<td>1.9</td>
</tr>
</tbody>
</table>

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 2016.

Note: For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee Benefit Terms” at www.bls.gov/ncs/ebs/glossary20152016.htm.

Appendix table 1. Survey establishment response, March 2016

<table>
<thead>
<tr>
<th>Establishments</th>
<th>Civilian</th>
<th>Private industry</th>
<th>State and local governments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total in sampling frame(^1)</td>
<td>6,173,978</td>
<td>5,946,179</td>
<td>227,799</td>
</tr>
<tr>
<td>Total in sample</td>
<td>11,400</td>
<td>9,811</td>
<td>1,589</td>
</tr>
<tr>
<td>Responding(^2)</td>
<td>8,358</td>
<td>6,886</td>
<td>1,472</td>
</tr>
<tr>
<td>Refused(^3)</td>
<td>2,102</td>
<td>2,009</td>
<td>93</td>
</tr>
<tr>
<td>Out of business or not in survey scope</td>
<td>940</td>
<td>916</td>
<td>24</td>
</tr>
</tbody>
</table>

\(^1\) The list of establishments from which the survey sample was selected (sampling frame) was developed from State unemployment insurance reports and is based on the 2012 North American Industry Classification System (NAICS). For private industries, an establishment is usually a single physical location. For state and local governments, an establishment is defined as all locations of a government entity.
\(^2\) Establishments that provided data at the initial interview.
\(^3\) Establishments that did not provide data at the initial interview. Data for establishments not responding at the time of update interviews are imputed. Detailed information on nonresponse adjustment and imputation can be found in BLS Handbook of Methods, Chapter 8, “National Compensation Measures,” Bureau of Labor Statistics, on the Internet at www.bls.gov/opub/hom/pdf/homch8.pdf.

Appendix table 2. Number of workers represented, March 2016

<table>
<thead>
<tr>
<th>Occupational group</th>
<th>Civilian workers</th>
<th>Private industry workers</th>
<th>State and local government workers</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>133,189,200</td>
<td>114,163,700</td>
<td>19,025,500</td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>41,161,500</td>
<td>30,594,900</td>
<td>10,566,700</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>12,096,200</td>
<td>10,524,200</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related</td>
<td>29,065,400</td>
<td>20,070,700</td>
<td>8,994,700</td>
</tr>
<tr>
<td>Teachers</td>
<td>6,698,400</td>
<td>–</td>
<td>5,045,200</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>4,466,600</td>
<td>–</td>
<td>3,738,900</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>3,029,800</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>28,598,200</td>
<td>24,593,500</td>
<td>4,004,600</td>
</tr>
<tr>
<td>Protective service</td>
<td>3,265,900</td>
<td>1,394,000</td>
<td>1,871,900</td>
</tr>
<tr>
<td>Sales and office</td>
<td>33,202,200</td>
<td>30,552,300</td>
<td>2,649,900</td>
</tr>
<tr>
<td>Sales and related</td>
<td>12,487,200</td>
<td>12,372,400</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>20,715,000</td>
<td>18,179,900</td>
<td>2,535,100</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>10,523,800</td>
<td>9,531,000</td>
<td>992,800</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>5,103,100</td>
<td>4,532,900</td>
<td>–</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>5,420,700</td>
<td>4,998,100</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>19,703,600</td>
<td>18,892,100</td>
<td>811,500</td>
</tr>
<tr>
<td>Production</td>
<td>9,428,000</td>
<td>9,318,100</td>
<td>–</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>10,275,600</td>
<td>9,574,000</td>
<td>–</td>
</tr>
</tbody>
</table>

1 The number of workers represented by the survey are rounded to the nearest 100. Estimates of the number of workers provide a description of the size and composition of the labor force included in the survey. Estimates are not intended, however, for comparison to other statistical series to measure employment trends or levels.

2 The 2010 Standard Occupational Classification system is used to classify workers.

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no estimates for this characteristic are provided in this publication.

Technical Note

Data in this release are from the National Compensation Survey (NCS), conducted by the U.S. Department of Labor, Bureau of Labor Statistics (BLS). This publication contains March 2016 data on civilian, private industry, and state and local government workers in the United States. Excluded are federal government workers, the military, agricultural workers, private household workers, and the self-employed. This release provides data on the incidence and key provisions of selected benefit plans, as well as on premiums paid by employers and employees for medical care and employee contribution requirements in retirement plans.

Calculation details

Average hourly earnings from sampled occupations within an establishment were used to produce estimates for worker groups within six earnings categories: the lowest 10 percent, the lowest 25 percent, the second 25 percent, the third 25 percent, the highest 25 percent, and the highest 10 percent. The categories are based on unpublished March 2016 wages and salaries from the *Employer Costs for Employee Compensation*.

The percentiles were computed using earnings and scheduled hours of work reported for individual workers in sampled establishment jobs. Establishments in the survey are asked to report only individual worker earnings for each sampled job. For the calculation of the hourly percentile values, the individual worker hourly earnings are weighted and arrayed from lowest to highest. The values corresponding to the percentiles are:

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Hourly wage percentiles</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10</td>
</tr>
<tr>
<td>Civilian workers</td>
<td>$9.54</td>
</tr>
<tr>
<td>Private industry workers</td>
<td>$9.37</td>
</tr>
<tr>
<td>State and local government workers</td>
<td>$12.70</td>
</tr>
</tbody>
</table>

The lowest 10-percent and 25-percent wage categories include those occupations with an average hourly wage less than the 10th percentile value and 25th percentile value, respectively. The second 25-percent category includes those occupations that make at or above the 25th percentile value but less than the 50th percentile value. The third 25-percent category includes those occupations that make at or above the 50th percentile value but less than the 75th percentile value. Finally, the highest 25- and 10-percent wage categories include those occupations with an average wage value greater than or equal to the 75th and 90th percentile value, respectively.

(Note: Individual workers can fall into an earnings category different from the average for the occupation into which they are classified because average hourly earnings for the occupation are used to produce the benefit estimates.)

Access

Employees are considered to have access to a benefit plan if it is available for their use. For example, if an employee is permitted to participate in a medical care plan offered by the employer, but the employee declines to do so, he or she is placed in a category with those having access to medical care.

Participation

Employees in contributory plans are considered participants in an insurance or retirement plan if they have paid required contributions and fulfilled any applicable service requirements. Employees in noncontributory plans are counted as participating regardless of whether they have fulfilled the service requirements. (Note: Incidence can mean either access or rates of participation in a benefit plan.)
Take-up rates
Take-up rates are the percentage of workers with access to a plan who participate in the plan. They are computed by using the number of workers participating in a plan divided by the number of workers with access to the plan, multiplied by 100, and rounded to the nearest one percent. Since the computation of take-up rates is based on the number of workers collected rather than rounded percentage estimates, the take-up rates in the tables may not equal the ratio of participation to access estimates.

Comparing private and public sector data
Incidence of employee benefits in state and local government should not be directly compared to private industry. Differences between these sectors stem from factors such as variation in work activities and occupational structures. Manufacturing and sales, for example, make up a large part of private industry work activities but are rare in state and local government. Administrative support and professional occupations (including teachers) account for two-thirds of the state and local government workforce, compared with one-half of private industry.

Leave benefits for teachers
Primary, secondary, and special education teachers typically have a work schedule of 37 or 38 weeks per year. Because of this work schedule, they are generally not offered vacations or holidays. In many cases, the time off during winter and spring breaks during the school year are not considered vacation days for the purposes of this survey.

Medical care premiums
The estimates for medical care premiums are not based on actual decisions regarding medical coverage made by employees; instead they are based on the assumption that all employees in the occupation can opt for single or family coverage. In instances where annual premiums are collected, the values are converted to a monthly premium amount using the annual work schedule. Annual work schedules may be less than twelve months.

Retirement plans
Differences in retirement plan participation are influenced by type of plan offered. In defined benefit plans participation is often mandatory, after meeting eligibility requirements, while participation in defined contribution plans is often voluntary.

For additional benefit term definitions, see the glossary.

Sample size
See appendix table 1.

Survey scope
See appendix table 2.

Additional information: