

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

(All workers = 100 percent)

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

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2016—continued

(All workers = 100 percent)

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	53	38	71	11	9	85	48	33	68
1 to 49 workers	48	34	71	8	7	85	45	31	68
50 to 99 workers	67	48	72	18	15	84	58	39	67
100 workers or more	86	70	82	43	37	85	66	47	70
100 to 499 workers	81	62	77	27	23	85	69	48	70
500 workers or more	91	78	86	61	52	86	64	45	71
Geographic areas									
Northeast	71	58	82	31	27	86	57	42	73
New England	72	59	81	28	25	91	57	43	76
Middle Atlantic	71	58	82	32	27	85	57	42	73
South	70	52	74	27	23	85	59	38	65
South Atlantic	70	54	76	29	25	84	61	40	65
East South Central	73	51	70	27	23	84	58	36	61
West South Central	68	50	74	24	21	86	56	37	67
Midwest	73	57	78	27	23	84	63	43	69
East North Central	72	56	78	27	23	87	63	43	69
West North Central	75	58	77	27	22	79	63	44	70
West	63	50	80	25	21	86	50	37	74
Mountain	66	50	76	20	16	82	55	39	72
Pacific	62	51	81	27	24	87	48	36	75

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.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 3. Retirement benefit combinations: Access, civilian workers,¹ March 2016

(All workers = 100 percent)

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

See footnotes at end of table.

Table 3. Retirement benefit combinations: Access, civilian workers,¹ March 2016—continued

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
1 to 99 workers	7	4	42
1 to 49 workers	6	3	40
50 to 99 workers	10	8	48
100 workers or more	24	19	42
100 to 499 workers	15	12	53
500 workers or more	33	27	30
Geographic areas			
Northeast	17	14	40
New England	13	15	44
Middle Atlantic	19	14	39
South	16	11	43
South Atlantic	20	9	41
East South Central	13	15	46
West South Central	11	12	45
Midwest	17	10	46
East North Central	18	9	45
West North Central	15	12	48
West	12	13	38
Mountain	9	11	46
Pacific	13	14	35

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,¹ March 2016

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

Characteristics	Open plans ²	Soft freeze ³		Hard freeze ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	52	40	1	7
Worker characteristics				
Management, professional, and related	47	45	2	7
Management, business, and financial	50	35	2	13
Professional and related	45	49	1	5
Teachers	41	58	—	—
Primary, secondary, and special education school teachers	41	58	—	—
Registered nurses	56	30	—	—
Service	53	43	—	—
Protective service	46	53	—	—
Sales and office	52	37	1	10
Sales and related	57	22	1	19
Office and administrative support	51	40	1	8
Natural resources, construction, and maintenance	67	29	1	3
Construction, extraction, farming, fishing, and forestry	76	22	—	—
Installation, maintenance, and repair	55	38	3	4
Production, transportation, and material moving ...	59	29	2	9
Production	48	33	3	15
Transportation and material moving	67	26	2	5
Full time	51	40	2	7
Part time	62	33	—	—
Union	56	42	(⁵)	1
Nonunion	49	38	2	11
Average wage within the following categories: ⁶				
Lowest 25 percent	55	37	—	—
Lowest 10 percent	69	27	—	4
Second 25 percent	55	36	1	8
Third 25 percent	53	38	1	7
Highest 25 percent	49	43	2	6
Highest 10 percent	46	44	—	—
Establishment characteristics				
Goods-producing industries	55	29	3	13
Service-providing industries	52	41	1	6
Education and health services	46	50	—	—
Educational services	40	59	(⁵)	1
Elementary and secondary schools	40	59	—	—
Junior colleges, colleges, and universities	39	60	1	1
Health care and social assistance	59	29	—	—
Hospitals	57	30	—	—
Public administration	41	59	—	—

See footnotes at end of table.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,¹ March 2016—continued

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

Characteristics	Open plans ²	Soft freeze ³		Hard freeze ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
1 to 99 workers	60	28	1	11
1 to 49 workers	57	28	1	13
50 to 99 workers	64	27	—	—
100 workers or more	50	43	2	6
100 to 499 workers	54	37	3	7
500 workers or more	48	45	1	6
Geographic areas				
Northeast	50	41	1	8
New England	53	40	1	6
Middle Atlantic	49	41	1	9
South	53	41	1	5
South Atlantic	58	36	2	5
East South Central	43	53	—	—
West South Central	49	45	—	—
Midwest	59	31	2	8
East North Central	61	29	2	8
West North Central	54	36	—	—
West	45	46	—	—
Mountain	53	39	—	—
Pacific	42	49	—	—

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.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² March 2016

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits ³		
	1 year	2 to 5 years	Greater than 5 years
All workers	—	—	59
Worker characteristics			
Management, professional, and related	—	—	56
Management, business, and financial	—	—	67
Professional and related	—	—	53
Teachers	—	54	—
Primary, secondary, and special education school teachers	—	52	—
Registered nurses	—	—	59
Service	—	—	51
Protective service	—	53	—
Sales and office	—	—	63
Sales and related	—	13	87
Office and administrative support	—	—	59
Natural resources, construction, and maintenance	—	—	57
Construction, extraction, farming, fishing, and forestry	—	51	—
Installation, maintenance, and repair	—	—	61
Production, transportation, and material moving	—	20	80
Production	—	19	81
Transportation and material moving	—	21	79
Full time	—	—	60
Part time	—	—	57
Union	—	51	—
Nonunion	—	—	67
Average wage within the following categories: ⁴			
Lowest 25 percent	—	—	67
Lowest 10 percent	—	—	65
Second 25 percent	—	—	57
Third 25 percent	—	—	59
Highest 25 percent	—	—	59
Highest 10 percent	—	—	59
Establishment characteristics			
Goods-producing industries	—	25	75
Service-providing industries	—	—	57
Education and health services	—	51	—
Educational services	—	54	—
Elementary and secondary schools	—	52	—
Junior colleges, colleges, and universities	—	59	41
Health care and social assistance	—	—	55
Hospitals	—	—	66
Public administration	—	56	—

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² March 2016—continued

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits ³		
	1 year	2 to 5 years	Greater than 5 years
1 to 99 workers	—	—	63
1 to 49 workers	—	—	62
50 to 99 workers	—	—	64
100 workers or more	—	—	59
100 to 499 workers	—	—	66
500 workers or more	—	—	56
Geographic areas			
Northeast	—	—	69
New England	—	50	50
Middle Atlantic	—	—	75
South	—	37	63
South Atlantic	—	47	53
East South Central	—	45	55
West South Central	—	16	84
Midwest	—	—	60
East North Central	—	—	56
West North Central	—	—	66
West	—	55	45
Mountain	—	46	54
Pacific	—	57	43

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

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, civilian workers,² March 2016

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans ³				Other
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	
All workers	5	95	56	14	14	24	(⁴)
Worker characteristics							
Management, professional, and related	4	96	61	13	14	22	(⁴)
Management, business, and financial	6	94	39	20	23	25	–
Professional and related	3	97	68	11	11	21	–
Service	2	98	80	4	6	22	–
Sales and office	10	90	45	14	17	24	(⁴)
Sales and related	23	77	–	–	30	35	–
Office and administrative support	7	93	52	15	15	22	1
Natural resources, construction, and maintenance	3	97	49	23	19	16	–
Production, transportation, and material moving ...	9	91	25	20	17	38	–
Transportation and material moving	6	94	40	19	9	37	–
Full time	5	95	56	14	15	24	(⁴)
Part time	12	88	58	8	6	25	–
Union	1	99	76	12	6	22	–
Nonunion	8	92	42	15	20	25	–
Average wage within the following categories: ⁵							
Lowest 25 percent	12	88	56	8	11	22	–
Second 25 percent	6	94	59	11	12	25	–
Third 25 percent	5	95	54	15	11	27	–
Highest 25 percent	4	96	57	15	17	22	–
Highest 10 percent	4	96	53	15	22	24	–
Establishment characteristics							
Goods-producing industries	7	93	11	22	36	33	–
Service-providing industries	5	95	63	12	11	23	(⁴)
Education and health services	2	98	80	6	4	21	–
Health care and social assistance	8	92	34	–	16	36	–
Hospitals	12	88	30	6	14	41	–

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, civilian workers,² March 2016—continued

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans ³				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
1 to 99 workers	9	91	36	16	16	28	—
1 to 49 workers	4	96	30	17	19	32	—
100 workers or more	4	96	60	13	14	23	(⁴)
100 to 499 workers	9	91	46	22	16	24	—
500 workers or more	3	97	66	9	12	23	—
Geographic areas							
Northeast	5	95	60	9	13	28	—
New England	4	96	63	8	13	18	—
Middle Atlantic	5	95	59	9	13	31	—
South	5	95	57	16	13	24	—
South Atlantic	8	92	48	15	17	37	—
West South Central	2	98	64	14	10	—	—
Midwest	6	94	51	14	12	27	—
East North Central	6	94	54	12	11	30	—
West	4	96	56	15	18	16	—
Pacific	5	95	54	16	19	17	—

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/ebs/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

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

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	67	33	82	18
Worker characteristics				
Management, professional, and related	68	32	84	16
Management, business, and financial	70	30	85	15
Professional and related	67	33	83	17
Teachers	63	37	84	16
Primary, secondary, and special education school teachers	66	34	—	—
Registered nurses	60	40	80	20
Service	66	34	83	17
Protective service	77	23	88	12
Sales and office	66	34	78	22
Sales and related	67	33	74	26
Office and administrative support	66	34	80	20
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	64	36	80	20
Installation, maintenance, and repair	53	47	74	26
Production, transportation, and material moving ... Production	71	29	85	15
Transportation and material moving	69	31	83	17
Production	69	31	83	17
Transportation and material moving	69	31	83	17
Full time	68	32	83	17
Part time	62	38	75	25
Union	65	35	81	19
Nonunion	67	33	82	18
Average wage within the following categories: ²				
Lowest 25 percent	68	32	77	23
Lowest 10 percent	66	34	74	26
Second 25 percent	67	33	81	19
Third 25 percent	66	34	83	17
Highest 25 percent	68	32	84	16
Highest 10 percent	70	30	85	15
Establishment characteristics				
Goods-producing industries	66	34	81	19
Service-providing industries	68	32	82	18
Education and health services	61	39	81	19
Educational services	63	37	83	17
Elementary and secondary schools	63	37	—	—
Junior colleges, colleges, and universities	62	38	81	19
Health care and social assistance	61	39	81	19
Hospitals	66	34	80	20
Public administration	61	39	88	12

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ March 2016—continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers	66	34	83	17
1 to 49 workers	65	35	83	17
50 to 99 workers	69	31	83	17
100 workers or more	68	32	81	19
100 to 499 workers	69	31	82	18
500 workers or more	67	33	81	19
Geographic areas				
Northeast	66	34	85	15
New England	66	34	84	16
Middle Atlantic	66	34	85	15
South	71	29	81	19
South Atlantic	68	32	79	21
East South Central	77	23	84	16
West South Central	74	26	82	18
Midwest	64	36	81	19
East North Central	63	37	81	19
West North Central	66	34	80	20
West	66	34	82	18
Mountain	67	33	83	17
Pacific	65	35	82	18

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.

Source: Bureau of Labor Statistics, National Compensation Survey.

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

(All workers = 100 percent)

Characteristics	Healthcare ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	71	58	81	70	52	75
Worker characteristics						
Management, professional, and related	87	75	86	87	68	78
Management, business, and financial	94	81	86	94	73	78
Professional and related	84	73	86	84	66	78
Teachers	82	72	88	81	66	81
Primary, secondary, and special education school teachers	94	84	89	94	76	81
Registered nurses	88	73	83	88	63	72
Service	45	32	71	45	29	65
Protective service	69	57	83	68	52	77
Sales and office	69	55	80	68	49	73
Sales and related	56	41	74	55	37	68
Office and administrative support	77	63	82	76	57	75
Natural resources, construction, and maintenance	75	64	85	74	60	81
Construction, extraction, farming, fishing, and forestry	69	59	86	68	56	82
Installation, maintenance, and repair	81	68	85	80	64	79
Production, transportation, and material moving	75	60	81	74	55	75
Production	81	65	81	80	61	75
Transportation and material moving	69	56	81	69	51	74
Full time	88	73	83	88	66	76
Part time	20	14	67	19	12	61
Union	94	85	91	94	79	84
Nonunion	67	53	79	66	48	72
Average wage within the following categories: ⁴						
Lowest 25 percent	37	24	66	36	22	61
Lowest 10 percent	23	12	54	22	11	49
Second 25 percent	75	60	79	75	54	73
Third 25 percent	87	74	85	87	68	79
Highest 25 percent	93	82	88	93	74	79
Highest 10 percent	94	83	88	94	74	79
Establishment characteristics						
Goods-producing industries	85	72	85	84	66	79
Service-providing industries	68	55	81	68	50	74
Education and health services	79	66	83	79	59	75
Educational services	86	75	88	85	69	80
Elementary and secondary schools	87	76	87	87	70	80
Junior colleges, colleges, and universities	88	79	89	88	71	80
Health care and social assistance	75	60	80	75	53	70
Hospitals	92	80	87	91	69	76
Public administration	88	80	91	88	76	86

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)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	44	35	79	26	20	79	69	52	75
Worker characteristics									
Management, professional, and related	60	49	82	34	28	80	86	67	78
Management, business, and financial	64	53	82	37	30	82	92	72	78
Professional and related	58	47	81	34	27	80	83	64	78
Teachers	54	45	83	31	25	80	79	64	81
Primary, secondary, and special education school teachers	62	52	83	35	28	81	90	73	81
Registered nurses	66	50	77	34	25	75	86	61	71
Service	27	19	73	17	13	76	43	28	65
Protective service	47	37	80	31	24	78	64	51	79
Sales and office	40	31	77	22	17	78	67	49	73
Sales and related	28	20	72	16	12	76	54	37	67
Office and administrative support	48	38	79	25	20	79	74	56	75
Natural resources, construction, and maintenance	41	34	83	26	22	84	73	59	81
Construction, extraction, farming, fishing, and forestry	34	31	89	23	21	92	67	55	82
Installation, maintenance, and repair	47	38	80	29	23	79	78	62	79
Production, transportation, and material moving ...	45	36	80	26	21	80	73	55	75
Production	49	38	78	26	20	77	79	60	76
Transportation and material moving	42	35	82	27	22	82	68	50	74
Full time	55	44	80	32	26	80	86	65	76
Part time	12	8	68	7	5	68	19	12	61
Union	74	64	86	55	47	85	92	78	84
Nonunion	39	30	77	21	16	77	65	47	72
Average wage within the following categories: ⁴									
Lowest 25 percent	17	12	67	10	7	69	35	21	61
Lowest 10 percent	10	6	60	6	4	67	22	11	49
Second 25 percent	43	34	78	24	19	79	73	53	72
Third 25 percent	56	45	81	32	26	82	86	67	79
Highest 25 percent	68	56	82	41	33	81	92	73	79
Highest 10 percent	72	59	82	45	36	80	93	73	79
Establishment characteristics									
Goods-producing industries	52	44	83	31	26	83	83	66	79
Service-providing industries	43	34	79	25	19	79	67	49	74
Education and health services	53	42	79	27	22	79	77	57	74
Educational services	55	45	81	32	26	80	84	68	80
Elementary and secondary schools	55	45	81	32	26	81	85	69	80
Junior colleges, colleges, and universities	58	47	82	33	25	76	87	70	80
Health care and social assistance	51	40	78	24	19	79	72	50	69
Hospitals	71	55	78	34	27	79	91	69	76
Public administration	63	54	86	46	39	86	86	74	86

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)

Characteristics	Healthcare ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	56	43	76	56	40	71
1 to 49 workers	52	39	74	52	37	70
50 to 99 workers	68	54	79	67	49	73
100 workers or more	85	72	85	84	65	77
100 to 499 workers	80	66	83	79	59	75
500 workers or more	89	78	88	89	71	79
Geographic areas						
Northeast	71	58	82	71	53	75
New England	69	55	79	69	50	73
Middle Atlantic	72	60	83	71	54	76
South	72	57	80	71	53	74
South Atlantic	71	57	80	71	52	73
East South Central	76	60	79	75	56	74
West South Central	71	56	79	70	52	74
Midwest	71	57	81	71	51	72
East North Central	71	57	80	70	51	72
West North Central	72	59	82	71	52	73
West	69	58	85	69	53	78
Mountain	68	56	82	68	51	75
Pacific	69	60	86	69	55	79

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)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	30	22	75	17	13	74	54	38	71
1 to 49 workers	25	19	76	15	11	74	50	35	70
50 to 99 workers	42	31	73	23	17	75	65	48	73
100 workers or more	58	47	82	34	28	82	83	64	77
100 to 499 workers	51	41	81	29	24	82	79	59	75
500 workers or more	66	55	82	39	32	82	88	70	79
Geographic areas									
Northeast	47	38	81	26	21	80	69	52	75
New England	44	34	79	13	10	76	67	48	72
Middle Atlantic	49	39	81	30	24	80	70	53	76
South	38	29	76	20	15	75	70	51	74
South Atlantic	42	32	78	23	17	75	68	50	74
East South Central	32	24	75	16	12	73	75	56	74
West South Central	35	26	74	19	14	76	69	51	74
Midwest	46	36	78	24	19	79	69	50	72
East North Central	45	35	78	26	21	79	69	50	72
West North Central	47	37	79	20	16	78	69	50	73
West	50	41	83	35	29	83	68	53	78
Mountain	44	38	85	27	22	83	67	50	75
Pacific	52	43	82	39	32	84	69	54	79

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.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ March 2016

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	81	19	68	32
Worker characteristics				
Management, professional, and related	82	18	69	31
Management, business, and financial	81	19	71	29
Professional and related	83	17	68	32
Teachers	86	14	66	34
Primary, secondary, and special education school teachers	85	15	65	35
Registered nurses	81	19	69	31
Service	82	18	67	33
Protective service	87	13	77	23
Sales and office	79	21	66	34
Sales and related	75	25	63	37
Office and administrative support	80	20	67	33
Natural resources, construction, and maintenance	81	19	69	31
Construction, extraction, farming, fishing, and forestry	82	18	69	31
Installation, maintenance, and repair	80	20	70	30
Production, transportation, and material moving ...	80	20	71	29
Production	79	21	71	29
Transportation and material moving	81	19	70	30
Full time	81	19	69	31
Part time	78	22	64	36
Union	87	13	80	20
Nonunion	79	21	65	35
Average wage within the following categories: ²				
Lowest 25 percent	77	23	61	39
Lowest 10 percent	75	25	61	39
Second 25 percent	80	20	66	34
Third 25 percent	82	18	70	30
Highest 25 percent	82	18	72	28
Highest 10 percent	82	18	73	27
Establishment characteristics				
Goods-producing industries	80	20	72	28
Service-providing industries	81	19	68	32
Education and health services	82	18	65	35
Educational services	85	15	66	34
Elementary and secondary schools	86	14	64	36
Junior colleges, colleges, and universities	85	15	70	30
Health care and social assistance	80	20	65	35
Hospitals	81	19	72	28
Public administration	87	13	77	23

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ March 2016—continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	80	20	64	36
1 to 49 workers	81	19	65	35
50 to 99 workers	78	22	64	36
100 workers or more	81	19	71	29
100 to 499 workers	79	21	68	32
500 workers or more	83	17	73	27
Geographic areas				
Northeast	82	18	75	25
New England	79	21	73	27
Middle Atlantic	83	17	76	24
South	80	20	63	37
South Atlantic	79	21	66	34
East South Central	80	20	61	39
West South Central	79	21	59	41
Midwest	80	20	70	30
East North Central	79	21	71	29
West North Central	81	19	68	32
West	83	17	70	30
Mountain	81	19	68	32
Pacific	83	17	71	29

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.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2016

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$436.83	18	\$546.95	82	\$413.48	\$123.60
Worker characteristics							
Management, professional, and related	100	453.22	18	543.30	82	433.48	120.99
Management, business, and financial	100	436.25	15	546.34	85	417.42	117.49
Professional and related	100	461.09	20	542.25	80	441.39	122.71
Teachers	100	507.77	23	558.39	77	492.50	120.49
Primary, secondary, and special education school teachers	100	509.00	24	562.08	76	491.79	125.10
Registered nurses	100	445.47	17	586.74	83	415.77	123.36
Service	100	450.49	21	551.07	79	423.92	121.28
Protective service	100	510.20	25	536.50	75	501.65	107.32
Sales and office	100	411.63	13	543.44	87	392.09	124.69
Sales and related	100	380.51	8	560.26	92	364.97	131.53
Office and administrative support	100	423.92	15	539.89	85	403.68	121.77
Natural resources, construction, and maintenance	100	443.22	24	586.94	76	397.20	134.66
Construction, extraction, farming, fishing, and forestry	100	461.75	31	605.68	69	395.31	139.50
Installation, maintenance, and repair	100	427.89	18	560.01	82	398.50	131.31
Production, transportation, and material moving ...	100	418.28	17	523.20	83	397.42	124.32
Production	100	402.74	15	505.23	85	386.23	124.66
Transportation and material moving	100	435.32	20	537.18	80	410.56	123.92
Full time	100	438.31	18	546.60	82	415.34	122.96
Part time	100	412.42	18	552.81	82	382.78	134.09
Union	100	527.80	33	586.70	67	499.40	125.42
Nonunion	100	411.71	13	520.19	87	395.01	123.20
Average wage within the following categories: ²							
Lowest 25 percent	100	390.67	14	524.82	86	368.43	130.16
Lowest 10 percent	100	396.10	11	594.78	89	372.21	142.31
Second 25 percent	100	419.87	17	530.63	83	398.13	126.45
Third 25 percent	100	444.09	19	550.57	81	419.26	120.14
Highest 25 percent	100	459.94	18	560.88	82	437.41	121.94
Highest 10 percent	100	455.56	17	531.96	83	440.14	124.11
Establishment characteristics							
Goods-producing industries	100	420.66	19	540.24	81	393.53	122.80
Service-providing industries	100	440.48	17	548.57	83	417.91	123.77
Education and health services	100	461.80	17	557.29	83	441.70	120.52
Educational services	100	496.00	22	545.68	78	481.60	119.05
Elementary and secondary schools	100	504.11	25	549.25	75	488.81	124.97
Junior colleges, colleges, and universities	100	485.75	16	531.96	84	476.76	105.45
Health care and social assistance	100	431.94	13	574.88	87	410.68	121.66
Hospitals	100	449.45	12	560.50	88	434.57	115.87
Public administration	100	534.35	21	561.66	79	527.12	101.55

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)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	100	\$427.67	22	\$545.76	78	\$395.18	\$129.72
1 to 49 workers	100	432.60	23	550.22	77	397.86	126.83
50 to 99 workers	100	416.74	19	533.84	81	389.51	135.81
100 workers or more	100	442.14	15	547.93	85	423.29	120.31
100 to 499 workers	100	422.95	14	560.52	86	400.63	126.29
500 workers or more	100	459.80	16	537.95	84	444.70	114.67
Geographic areas							
Northeast	100	468.40	20	552.95	80	446.83	128.55
New England	100	463.71	15	575.80	85	444.59	139.73
Middle Atlantic	100	469.91	22	548.11	78	447.62	124.58
South	100	414.03	16	519.69	84	394.65	123.28
South Atlantic	100	423.36	15	532.42	85	404.89	123.74
East South Central	100	398.54	16	494.99	84	380.55	117.90
West South Central	100	406.97	17	514.17	83	384.89	125.50
Midwest	100	427.69	14	577.68	86	402.61	125.42
East North Central	100	429.74	12	591.03	88	406.61	129.73
West North Central	100	423.43	18	558.46	82	393.78	115.91
West	100	455.65	22	552.04	78	429.25	117.95
Mountain	100	433.50	17	532.21	83	412.92	114.49
Pacific	100	465.24	23	558.39	77	436.88	119.58

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.

Source: Bureau of Labor Statistics, National Compensation Survey.

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)

Characteristics	Single coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
All workers	70	16	13	2
Worker characteristics				
Management, professional, and related	69	15	13	2
Management, business, and financial	73	13	12	2
Professional and related	67	17	14	3
Teachers	71	19	7	4
Primary, secondary, and special education school teachers	71	16	8	4
Registered nurses	61	16	21	2
Service	71	17	9	2
Protective service	67	17	10	6
Sales and office	67	21	11	2
Sales and related	60	28	11	1
Office and administrative support	70	17	11	2
Natural resources, construction, and maintenance	72	11	15	2
Construction, extraction, farming, fishing, and forestry	70	—	15	—
Installation, maintenance, and repair	73	11	15	1
Production, transportation, and material moving	74	10	14	1
Production	77	11	12	(⁴)
Transportation and material moving	71	10	18	2
Full time	70	15	13	2
Part time	60	24	14	2
Union	72	10	12	6
Nonunion	69	17	13	1
Average wage within the following categories: ⁵				
Lowest 25 percent	71	21	8	1
Lowest 10 percent	78	15	—	—
Second 25 percent	69	18	12	1
Third 25 percent	71	14	13	2
Highest 25 percent	69	14	14	3
Highest 10 percent	70	13	14	3
Establishment characteristics				
Goods-producing industries	74	11	14	1
Service-providing industries	69	17	12	2
Education and health services	69	18	11	2
Educational services	69	21	7	3
Elementary and secondary schools	70	18	8	4
Junior colleges, colleges, and universities	68	27	—	—
Health care and social assistance	68	16	14	1
Hospitals	60	21	17	2
Public administration	67	17	6	9

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ March 2016—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
1 to 99 workers	74	12	13	1
1 to 49 workers	73	12	14	1
50 to 99 workers	77	11	11	1
100 workers or more	67	18	12	2
100 to 499 workers	70	16	13	1
500 workers or more	65	20	12	3
Geographic areas				
Northeast	71	14	11	3
New England	79	10	10	2
Middle Atlantic	69	16	12	4
South	71	18	11	1
South Atlantic	69	20	—	—
East South Central	76	18	—	—
West South Central	71	—	15	—
Midwest	70	14	15	1
East North Central	70	15	14	1
West North Central	71	—	16	—
West	66	16	14	4
Mountain	63	20	15	2
Pacific	68	14	14	5

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

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

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

⁴ 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.

Source: Bureau of Labor Statistics, National Compensation Survey.

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

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$1,030.76	8	\$1,425.77	92	\$997.67	\$503.73
Worker characteristics							
Management, professional, and related	100	1,058.37	6	1,400.66	94	1,035.86	496.36
Management, business, and financial	100	1,074.96	5	1,426.73	95	1,057.60	462.74
Professional and related	100	1,050.66	7	1,392.35	93	1,025.51	512.36
Teachers	100	1,037.91	6	1,401.41	94	1,014.26	537.37
Primary, secondary, and special education school teachers	100	1,025.01	7	1,388.21	93	997.86	561.66
Registered nurses	100	1,066.97	8	1,536.44	92	1,023.35	511.21
Service	100	1,018.32	10	1,379.33	90	976.17	531.99
Protective service	100	1,171.55	11	1,244.95	89	1,162.49	403.70
Sales and office	100	964.14	4	1,453.21	96	941.54	511.76
Sales and related	100	892.12	4	1,517.94	96	868.49	529.92
Office and administrative support	100	992.44	5	1,433.62	95	970.57	504.55
Natural resources, construction, and maintenance	100	1,052.26	15	1,512.12	85	970.40	537.17
Construction, extraction, farming, fishing, and forestry	100	1,074.62	22	1,567.04	78	937.97	590.03
Installation, maintenance, and repair	100	1,034.12	10	1,412.84	90	993.21	499.99
Production, transportation, and material moving ...	100	1,056.34	10	1,410.28	90	1,015.48	471.09
Production	100	1,046.52	8	1,427.25	92	1,012.81	442.40
Transportation and material moving	100	1,067.07	13	1,398.45	87	1,018.56	504.15
Full time	100	1,036.44	7	1,422.61	93	1,005.00	501.25
Part time	100	937.68	11	1,461.17	89	872.76	546.15
Union	100	1,286.26	23	1,482.31	77	1,226.53	432.00
Nonunion	100	960.36	3	1,319.52	97	947.63	519.42
Average wage within the following categories: ²							
Lowest 25 percent	100	870.16	6	1,380.03	94	839.46	556.58
Lowest 10 percent	100	917.12	4	1,519.82	96	893.98	574.61
Second 25 percent	100	968.49	6	1,330.61	94	943.81	530.34
Third 25 percent	100	1,057.63	8	1,456.68	92	1,020.85	490.30
Highest 25 percent	100	1,111.80	9	1,461.30	91	1,077.87	475.44
Highest 10 percent	100	1,133.68	9	1,409.10	91	1,107.46	450.75
Establishment characteristics							
Goods-producing industries	100	1,081.79	12	1,448.86	88	1,033.60	459.69
Service-providing industries	100	1,019.29	7	1,416.99	93	990.01	513.13
Education and health services	100	1,001.67	6	1,403.26	94	977.10	548.33
Educational services	100	1,017.78	6	1,379.19	94	994.02	536.87
Elementary and secondary schools	100	989.04	7	1,347.92	93	960.83	577.73
Junior colleges, colleges, and universities	100	1,083.56	4	1,505.79	96	1,065.98	447.28
Health care and social assistance	100	987.43	5	1,427.52	95	962.27	558.37
Hospitals	100	1,113.00	5	1,502.30	95	1,090.49	452.46
Public administration	100	1,200.00	8	1,343.45	92	1,187.65	388.99

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)

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	100	\$963.30	8	\$1,399.62	92	\$924.11	\$563.57
1 to 49 workers	100	953.06	8	1,349.68	92	917.74	556.09
50 to 99 workers	100	985.79	8	1,506.69	92	938.15	580.02
100 workers or more	100	1,069.40	7	1,442.37	93	1,039.44	469.76
100 to 499 workers	100	1,017.96	6	1,504.52	94	986.44	502.09
500 workers or more	100	1,116.60	9	1,402.40	91	1,089.44	439.26
Geographic areas							
Northeast	100	1,169.52	14	1,425.42	86	1,128.41	453.11
New England	100	1,180.89	10	1,518.04	90	1,145.37	470.41
Middle Atlantic	100	1,165.79	15	1,406.45	85	1,122.48	447.06
South	100	926.43	4	1,456.58	96	904.05	546.98
South Atlantic	100	987.27	5	1,489.16	95	958.89	517.88
East South Central	100	853.12	4	1,275.01	96	837.21	540.19
West South Central	100	865.62	2	1,491.74	98	852.08	597.55
Midwest	100	1,054.32	7	1,395.83	93	1,027.19	485.63
East North Central	100	1,077.00	7	1,403.59	93	1,052.17	475.23
West North Central	100	1,007.73	8	1,381.69	92	975.38	507.19
West	100	1,055.56	9	1,429.54	91	1,019.38	490.73
Mountain	100	968.81	6	1,277.27	94	947.66	470.66
Pacific	100	1,093.43	10	1,472.75	90	1,051.88	499.82

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.

Source: Bureau of Labor Statistics, National Compensation Survey.

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

(All workers with contributory coverage = 100 percent)

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

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

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
1 to 99 workers	75	11	13	1
1 to 49 workers	74	11	15	1
50 to 99 workers	78	10	11	1
100 workers or more	68	17	12	2
100 to 499 workers	71	15	14	1
500 workers or more	66	19	11	3
Geographic areas				
Northeast	72	13	11	3
New England	80	10	9	1
Middle Atlantic	69	15	12	4
South	72	16	11	1
South Atlantic	71	18	—	—
East South Central	77	17	—	—
West South Central	70	11	17	1
Midwest	71	13	15	1
East North Central	71	14	14	1
West North Central	71	—	17	—
West	67	15	15	3
Mountain	66	18	14	1
Pacific	68	13	15	4

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

² 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.

Source: Bureau of Labor Statistics, National Compensation Survey.

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)

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$37.65	\$68.87	\$107.74	\$152.15	\$222.72	\$179.82	\$270.98	\$412.72	\$657.55	\$1015.74
Worker characteristics										
Management, professional, and related	34.00	63.98	101.57	145.43	227.50	171.76	267.00	407.50	637.13	992.80
Management, business, and financial	44.61	69.33	103.66	145.14	202.90	167.88	266.48	397.92	581.00	847.71
Professional and related	30.00	60.82	100.00	146.28	240.51	179.00	267.84	415.25	667.00	1049.05
Teachers	21.00	51.00	90.36	148.37	259.15	161.63	258.42	476.77	728.97	1073.94
Primary, secondary, and special education school teachers	22.76	57.08	92.60	150.58	273.00	163.07	272.37	485.68	783.60	1098.00
Registered nurses	47.84	70.00	92.95	140.96	211.02	174.90	286.71	396.91	635.67	1036.13
Service	30.00	65.43	97.50	151.00	236.40	180.00	271.87	441.88	741.16	1059.00
Protective service	35.51	53.80	83.00	125.00	165.00	153.40	214.77	329.71	536.97	731.71
Sales and office	43.33	73.67	113.63	156.00	217.42	195.00	284.24	424.24	673.56	1020.48
Sales and related	55.63	81.27	120.50	161.92	219.00	224.16	291.73	420.99	682.19	951.92
Office and administrative support	35.50	68.65	109.50	155.01	211.34	185.00	281.41	427.08	673.56	1027.70
Natural resources, construction, and maintenance	38.78	79.00	118.02	165.35	234.19	175.70	272.22	418.68	669.19	1129.67
Construction, extraction, farming, fishing, and forestry	38.50	80.51	105.51	171.33	234.47	203.53	296.42	465.66	746.51	1150.89
Installation, maintenance, and repair	39.41	78.98	124.67	159.46	232.84	132.30	261.72	392.83	601.17	1083.00
Production, transportation, and material moving	45.37	75.26	113.88	156.83	214.77	177.09	260.00	385.96	577.41	906.06
Production	40.75	75.01	111.15	153.87	207.89	152.12	254.58	377.12	524.65	869.50
Transportation and material moving	50.70	77.99	117.24	160.11	230.63	196.41	266.48	408.39	691.94	1055.55
Full time	37.74	68.87	107.25	151.44	215.03	179.42	270.00	410.25	651.40	1015.74
Part time	32.65	70.00	117.68	198.19	236.40	209.00	305.85	493.28	691.94	1019.78
Union	30.65	66.00	100.51	160.01	236.40	118.32	222.93	334.82	561.47	894.59
Nonunion	39.37	69.44	108.87	151.36	215.00	190.67	288.69	428.94	667.00	1035.02
Average wage within the following categories: ³										
Lowest 25 percent	38.00	74.16	113.54	163.15	236.40	218.00	308.09	486.68	731.71	1005.88
Lowest 10 percent	53.21	74.87	117.86	202.57	236.40	223.00	288.41	501.32	731.71	1024.75
Second 25 percent	35.93	69.62	108.42	155.98	230.63	182.87	281.41	431.67	691.94	1081.30
Third 25 percent	37.65	67.15	107.25	151.00	210.62	170.67	260.00	399.49	626.46	987.06
Highest 25 percent	37.56	67.68	104.30	150.08	215.57	167.60	264.59	388.60	598.76	931.80
Highest 10 percent	42.26	70.00	105.78	149.99	217.23	161.87	263.30	361.00	558.96	829.57
Establishment characteristics										
Goods-producing industries	40.00	70.80	107.70	153.87	210.37	153.00	254.58	371.70	543.32	869.50
Service-providing industries	36.30	68.35	107.74	152.07	227.50	182.18	274.78	425.00	673.56	1028.71
Education and health services	30.00	60.43	95.73	143.40	243.00	181.85	286.23	457.93	766.88	1098.00
Educational services	20.00	47.58	89.00	146.36	242.99	162.25	258.00	476.04	716.80	1055.55
Elementary and secondary schools	20.22	50.00	91.63	156.52	273.00	151.49	271.98	553.00	815.19	1122.52
Junior colleges, colleges, and universities	20.00	40.00	81.24	132.40	189.76	176.26	241.00	381.72	578.86	685.00
Health care and social assistance	30.00	69.07	100.00	141.71	243.00	205.59	295.51	436.75	821.76	1106.41
Hospitals	42.90	78.03	104.02	134.60	193.12	192.44	286.71	377.24	550.00	799.44
Public administration	28.20	50.00	77.97	118.50	163.32	—	199.98	315.38	511.29	696.19

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)

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$40.00	\$72.42	\$113.16	\$157.55	\$236.40	\$187.06	\$296.42	\$455.64	\$785.52	\$1106.41
1 to 49 workers	35.00	73.48	112.51	151.66	211.84	189.85	299.71	433.30	746.23	1106.08
50 to 99 workers	44.50	71.00	116.00	176.27	267.00	185.08	294.12	512.00	843.87	1106.41
100 workers or more	37.00	67.15	104.72	150.00	211.15	175.20	260.84	393.98	578.86	887.40
100 to 499 workers	41.16	71.46	109.95	159.19	235.63	195.91	284.24	427.08	650.55	942.49
500 workers or more	32.48	62.28	96.58	139.49	197.23	145.16	235.11	356.47	545.29	803.00
Geographic areas										
Northeast	46.19	73.86	112.51	159.70	227.50	157.63	249.91	361.76	554.14	850.83
New England	51.48	89.38	124.49	176.29	249.15	174.78	280.01	386.27	568.61	840.60
Middle Atlantic	45.43	70.54	104.99	152.82	215.03	150.00	231.99	352.78	543.10	887.40
South	34.76	68.35	108.97	154.20	219.46	199.16	305.92	478.32	704.17	1058.59
South Atlantic	39.00	67.68	108.28	153.82	234.00	180.00	281.65	429.21	663.68	1015.49
East South Central	—	—	105.03	151.00	221.00	206.09	317.00	474.46	685.00	1024.75
West South Central	35.00	74.00	115.66	156.00	210.15	254.58	359.57	536.97	850.65	1106.41
Midwest	43.33	73.32	108.23	151.66	235.63	179.23	258.00	396.79	613.70	1008.12
East North Central	45.00	77.97	109.95	158.00	240.72	169.81	254.30	392.14	576.34	974.59
West North Central	35.40	67.16	100.75	145.14	211.84	192.44	263.60	412.55	670.00	1052.39
West	30.00	60.93	96.12	146.72	205.45	144.28	251.56	399.34	620.88	1009.72
Mountain	36.30	63.98	91.69	147.86	195.17	191.52	261.88	378.77	604.89	912.43
Pacific	30.00	60.47	98.91	146.63	206.90	125.00	250.26	406.00	641.65	1036.24

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.

Source: Bureau of Labor Statistics, National Compensation Survey.

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									
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	98
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	58	56	97	36	35	98	27	26	97
Construction, extraction, farming, fishing, and forestry	51	49	97	30	29	100	19	18	97
Installation, maintenance, and repair	65	63	97	41	40	98	35	33	96
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: ³									
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	86	85	99	57	57	99	62	60	98
Establishment characteristics									
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	23	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

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	41	39	97	29	28	97	23	23	97
1 to 49 workers	36	35	98	27	26	96	21	20	97
50 to 99 workers	55	52	95	34	33	97	30	29	97
100 workers or more	76	74	98	47	45	97	44	42	97
100 to 499 workers	68	66	98	45	44	97	37	36	97
500 workers or more	85	83	98	48	47	98	51	49	96
Geographic areas									
Northeast	59	58	98	61	60	99	33	32	97
New England	58	56	97	37	36	97	33	33	98
Middle Atlantic	60	59	99	70	69	99	33	32	97
South	61	59	97	33	32	96	33	32	96
South Atlantic	60	59	98	37	35	96	35	34	96
East South Central	62	59	96	29	27	94	33	32	95
West South Central	62	60	96	30	29	97	30	29	97
Midwest	62	60	98	38	37	96	38	37	97
East North Central	61	59	97	41	39	96	38	37	97
West North Central	64	63	98	32	31	97	39	38	97
West	51	50	98	26	25	97	30	29	96
Mountain	54	53	98	29	28	96	35	34	95
Pacific	50	49	98	24	24	97	28	27	96

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.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,¹ March 2016

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

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

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)

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	7	93
1 to 49 workers	8	92
50 to 99 workers	5	95
100 workers or more	5	95
100 to 499 workers	5	95
500 workers or more	5	95
Geographic areas		
Northeast	6	94
New England	11	89
Middle Atlantic	5	95
South	7	93
South Atlantic	6	94
West South Central	5	95
Midwest	5	95
East North Central	6	94
West North Central	3	97
West	4	96
Mountain	5	95
Pacific	3	97

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ March 2016

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	57	2	38	2	1
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	–	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,¹ March 2016—continued

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
1 to 99 workers	49	—	48	2	—
1 to 49 workers	50	(³)	47	1	1
50 to 99 workers	47	—	49	2	—
100 workers or more	62	2	33	3	1
100 to 499 workers	60	3	34	2	(³)
500 workers or more	63	1	31	3	1
Geographic areas					
Northeast	62	—	31	4	—
New England	62	—	33	2	—
Middle Atlantic	63	—	31	5	—
South	60	2	35	1	2
South Atlantic	65	2	30	1	3
East South Central	54	—	37	3	—
West South Central	54	—	43	1	—
Midwest	56	1	40	3	(³)
East North Central	55	1	41	2	1
West North Central	57	—	37	4	—
West	51	2	45	2	(³)
Mountain	55	1	43	—	—
Pacific	49	—	47	3	—

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which 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.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹ March 2016

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

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	(³)	61	10	24	4	1.4	1.0
Worker characteristics							
Management, professional, and related	(³)	58	10	26	5	1.4	1.0
Management, business, and financial	(³)	55	9	28	7	1.5	1.0
Professional and related	(³)	60	11	25	5	1.4	1.0
Teachers	—	50	19	27	—	1.4	—
Primary, secondary, and special education school teachers	—	52	22	25	—	1.4	—
Registered nurses	—	78	8	12	—	1.2	1.0
Service	—	69	8	20	—	1.3	1.0
Protective service	—	61	—	19	7	1.4	1.0
Sales and office	(³)	62	10	23	4	1.4	1.0
Sales and related	—	68	10	21	—	1.3	1.0
Office and administrative support	(³)	60	11	24	5	1.4	1.0
Natural resources, construction, and maintenance	1	61	10	25	2	1.3	1.0
Construction, extraction, farming, fishing, and forestry	—	59	16	23	2	1.3	1.0
Installation, maintenance, and repair	1	62	8	26	2	1.3	1.0
Production, transportation, and material moving	—	59	13	25	—	1.4	1.0
Transportation and material moving	—	65	15	19	—	1.3	1.0
Full time	(³)	60	10	25	4	1.4	1.0
Part time	—	73	6	18	—	1.2	1.0
Union	(³)	65	14	17	5	1.3	1.0
Nonunion	(³)	60	10	26	4	1.4	1.0
Average wage within the following categories: ⁴							
Lowest 25 percent	—	69	7	21	—	1.3	1.0
Lowest 10 percent	—	65	—	—	—	1.3	1.0
Second 25 percent	(³)	66	11	20	3	1.3	1.0
Third 25 percent	1	57	12	25	5	1.4	1.0
Highest 25 percent	(³)	58	9	28	5	1.4	1.0
Highest 10 percent	(³)	56	9	29	6	1.4	1.0
Establishment characteristics							
Service-providing industries	(³)	63	10	23	4	1.4	1.0
Education and health services	1	65	12	20	3	1.3	1.0
Educational services	1	46	18	31	3	1.5	1.5
Elementary and secondary schools	—	47	23	30	1	1.4	1.5
Junior colleges, colleges, and universities	3	45	13	33	6	1.5	1.5
Health care and social assistance	—	75	8	14	—	1.2	1.0
Hospitals	—	77	9	14	—	1.2	1.0
Public administration	—	56	19	19	—	1.4	1.0

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹ March 2016—continued

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

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
1 to 99 workers	1	60	10	25	5	1.4	1.0
1 to 49 workers	—	60	9	26	—	1.4	1.0
50 to 99 workers	—	60	12	22	—	1.4	1.0
100 workers or more	(³)	61	11	24	4	1.4	1.0
100 to 499 workers	—	61	9	24	—	1.4	1.0
500 workers or more	1	61	12	25	3	1.3	1.0
Geographic areas							
Northeast	1	57	16	23	4	1.4	1.0
New England	—	62	17	19	—	1.3	1.0
Middle Atlantic	1	55	15	25	4	1.4	1.0
South	(³)	61	8	26	4	1.4	1.0
South Atlantic	1	62	8	25	4	1.4	1.0
East South Central	—	56	8	32	—	1.4	—
West South Central	—	62	9	26	—	1.4	1.0
Midwest	—	61	10	25	—	1.4	1.0
East North Central	—	63	10	23	5	1.4	1.0
West North Central	—	56	11	29	—	1.4	1.0
West	—	65	8	21	—	1.3	1.0
Mountain	—	70	—	17	—	1.2	1.0
Pacific	—	63	—	23	7	1.4	1.0

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

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

³ Less than 0.5.

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

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,¹ March 2016

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

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	76	\$50,000	\$70,000	\$200,000	\$500,000	\$1,000,000	24
Worker characteristics							
Management, professional, and related	77	50,000	100,000	300,000	750,000	–	23
Management, business, and financial	80	50,000	100,000	300,000	750,000	–	20
Professional and related	75	50,000	100,000	300,000	750,000	–	25
Teachers	65	50,000	50,000	–	–	500,000	35
Primary, secondary, and special education school teachers	57	50,000	50,000	100,000	–	500,000	43
Registered nurses	81	50,000	–	300,000	750,000	1,000,000	19
Service	75	50,000	–	200,000	500,000	1,000,000	25
Protective service	60	–	50,000	–	–	750,000	40
Sales and office	81	50,000	50,000	200,000	500,000	1,000,000	19
Sales and related	84	50,000	50,000	100,000	500,000	1,000,000	16
Office and administrative support	79	50,000	–	200,000	500,000	1,000,000	21
Natural resources, construction, and maintenance	70	50,000	50,000	200,000	500,000	–	30
Construction, extraction, farming, fishing, and forestry	71	50,000	100,000	200,000	–	1,000,000	29
Installation, maintenance, and repair	70	50,000	50,000	–	500,000	2,000,000	30
Production, transportation, and material moving	69	50,000	70,000	–	500,000	1,000,000	31
Transportation and material moving	71	50,000	–	100,000	300,000	–	29
Full time	76	50,000	70,000	200,000	500,000	1,000,000	24
Part time	67	50,000	50,000	–	–	750,000	33
Union	61	50,000	–	150,000	400,000	1,000,000	39
Nonunion	79	50,000	75,000	250,000	500,000	1,000,000	21
Average wage within the following categories: ³							
Lowest 25 percent	77	50,000	50,000	–	500,000	1,000,000	23
Lowest 10 percent	80	50,000	–	–	500,000	1,000,000	20
Second 25 percent	77	50,000	50,000	150,000	500,000	1,000,000	23
Third 25 percent	76	50,000	–	200,000	500,000	1,000,000	24
Highest 25 percent	75	50,000	100,000	300,000	–	–	25
Highest 10 percent	76	50,000	100,000	300,000	1,000,000	2,000,000	24
Establishment characteristics							
Service-providing industries	78	50,000	–	200,000	500,000	1,000,000	22
Education and health services	75	50,000	–	200,000	500,000	1,000,000	25
Educational services	66	50,000	50,000	–	300,000	500,000	34
Elementary and secondary schools	53	50,000	50,000	100,000	250,000	300,000	47
Junior colleges, colleges, and universities	80	50,000	50,000	–	400,000	500,000	20
Health care and social assistance	79	50,000	100,000	–	500,000	1,000,000	21
Hospitals	80	50,000	–	500,000	–	1,000,000	20
Public administration	50	50,000	50,000	–	250,000	–	50

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)

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	79	\$50,000	\$50,000	\$170,000	\$500,000	\$1,000,000	21
1 to 49 workers	82	50,000	50,000	—	500,000	1,000,000	18
50 to 99 workers	74	50,000	—	200,000	500,000	1,000,000	26
100 workers or more	75	50,000	—	250,000	650,000	1,000,000	25
100 to 499 workers	76	50,000	—	200,000	500,000	1,000,000	24
500 workers or more	74	50,000	100,000	300,000	1,000,000	—	26
Geographic areas							
Northeast	74	50,000	—	—	500,000	1,000,000	26
New England	77	50,000	—	200,000	500,000	—	23
Middle Atlantic	73	50,000	—	250,000	500,000	1,000,000	27
South	77	50,000	—	200,000	500,000	—	23
South Atlantic	75	50,000	—	250,000	750,000	2,000,000	25
East South Central	82	50,000	—	100,000	—	1,000,000	18
West South Central	78	50,000	—	—	500,000	1,000,000	22
Midwest	75	50,000	70,000	250,000	500,000	1,000,000	25
East North Central	77	50,000	—	—	500,000	—	23
West North Central	71	50,000	50,000	250,000	500,000	1,000,000	29
West	77	50,000	—	200,000	—	1,000,000	23
Mountain	81	50,000	—	200,000	1,000,000	1,000,000	19
Pacific	75	50,000	—	200,000	—	—	25

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.

Source: Bureau of Labor Statistics, National Compensation Survey.

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)

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$10,000	\$10,000	\$20,000	\$40,000	\$50,000
Worker characteristics					
Management, professional, and related	10,000	–	25,000	50,000	50,000
Management, business, and financial	10,000	15,000	25,000	50,000	50,000
Professional and related	–	10,000	25,000	50,000	50,000
Teachers	–	10,000	25,000	50,000	50,000
Primary, secondary, and special education school teachers	10,000	10,000	25,000	50,000	50,000
Registered nurses	5,000	10,000	–	50,000	50,000
Service	–	10,000	15,000	25,000	50,000
Protective service	5,000	10,000	–	25,000	50,000
Sales and office	–	10,000	20,000	40,000	50,000
Sales and related	–	10,000	20,000	25,000	50,000
Office and administrative support	–	10,000	20,000	50,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	20,000	25,000	50,000
Construction, extraction, farming, fishing, and forestry	–	10,000	20,000	25,000	50,000
Installation, maintenance, and repair	10,000	12,500	20,000	40,000	50,000
Production, transportation, and material moving	10,000	15,000	20,000	25,000	50,000
Transportation and material moving	10,000	–	20,000	30,000	50,000
Full time	10,000	10,000	20,000	–	50,000
Part time	5,000	–	–	–	50,000
Union	5,000	10,000	20,000	41,116	50,000
Nonunion	10,000	–	20,000	30,000	50,000
Average wage within the following categories: ⁴					
Lowest 25 percent	5,000	10,000	15,000	20,000	30,000
Lowest 10 percent	5,000	10,000	15,000	20,000	–
Second 25 percent	10,000	10,000	20,000	27,000	50,000
Third 25 percent	10,000	10,000	20,000	35,000	50,000
Highest 25 percent	–	12,500	25,000	50,000	50,000
Highest 10 percent	–	15,000	–	50,000	–
Establishment characteristics					
Service-providing industries	10,000	10,000	20,000	40,000	50,000
Education and health services	–	10,000	20,000	50,000	50,000
Educational services	–	10,000	25,000	50,000	50,000
Elementary and secondary schools	10,000	10,000	25,000	50,000	50,000
Junior colleges, colleges, and universities	5,000	10,000	20,000	–	50,000
Health care and social assistance	–	10,000	20,000	50,000	50,000
Hospitals	5,000	10,000	15,000	25,000	50,000
Public administration	5,000	10,000	20,000	30,000	50,000

See footnotes at end of table.

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

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

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$10,000	\$15,000	\$20,000	\$40,000	\$50,000
1 to 49 workers	10,000	15,000	20,000	40,000	50,000
50 to 99 workers	10,000	15,000	20,000	—	50,000
100 workers or more	5,000	10,000	20,000	35,000	50,000
100 to 499 workers	10,000	10,000	20,000	30,000	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000
Geographic areas					
Northeast	5,000	10,000	20,000	50,000	50,000
New England	5,000	—	—	—	50,000
Middle Atlantic	—	10,000	25,000	50,000	50,000
South	10,000	10,000	—	25,000	50,000
South Atlantic	10,000	10,000	20,000	25,000	50,000
East South Central	10,000	15,000	20,000	50,000	50,000
West South Central	—	10,000	15,000	25,000	50,000
Midwest	10,000	15,000	20,000	33,000	50,000
East North Central	10,000	15,000	20,000	30,000	50,000
West North Central	10,000	15,000	20,000	40,000	50,000
West	10,000	—	20,000	41,116	50,000
Mountain	10,000	—	20,000	—	50,000
Pacific	5,000	10,000	20,000	41,116	50,000

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

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

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

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

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
All workers	44	41	–	–
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	(³)
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)

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
1 to 99 workers	32	43	—	—
1 to 49 workers	33	40	—	—
50 to 99 workers	30	51	—	—
100 workers or more	50	39	—	—
100 to 499 workers	47	43	10	1
500 workers or more	54	35	—	—
Geographic areas				
Northeast	—	30	44	—
Middle Atlantic	21	26	53	1
South	53	47	—	(³)
South Atlantic	51	49	—	1
East South Central	54	46	—	—
West South Central	56	44	—	—
Midwest	57	41	—	—
East North Central	57	41	—	—
West	41	50	8	1
Mountain	37	62	—	1
Pacific	44	43	13	1

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

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

³ Less than 0.5.

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

Source: Bureau of Labor Statistics, National Compensation Survey.

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

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

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

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,¹ March 2016—continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	22	78
1 to 49 workers	24	76
50 to 99 workers	19	81
100 workers or more	12	88
100 to 499 workers	13	87
500 workers or more	10	90
Geographic areas		
Northeast	37	63
Middle Atlantic	43	57
South	5	95
South Atlantic	5	95
East South Central	6	94
West South Central	4	96
Midwest	6	94
East North Central	7	93
West	9	91
Mountain	4	96
Pacific	11	89

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which 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.

Source: Bureau of Labor Statistics, National Compensation Survey.

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,¹
March 2016**

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

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
1 to 99 workers	5	2	77	16	1
1 to 49 workers	4	2	77	16	1
50 to 99 workers	7	—	76	14	—
100 workers or more	6	2	68	24	1
100 to 499 workers	6	—	69	23	—
500 workers or more	5	2	68	24	1
Geographic areas					
Northeast	3	1	83	13	(²)
Middle Atlantic	2	—	86	11	—
South	6	3	64	27	1
South Atlantic	6	3	67	24	1
East South Central	7	—	64	25	—
West South Central	5	—	60	33	—
Midwest	10	2	65	23	(²)
East North Central	10	—	66	22	—
West	4	2	73	20	2
Mountain	3	—	76	19	—
Pacific	4	2	71	20	3

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

² Less than 0.5.

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

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 25. Short-term disability plans: Duration of benefits, civilian workers,¹ March 2016

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

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	93	12	21	26	26	26	7
Worker characteristics							
Management, professional, and related	92	12	20	26	26	26	8
Management, business, and financial	95	12	20	26	26	26	5
Professional and related	91	12	21	26	26	26	9
Teachers	84	12	20	26	–	52	16
Primary, secondary, and special education school teachers	80	12	20	26	–	52	20
Registered nurses	95	12	–	26	26	26	5
Service	95	12	–	26	26	26	5
Protective service	93	12	–	26	26	26	7
Sales and office	92	12	21	26	26	26	8
Sales and related	90	11	–	26	26	26	10
Office and administrative support	93	12	21	26	26	26	7
Natural resources, construction, and maintenance	92	13	26	26	26	–	8
Installation, maintenance, and repair	89	13	25	26	26	52	11
Production, transportation, and material moving ...	92	13	24	26	26	26	8
Production	90	13	21	26	26	26	10
Transportation and material moving	94	13	25	26	26	26	6
Full time	92	12	21	26	26	26	8
Part time	95	13	26	26	26	26	5
Union	88	13	26	26	26	36	12
Nonunion	94	12	21	26	26	26	6
Average wage within the following categories: ³							
Lowest 25 percent	93	12	21	26	26	26	7
Lowest 10 percent	94	13	26	26	26	26	6
Second 25 percent	94	12	21	26	26	26	6
Third 25 percent	92	12	20	26	26	26	8
Highest 25 percent	91	12	24	26	26	26	9
Highest 10 percent	91	12	24	26	26	26	9
Establishment characteristics							
Goods-producing industries	92	12	22	26	26	26	8
Service-providing industries	93	12	21	26	26	26	7
Education and health services	92	12	20	26	26	26	8
Educational services	83	13	22	26	26	52	17
Elementary and secondary schools	80	13	21	26	–	52	20
Junior colleges, colleges, and universities	88	13	26	26	26	–	12
Health care and social assistance	97	12	–	26	26	26	3
Public administration	88	–	24	26	26	52	12

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)

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	95	12	18	26	26	26	5
1 to 49 workers	94	12	18	26	26	26	6
50 to 99 workers	97	12	20	26	26	26	3
100 workers or more	91	12	22	26	26	26	9
100 to 499 workers	93	12	18	26	26	26	7
500 workers or more	90	13	25	26	26	26	10
Geographic areas							
Northeast	94	—	26	26	26	26	6
Middle Atlantic	94	25	26	26	26	26	6
South	92	12	18	26	26	26	8
South Atlantic	93	12	18	26	26	36	7
East South Central	90	12	21	26	26	26	10
West South Central	92	12	13	26	26	26	8
Midwest	90	12	13	26	26	26	10
East North Central	90	12	15	26	26	26	10
West	94	11	13	26	26	26	6
Mountain	93	11	13	21	26	26	7
Pacific	95	12	25	26	26	26	5

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

² 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.

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.

Source: Bureau of Labor Statistics, National Compensation Survey.

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)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	1	24	1	39	22	13	62.0	60.0
Worker characteristics								
Management, professional, and related	(²)	19	1	39	24	16	63.8	60.0
Management, business, and financial	1	15	1	38	28	17	64.5	60.0
Professional and related	(²)	20	2	40	22	16	63.4	60.0
Teachers	—	30	4	27	19	19	63.5	60.0
Primary, secondary, and special education school teachers	—	31	3	28	23	15	62.3	60.0
Registered nurses	—	30	1	46	18	—	59.0	60.0
Service	—	31	—	36	22	8	59.8	60.0
Protective service	—	30	—	37	23	5	58.9	60.0
Sales and office	1	29	1	38	20	11	60.8	60.0
Sales and related	—	37	—	36	15	11	60.0	60.0
Office and administrative support	1	26	2	39	22	10	61.1	60.0
Natural resources, construction, and maintenance	(²)	30	1	34	23	12	60.9	60.0
Installation, maintenance, and repair	—	19	—	43	23	13	62.6	60.0
Production, transportation, and material moving ...	3	18	(²)	46	19	14	62.1	60.0
Production	—	13	—	48	18	17	62.6	60.0
Transportation and material moving	—	21	—	45	21	11	61.6	60.0
Full time	1	22	1	41	21	14	62.3	60.0
Part time	—	35	—	24	31	6	59.7	60.0
Union	2	25	3	34	25	11	60.7	60.0
Nonunion	1	23	1	41	21	13	62.2	60.0
Average wage within the following categories: ³								
Lowest 25 percent	—	35	—	35	22	6	59.1	60.0
Lowest 10 percent	—	35	—	29	27	6	59.6	60.0
Second 25 percent	2	25	1	42	19	11	60.8	60.0
Third 25 percent	1	21	1	42	22	13	62.1	60.0
Highest 25 percent	(²)	19	1	38	24	17	64.3	60.0
Highest 10 percent	—	19	—	38	22	20	65.2	60.0
Establishment characteristics								
Goods-producing industries	—	16	—	42	20	20	63.1	60.0
Service-providing industries	1	25	1	39	22	12	61.8	60.0
Education and health services	—	25	—	42	19	12	61.3	60.0
Educational services	—	34	5	25	18	18	62.8	60.0
Elementary and secondary schools	—	37	3	26	22	12	61.0	60.0
Junior colleges, colleges, and universities	—	25	11	26	10	29	67.2	60.0
Health care and social assistance	—	20	—	50	19	9	60.6	60.0
Public administration	—	30	—	30	32	5	59.9	60.0

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)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
1 to 99 workers	—	23	—	38	27	12	62.4	60.0
1 to 49 workers	—	25	—	35	27	11	62.0	60.0
50 to 99 workers	—	17	—	44	25	13	63.2	60.0
100 workers or more	1	24	1	41	19	14	61.7	60.0
100 to 499 workers	2	22	(²)	43	19	13	61.2	60.0
500 workers or more	—	26	—	38	19	14	62.2	60.0
Geographic areas								
Northeast	—	31	—	24	36	7	61.2	60.0
Middle Atlantic	—	34	—	22	37	6	60.6	60.0
South	—	23	—	50	12	15	61.6	60.0
South Atlantic	—	24	—	47	13	15	61.4	60.0
East South Central	—	22	—	49	—	—	62.5	60.0
West South Central	—	19	—	57	10	13	61.6	60.0
Midwest	—	15	—	50	16	19	63.9	60.0
East North Central	—	16	—	50	16	18	63.6	60.0
West	—	19	—	41	17	15	61.9	60.0
Mountain	—	16	—	52	—	—	63.0	60.0
Pacific	—	21	—	34	19	14	61.2	60.0

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

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 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/eps/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2016

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	73	\$170	\$275	\$604	\$1,250	\$2,500	27
Worker characteristics							
Management, professional, and related	69	170	500	750	1,500	2,500	31
Management, business, and financial	67	170	559	1,000	1,500	2,500	33
Professional and related	70	170	500	700	1,500	2,500	30
Teachers	77	170	500	692	1,000	2,000	23
Primary, secondary, and special education school teachers	79	–	500	692	831	–	21
Registered nurses	59	170	–	–	2,307	3,000	41
Service	74	170	170	535	700	1,500	26
Protective service	71	170	–	576	–	2,500	29
Sales and office	79	170	200	604	1,250	2,500	21
Sales and related	85	170	200	500	1,250	–	15
Office and administrative support	77	170	200	615	1,300	2,500	23
Natural resources, construction, and maintenance	78	170	185	500	1,000	–	22
Installation, maintenance, and repair	75	170	350	600	1,000	2,300	25
Production, transportation, and material moving ...	72	170	350	561	1,000	1,846	28
Production	69	170	350	604	1,500	2,500	31
Transportation and material moving	75	170	350	500	800	1,500	25
Full time	72	170	346	615	1,500	2,500	28
Part time	84	170	170	500	604	–	16
Union	80	170	200	500	808	1,662	20
Nonunion	72	170	315	615	1,500	2,500	28
Average wage within the following categories: ³							
Lowest 25 percent	83	170	170	500	636	1,500	17
Lowest 10 percent	90	170	170	500	615	–	10
Second 25 percent	75	170	220	600	1,250	2,309	25
Third 25 percent	70	170	350	615	1,400	2,325	30
Highest 25 percent	70	170	500	700	1,500	2,500	30
Highest 10 percent	68	170	500	831	1,800	2,500	32
Establishment characteristics							
Goods-producing industries	71	170	350	615	1,200	2,300	29
Service-providing industries	74	170	249	604	1,269	2,500	26
Education and health services	68	170	–	615	1,154	2,500	32
Educational services	72	170	–	692	831	2,000	28
Elementary and secondary schools	78	170	–	692	831	–	22
Junior colleges, colleges, and universities	57	170	185	604	1,039	2,000	43
Health care and social assistance	66	170	–	615	1,500	2,500	34
Public administration	72	170	200	615	–	1,662	28

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)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	77	\$170	—	\$604	\$1,000	\$1,965	23
1 to 49 workers	77	170	\$170	604	1,000	1,500	23
50 to 99 workers	79	170	315	604	1,200	2,500	21
100 workers or more	71	170	300	615	1,500	2,500	29
100 to 499 workers	73	170	300	604	1,500	2,500	27
500 workers or more	68	170	—	625	1,500	2,500	32
Geographic areas							
Northeast	87	170	170	572	615	1,480	13
Middle Atlantic	90	170	170	500	604	1,000	10
South	67	215	500	1,000	1,730	2,500	33
South Atlantic	70	—	500	—	1,730	2,500	30
East South Central	62	200	500	1,000	1,500	2,500	38
West South Central	65	250	500	—	—	2,500	35
Midwest	59	250	500	900	1,500	2,500	41
East North Central	59	270	500	—	1,500	2,500	41
West	73	185	500	1,000	1,662	2,500	27
Mountain	70	—	—	—	—	2,500	30
Pacific	75	170	—	—	1,662	2,500	25

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.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,¹ March 2016

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	7	93
Worker characteristics		
Management, professional, and related	7	93
Management, business, and financial	5	95
Professional and related	8	92
Teachers	18	82
Primary, secondary, and special education school teachers	21	79
Registered nurses	5	95
Service	9	91
Protective service	13	87
Sales and office	7	93
Sales and related	7	93
Office and administrative support	8	92
Natural resources, construction, and maintenance	10	90
Construction, extraction, farming, fishing, and forestry	8	92
Installation, maintenance, and repair	12	88
Production, transportation, and material moving	6	94
Production	6	94
Transportation and material moving	6	94
Full time	8	92
Part time	6	94
Union	12	88
Nonunion	7	93
Average wage within the following categories: ²		
Lowest 25 percent	12	88
Second 25 percent	7	93
Third 25 percent	7	93
Highest 25 percent	7	93
Highest 10 percent	8	92
Establishment characteristics		
Goods-producing industries	5	95
Service-providing industries	8	92
Education and health services	9	91
Educational services	17	83
Elementary and secondary schools	20	80
Junior colleges, colleges, and universities	12	88
Health care and social assistance	4	96
Hospitals	5	95
Public administration	14	86

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)

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	6	94
1 to 49 workers	5	95
50 to 99 workers	8	92
100 workers or more	8	92
100 to 499 workers	7	93
500 workers or more	9	91
Geographic areas		
Northeast	7	93
New England	6	94
Middle Atlantic	7	93
South	6	94
South Atlantic	7	93
West South Central	5	95
Midwest	9	91
East North Central	11	89
West North Central	6	94
West	7	93
Pacific	4	96

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.

Source: Bureau of Labor Statistics, National Compensation Survey.

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

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

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

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)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
1 to 99 workers	94	5	1	(²)
1 to 49 workers	93	6	—	—
50 to 99 workers	96	—	1	—
100 workers or more	95	4	1	(²)
100 to 499 workers	95	3	1	(²)
500 workers or more	94	4	1	(²)
Geographic areas				
Northeast	95	4	1	1
New England	96	—	2	—
Middle Atlantic	94	5	—	—
South	95	5	—	—
South Atlantic	96	3	—	—
East South Central	90	—	—	—
West South Central	95	4	—	—
Midwest	92	5	3	1
East North Central	91	5	—	—
West North Central	93	5	—	—
West	97	3	(²)	(²)
Mountain	97	3	—	—
Pacific	97	2	(²)	1

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

² 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.

Source: Bureau of Labor Statistics, National Compensation Survey.

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)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	27	59	8	6	1	57.9	60.0
Worker characteristics							
Management, professional, and related	26	56	10	6	1	58.1	60.0
Management, business, and financial	26	61	7	5	(²)	57.7	60.0
Professional and related	26	53	12	7	2	58.3	60.0
Teachers	13	49	20	12	6	60.9	60.0
Primary, secondary, and special education school teachers	14	42	24	13	6	61.0	60.0
Registered nurses	42	52	3	—	—	55.5	60.0
Service	28	59	7	5	2	58.0	60.0
Protective service	22	54	12	7	5	59.7	60.0
Sales and office	29	60	6	5	1	57.4	60.0
Sales and related	21	68	6	—	—	58.2	60.0
Office and administrative support	31	58	6	5	(²)	57.2	60.0
Natural resources, construction, and maintenance	22	62	10	4	2	58.7	60.0
Construction, extraction, farming, fishing, and forestry	21	53	19	—	—	59.8	60.0
Installation, maintenance, and repair	22	67	7	4	1	58.2	60.0
Production, transportation, and material moving ...	25	64	6	—	—	57.9	60.0
Production	26	63	6	—	—	57.6	60.0
Transportation and material moving	24	66	5	—	—	58.1	60.0
Full time	26	58	8	5	1	57.9	60.0
Part time	27	59	5	7	2	58.2	60.0
Union	28	52	9	8	4	58.7	60.0
Nonunion	26	60	8	5	1	57.8	60.0
Average wage within the following categories: ³							
Lowest 25 percent	24	64	7	—	—	57.9	60.0
Lowest 10 percent	—	69	—	—	—	57.2	60.0
Second 25 percent	28	60	7	5	1	57.5	60.0
Third 25 percent	26	59	9	5	1	58.0	60.0
Highest 25 percent	27	56	9	6	2	58.0	60.0
Highest 10 percent	27	57	9	6	1	57.9	60.0
Establishment characteristics							
Goods-producing industries	24	57	12	—	—	58.4	60.0
Service-providing industries	27	59	8	5	1	57.8	60.0
Education and health services	27	55	10	6	2	58.1	60.0
Educational services	12	50	21	13	5	61.1	60.0
Elementary and secondary schools	15	38	26	15	6	61.3	60.0
Junior colleges, colleges, and universities	8	68	13	8	4	60.7	60.0
Health care and social assistance	37	59	—	1	—	56.1	60.0
Hospitals	47	47	—	3	—	54.8	60.0
Public administration	19	45	19	15	3	60.5	60.0

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)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
1 to 99 workers	22	64	8	5	1	58.4	60.0
1 to 49 workers	21	66	7	5	1	58.5	60.0
50 to 99 workers	23	60	—	5	—	58.3	60.0
100 workers or more	29	56	8	6	1	57.6	60.0
100 to 499 workers	25	62	6	6	1	58.0	60.0
500 workers or more	32	50	10	6	1	57.3	60.0
Geographic areas							
Northeast	25	66	4	5	(²)	57.9	60.0
New England	25	62	7	—	—	57.9	60.0
Middle Atlantic	25	67	2	5	(²)	57.9	60.0
South	28	59	9	4	1	57.3	60.0
South Atlantic	28	55	12	4	1	57.4	60.0
East South Central	24	68	4	—	—	57.4	60.0
West South Central	29	64	4	2	(²)	56.9	60.0
Midwest	24	60	7	6	3	58.4	60.0
East North Central	27	58	7	5	2	58.0	60.0
West North Central	19	63	7	7	3	59.3	60.0
West	28	49	13	8	1	58.3	60.0
Mountain	26	50	—	—	—	59.0	60.0
Pacific	30	49	13	8	1	57.9	60.0

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

² Less than 0.5.

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

Source: Bureau of Labor Statistics, National Compensation Survey.

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)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	86	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000	14
Worker characteristics							
Management, professional, and related	87	–	5,000	8,000	12,000	15,000	13
Management, business, and financial	90	4,000	6,000	10,000	15,000	20,000	10
Professional and related	85	3,000	5,000	7,500	10,000	15,000	15
Teachers	74	2,000	3,900	5,000	7,500	10,000	26
Primary, secondary, and special education school teachers	70	–	3,900	5,000	6,000	10,000	30
Registered nurses	85	–	5,000	7,500	10,000	15,000	15
Service	85	3,900	5,000	7,000	10,000	12,500	15
Protective service	65	–	4,500	5,000	8,000	10,000	35
Sales and office	88	3,000	5,000	8,000	12,000	20,000	12
Sales and related	90	5,000	5,000	10,000	15,000	20,000	10
Office and administrative support	87	3,000	5,000	8,000	12,000	20,000	13
Natural resources, construction, and maintenance	84	3,000	5,000	7,000	10,000	15,000	16
Construction, extraction, farming, fishing, and forestry	77	3,000	5,000	7,000	–	15,000	23
Installation, maintenance, and repair	87	3,000	4,800	6,000	10,000	15,000	13
Production, transportation, and material moving	82	3,000	5,000	7,000	10,000	15,000	18
Production	87	3,000	5,000	7,000	10,000	15,000	13
Transportation and material moving	77	–	4,000	7,000	10,000	12,500	23
Full time	86	3,000	5,000	7,500	10,000	15,000	14
Part time	83	–	5,000	7,000	10,000	15,000	17
Union	71	2,500	3,102	5,000	8,000	11,000	29
Nonunion	89	3,500	5,000	8,000	–	15,000	11
Average wage within the following categories: ³							
Lowest 25 percent	89	3,500	5,000	7,000	10,000	14,500	11
Lowest 10 percent	93	5,000	5,000	6,000	10,000	10,000	7
Second 25 percent	88	3,000	5,000	6,000	10,000	15,000	12
Third 25 percent	85	3,000	5,000	7,500	10,000	15,000	15
Highest 25 percent	85	–	5,000	8,500	12,500	15,000	15
Highest 10 percent	85	4,000	6,000	10,000	15,000	20,000	15
Establishment characteristics							
Goods-producing industries	90	–	5,000	10,000	12,000	15,000	10
Service-providing industries	85	3,000	5,000	7,500	10,000	15,000	15
Education and health services	85	3,000	5,000	6,000	10,000	12,500	15
Educational services	75	2,000	3,900	5,000	8,000	12,000	25
Elementary and secondary schools	70	–	3,900	5,000	–	9,450	30
Junior colleges, colleges, and universities	81	3,000	5,000	7,000	10,000	20,000	19
Health care and social assistance	91	–	5,000	6,000	10,000	15,000	9
Hospitals	87	–	5,000	8,000	10,000	15,000	13
Public administration	66	–	3,333	5,000	6,500	10,000	34

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)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	89	\$4,000	\$5,000	\$7,500	\$10,000	\$15,000	11
1 to 49 workers	88	3,900	5,000	7,000	10,000	16,000	12
50 to 99 workers	90	4,500	5,000	7,500	10,000	15,000	10
100 workers or more	85	3,000	5,000	8,000	—	15,000	15
100 to 499 workers	86	—	5,000	7,500	10,000	15,000	14
500 workers or more	83	3,000	5,000	8,000	12,000	16,000	17
Geographic areas							
Northeast	92	3,000	5,000	7,500	11,000	15,000	8
New England	91	3,000	5,000	7,500	11,000	15,000	9
Middle Atlantic	92	3,000	5,000	8,000	11,000	17,333	8
South	90	3,000	5,000	7,500	10,000	15,000	10
South Atlantic	89	—	5,000	8,000	10,000	15,000	11
East South Central	88	3,000	5,000	6,000	10,000	15,000	12
West South Central	92	4,000	5,000	8,000	10,000	15,000	8
Midwest	79	3,000	5,000	6,000	10,000	15,000	21
East North Central	78	3,000	5,000	6,000	10,000	15,000	22
West North Central	82	4,000	5,000	7,000	12,500	15,000	18
West	84	4,000	5,000	8,500	12,000	15,000	16
Pacific	85	3,102	5,000	8,000	10,000	15,000	15

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.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 32. Leave benefits: Access, civilian workers,¹ March 2016

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ²	
								Paid	Unpaid
All workers	75	68	73	42	60	62	35	14	88
Worker characteristics									
Management, professional, and related	81	84	76	59	79	82	52	22	93
Management, business, and financial	96	89	95	61	82	84	52	27	93
Professional and related	74	82	68	59	77	81	52	20	93
Teachers	35	83	16	62	79	85	63	15	93
Primary, secondary, and special education school teachers	31	93	16	75	85	92	68	16	97
Registered nurses	89	79	88	65	75	82	48	23	95
Service	54	48	55	26	37	41	20	8	81
Protective service	77	72	76	42	63	67	53	11	90
Sales and office	81	70	80	44	59	60	33	13	88
Sales and related	73	60	72	36	46	48	24	8	86
Office and administrative support	86	77	85	49	67	67	38	16	90
Natural resources, construction, and maintenance	81	60	79	31	49	52	27	9	84
Construction, extraction, farming, fishing, and forestry	69	48	67	20	36	40	20	8	81
Installation, maintenance, and repair	92	72	90	41	62	64	33	10	87
Production, transportation, and material moving ...	82	61	80	34	61	60	31	6	88
Production	90	58	87	34	65	63	31	8	89
Transportation and material moving	76	63	74	34	58	57	31	5	87
Full time	88	80	87	50	71	74	43	16	91
Part time	39	31	35	18	26	28	13	5	79
Union	79	86	74	60	84	87	59	15	94
Nonunion	75	65	73	39	56	58	32	13	87
Average wage within the following categories: ³									
Lowest 25 percent	53	41	51	21	31	33	14	6	80
Lowest 10 percent	40	28	40	12	21	23	9	4	75
Second 25 percent	83	70	82	44	63	65	34	12	89
Third 25 percent	88	79	87	50	72	74	44	15	91
Highest 25 percent	83	87	79	61	81	84	55	22	94
Highest 10 percent	83	90	79	61	83	86	58	23	94
Establishment characteristics									
Goods-producing industries	89	63	87	35	62	63	33	9	88
Service-providing industries	73	68	71	44	60	62	36	14	88
Education and health services	73	79	66	58	74	78	46	18	93
Educational services	53	87	40	60	83	88	66	16	94
Elementary and secondary schools	42	90	28	70	83	90	67	16	94
Junior colleges, colleges, and universities	79	87	67	42	88	90	72	15	95
Health care and social assistance	86	74	83	57	69	71	33	19	93
Hospitals	94	84	93	67	84	87	48	29	96
Public administration	88	89	88	53	86	90	81	16	93

See footnotes at end of table.

Table 32. Leave benefits: Access, civilian workers,¹ March 2016—continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ²	
								Paid	Unpaid
1 to 99 workers	69	56	68	29	44	46	20	9	81
1 to 49 workers	68	54	67	27	40	43	18	9	79
50 to 99 workers	73	62	72	36	55	55	25	10	87
100 workers or more	82	79	79	55	76	78	50	17	94
100 to 499 workers	82	74	80	50	68	69	39	14	93
500 workers or more	81	85	77	61	85	87	63	21	95
Geographic areas									
Northeast	74	70	73	53	66	73	39	16	87
New England	70	68	69	47	65	74	40	13	90
Middle Atlantic	76	71	75	55	66	72	39	17	85
South	78	66	76	41	62	65	39	13	87
South Atlantic	79	66	76	43	64	65	39	14	89
East South Central	78	68	78	34	60	65	39	9	85
West South Central	75	66	74	42	59	64	38	13	84
Midwest	75	64	74	39	60	60	31	13	89
East North Central	75	63	74	40	60	60	30	14	89
West North Central	74	65	73	39	61	62	35	10	90
West	74	71	70	39	52	51	31	14	89
Mountain	71	61	69	42	52	56	33	14	87
Pacific	75	76	70	37	52	49	31	14	89

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

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

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 33. Paid holidays: Number of days provided, civilian workers,¹ March 2016

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	7	3	22	14	12	10	12	8	6	3	2	2	8	8
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	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	5	5	29	16	11	8	11	7	5	2	1	2	8	7
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 ...	5	3	23	12	16	10	13	9	4	2	1	3	8	8
Production	3	2	21	10	12	14	16	11	5	2	(²)	3	9	9
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: ³														
Lowest 25 percent	20	7	32	15	10	5	5	2	1	1	(²)	1	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)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
1 to 99 workers	10	4	27	16	12	9	11	5	3	1	1	1	7	7
1 to 49 workers	10	5	27	16	11	8	11	6	3	1	(²)	1	7	7
50 to 99 workers	9	3	27	14	14	12	9	4	3	2	1	1	7	7
100 workers or more	5	2	17	12	13	11	14	10	8	4	3	3	9	9
100 to 499 workers	7	3	21	13	14	10	13	7	6	3	2	2	8	8
500 workers or more	2	1	13	10	12	11	15	13	11	5	4	5	10	10
Geographic areas														
Northeast	6	3	17	14	11	9	14	9	10	4	1	3	9	8
New England	7	2	13	14	10	9	16	12	9	5	1	3	9	9
Middle Atlantic	6	3	18	14	11	9	13	8	10	3	1	3	9	8
South	10	3	22	13	12	11	11	7	5	2	2	2	8	8
South Atlantic	10	3	23	12	12	11	12	7	5	2	2	1	8	8
East South Central	10	4	19	—	11	10	14	8	5	—	—	5	8	8
West South Central	9	5	21	16	13	12	8	7	3	1	3	2	8	7
Midwest	5	2	25	14	14	9	14	7	5	3	1	2	8	8
East North Central	6	2	23	15	14	9	15	6	4	3	1	3	8	8
West North Central	4	1	29	12	14	9	12	—	6	2	—	2	8	8
West	6	4	22	12	13	10	12	9	5	3	2	2	8	8
Mountain	7	3	27	12	15	8	13	7	5	1	—	—	8	8
Pacific	6	5	20	12	12	10	11	10	5	3	3	2	8	8

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

² Less than 0.5.

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

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 34. Paid sick leave: Type of provision, civilian workers,¹ March 2016

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ²	As needed ³	As part of consolidated leave plan ⁴
All workers	73	4	23
Worker characteristics			
Management, professional, and related	71	6	24
Management, business, and financial	67	8	25
Professional and related	72	5	23
Teachers	88	3	9
Primary, secondary, and special education school teachers	89	1	10
Registered nurses	58	1	41
Service	74	1	24
Protective service	77	3	20
Sales and office	71	4	26
Office and administrative support	72	4	24
Natural resources, construction, and maintenance	80	4	16
Installation, maintenance, and repair	79	6	15
Full time	73	4	23
Union	87	2	11
Nonunion	70	4	25
Average wage within the following categories: ⁵			
Second 25 percent	74	2	24
Third 25 percent	75	3	22
Highest 25 percent	71	7	22
Highest 10 percent	70	9	21
Establishment characteristics			
Service-providing industries	73	4	23
Education and health services	75	1	24
Educational services	89	2	8
Elementary and secondary schools	90	1	8
Junior colleges, colleges, and universities	88	5	7
Health care and social assistance	63	1	36
Hospitals	58	2	40
Public administration	84	3	13

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)

Characteristics	Sick leave provision		
	Fixed number of days per year ²	As needed ³	As part of consolidated leave plan ⁴
1 to 99 workers	75	5	20
1 to 49 workers	74	7	20
50 to 99 workers	77	2	21
100 workers or more	72	3	25
100 to 499 workers	72	2	26
500 workers or more	73	4	23
Geographic areas			
Northeast	77	5	18
New England	73	4	23
Middle Atlantic	79	5	16
South	72	5	23
South Atlantic	71	5	23
East South Central	77	5	18
West South Central	72	3	25
Midwest	73	3	24
West North Central	72	2	26
West	72	3	25
Mountain	60	5	36
Pacific	76	3	21

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

² 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/eps/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

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)

Characteristics	Paid sick leave days by length of service ³					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	21	44	29	6	1	8	6
Full time	19	43	31	6	1	8	6
Union	15	27	46	12	(⁴)	10	10
Nonunion	23	49	24	4	1	8	6
1 to 99 workers	27	51	18	3	1	7	5
1 to 49 workers	27	52	17	3	1	7	5
50 to 99 workers	28	48	21	—	—	7	5
100 workers or more	17	39	36	7	1	9	8
100 to 499 workers	22	48	24	5	1	8	6
500 workers or more	12	30	47	10	1	10	10
After 5 years							
All workers	20	44	28	6	1	8	6
Full time	19	43	30	7	1	9	7
Union	13	27	45	13	1	10	10
Nonunion	22	49	24	4	1	8	6
1 to 99 workers	26	51	18	3	1	7	5
1 to 49 workers	26	52	17	4	1	7	5
50 to 99 workers	27	49	21	3	(⁴)	7	5
100 workers or more	16	39	35	8	2	9	8
100 to 499 workers	21	49	24	5	1	8	6
500 workers or more	11	30	46	11	2	11	10

See footnotes at end of table.

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

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

Characteristics	Paid sick leave days by length of service ³					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	20	44	28	7	1	9	6
Full time	18	43	30	7	1	9	7
Union	13	27	45	14	1	10	10
Nonunion	22	48	24	4	1	8	6
1 to 99 workers	26	51	18	4	1	7	5
1 to 49 workers	26	52	17	4	1	7	5
50 to 99 workers	27	48	21	4	(⁴)	7	5
100 workers or more	15	39	36	9	2	10	9
100 to 499 workers	20	48	24	5	1	9	6
500 workers or more	10	30	46	12	2	11	10
After 20 years							
All workers	20	44	28	7	1	9	6
Full time	18	43	30	7	2	9	7
Union	13	27	45	14	1	11	10
Nonunion	22	48	24	4	2	9	6
1 to 99 workers	26	51	18	4	1	7	5
1 to 49 workers	26	52	17	4	1	7	5
50 to 99 workers	27	48	21	4	(⁴)	7	5
100 workers or more	15	39	35	8	2	10	9
100 to 499 workers	20	48	24	5	2	9	6
500 workers or more	10	30	46	12	2	12	10

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

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

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

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.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 36. Paid sick leave: Carryover provisions, civilian workers,¹ March 2016

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

Characteristics	Carryover provision ²			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	57	22	35	43
Worker characteristics				
Management, professional, and related	66	30	35	34
Management, business, and financial	52	21	31	48
Professional and related	71	34	37	29
Teachers	87	49	38	13
Primary, secondary, and special education school teachers	87	50	37	13
Registered nurses	86	28	58	14
Service	65	24	41	35
Protective service	81	54	27	19
Sales and office	52	17	34	48
Office and administrative support	51	20	31	49
Natural resources, construction, and maintenance	43	15	27	57
Installation, maintenance, and repair	42	14	28	58
Full time	57	23	34	43
Union	73	39	34	27
Nonunion	52	17	35	48
Average wage within the following categories: ³				
Second 25 percent	55	20	34	45
Third 25 percent	59	24	35	41
Highest 25 percent	61	27	33	39
Highest 10 percent	58	26	32	42
Establishment characteristics				
Service-providing industries	61	24	37	39
Education and health services	81	37	44	19
Educational services	88	53	35	12
Elementary and secondary schools	87	54	34	13
Junior colleges, colleges, and universities	90	54	36	10
Health care and social assistance	73	20	53	27
Hospitals	89	28	61	11
Public administration	95	67	28	5

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)

Characteristics	Carryover provision ²			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
1 to 99 workers	40	10	30	60
1 to 49 workers	38	10	28	62
50 to 99 workers	47	12	35	53
100 workers or more	68	30	38	32
100 to 499 workers	60	18	42	40
500 workers or more	76	41	35	24
Geographic areas				
Northeast	53	19	34	47
New England	59	17	42	41
Middle Atlantic	51	19	32	49
South	59	26	33	41
South Atlantic	62	29	32	38
East South Central	57	24	33	43
West South Central	56	22	34	44
Midwest	54	18	36	46
West North Central	62	19	43	38
West	59	22	37	41
Mountain	66	22	44	34
Pacific	57	22	35	43

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.

Source: Bureau of Labor Statistics, National Compensation Survey.

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

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ³						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	8	30	38	16	7	2	11	10
Full time	5	28	40	18	7	2	11	10
Part time	27	45	19	4	4	1	7	5
Union	6	31	45	13	4	1	10	10
Nonunion	8	30	36	16	7	2	11	10
1 to 99 workers	11	40	35	10	4	1	9	9
1 to 49 workers	12	40	35	9	4	1	9	9
50 to 99 workers	10	39	34	12	4	1	9	10
100 workers or more	5	23	40	21	9	3	12	10
100 to 499 workers	6	29	38	19	6	2	11	10
500 workers or more	3	16	41	23	13	4	13	12
After 5 years								
All workers	2	10	32	36	15	6	15	15
Full time	1	8	31	38	16	6	15	15
Part time	7	25	39	20	6	2	12	10
Union	1	8	36	42	10	4	14	15
Nonunion	2	11	31	34	16	6	15	15
1 to 99 workers	3	15	37	32	11	2	13	12
1 to 49 workers	3	17	37	30	11	2	13	12
50 to 99 workers	2	11	37	36	11	3	14	15
100 workers or more	1	6	28	38	18	8	16	15
100 to 499 workers	1	8	33	36	17	6	15	15
500 workers or more	1	4	22	41	20	12	17	15

See footnotes at end of table.

Table 38. Paid vacations: Number of annual days by service requirement,¹ civilian workers,² March 2016—continued

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ³						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	2	7	15	39	24	14	17	15
Full time	1	5	14	39	26	15	18	17
Part time	7	18	26	35	8	6	14	15
Union	(⁴)	3	11	52	25	9	18	15
Nonunion	2	8	16	36	24	15	17	15
1 to 99 workers	3	12	22	36	20	7	15	15
1 to 49 workers	3	13	24	34	18	7	15	15
50 to 99 workers	2	8	17	42	25	7	16	15
100 workers or more	1	3	10	40	27	19	19	19
100 to 499 workers	1	4	13	42	24	17	18	16
500 workers or more	1	2	7	39	29	22	20	20
After 20 years								
All workers	2	7	12	19	32	29	20	20
Full time	1	5	11	18	34	31	20	20
Part time	6	17	14	26	21	14	16	16
Union	(⁴)	2	5	12	46	35	22	21
Nonunion	2	7	13	21	30	28	20	20
1 to 99 workers	3	11	19	23	28	16	17	16
1 to 49 workers	3	13	21	24	24	15	16	15
50 to 99 workers	2	7	14	23	37	17	18	20
100 workers or more	1	3	6	16	36	39	23	21
100 to 499 workers	1	3	7	20	35	34	22	20
500 workers or more	1	2	4	11	37	44	24	23

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

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

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

⁴ Less than 0.5.

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

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 39. Consolidated leave plans:¹ Access, civilian workers,² March 2016

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	32	15	19	22	24	68	9	13	15	18
Worker characteristics										
Management, professional, and related	40	17	21	24	26	60	11	15	17	20
Management, business, and financial	36	17	21	23	26	64	11	15	17	20
Professional and related	42	17	21	24	26	58	11	15	17	20
Teachers	19	13	15	16	16	81	12	14	16	17
Registered nurses	68	18	22	26	28	32	11	15	17	19
Service	31	14	19	21	23	69	7	12	14	16
Protective service	18	16	20	23	27	82	10	13	15	19
Sales and office	35	13	18	21	24	65	8	13	15	18
Sales and related	32	11	17	19	23	68	7	12	14	17
Office and administrative support	37	15	19	22	25	63	9	13	16	18
Natural resources, construction, and maintenance	18	11	15	18	20	82	8	11	14	16
Construction, extraction, farming, fishing, and forestry	20	9	13	16	18	80	8	12	14	16
Installation, maintenance, and repair	17	12	17	20	23	83	7	11	14	17
Production, transportation, and material moving	20	11	15	18	21	80	7	11	15	18
Production	22	10	15	18	20	78	7	11	14	17
Transportation and material moving	17	12	16	18	22	83	7	12	15	18
Full time	32	15	20	23	25	68	9	13	16	18
Part time	32	10	15	17	19	68	6	10	12	15
Union	14	15	20	23	27	86	9	13	17	21
Nonunion	35	15	19	22	24	65	9	13	15	17
Average wage within the following categories: ³										
Lowest 25 percent	30	11	16	18	21	70	6	11	13	15
Lowest 10 percent	22	10	15	17	19	78	6	10	12	14
Second 25 percent	31	14	19	22	24	69	8	12	15	17
Third 25 percent	31	15	20	23	25	69	9	13	16	19
Highest 25 percent	35	17	21	23	26	65	11	15	17	20
Highest 10 percent	36	17	21	23	25	64	12	16	18	21
Establishment characteristics										
Goods-producing industries	24	11	15	18	20	76	7	12	15	18
Service-providing industries	34	15	20	22	25	66	9	13	15	18
Education and health services	47	17	21	25	27	53	11	15	17	19
Educational services	10	14	16	17	19	90	13	15	18	20
Elementary and secondary schools	8	10	10	11	11	92	11	14	16	18
Junior colleges, colleges, and universities	8	19	23	25	27	92	14	17	19	22
Health care and social assistance	59	17	22	25	27	41	10	14	17	19
Hospitals	72	20	25	28	31	28	13	16	20	22
Public administration	10	18	22	26	30	90	11	15	18	22

See footnotes at end of table.

Table 39. Consolidated leave plans:¹ Access, civilian workers,² March 2016—continued

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
1 to 99 workers	28	13	17	19	20	72	7	12	14	15
1 to 49 workers	27	12	16	19	20	73	7	12	13	15
50 to 99 workers	30	14	18	20	21	70	7	12	15	17
100 workers or more	36	16	20	24	27	64	10	14	17	20
100 to 499 workers	37	14	19	22	25	63	9	13	16	20
500 workers or more	34	18	22	25	28	66	11	14	17	21
Geographic areas										
Northeast	28	16	20	22	25	72	10	14	16	19
New England	32	18	21	23	26	68	9	13	16	18
Middle Atlantic	27	15	19	22	25	73	10	14	16	19
South	30	14	18	21	24	70	8	12	15	17
South Atlantic	30	15	19	22	24	70	9	12	15	17
East South Central	24	16	20	23	25	76	8	12	15	17
West South Central	34	13	17	19	22	66	8	12	14	17
Midwest	34	15	19	23	25	66	8	13	16	19
East North Central	32	15	20	23	26	68	8	13	16	19
West North Central	39	14	19	22	24	61	8	13	16	19
West	36	14	19	22	24	64	9	13	15	18
Mountain	43	13	18	21	23	57	8	13	15	17
Pacific	33	14	19	22	24	67	9	13	15	18

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

² Includes workers in the 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.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 40. Quality of life benefits: Access, civilian workers,¹ March 2016

(All workers = 100 percent)

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

See footnotes at end of table.

Table 40. Quality of life benefits: Access, civilian workers,¹ March 2016—continued

(All workers = 100 percent)

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
1 to 99 workers	5	4	3	22	32
1 to 49 workers	4	5	3	19	27
50 to 99 workers	7	4	4	31	45
100 workers or more	16	8	10	60	76
100 to 499 workers	10	7	6	52	67
500 workers or more	24	9	15	68	85
Geographic areas					
Northeast	15	8	9	40	56
New England	16	10	11	40	57
Middle Atlantic	15	8	9	40	56
South	10	6	5	44	55
South Atlantic	11	7	5	47	59
East South Central	—	5	1	37	50
West South Central	9	6	5	44	51
Midwest	9	6	5	40	53
East North Central	9	6	6	39	52
West North Central	8	6	5	43	56
West	10	5	10	39	53
Mountain	11	6	9	36	49
Pacific	10	5	10	41	54

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.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 41. Financial benefits: Access, civilian workers,¹ March 2016

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ⁴	Financial planning
		Flexible benefits	Dependent care flexible spending account ²	Healthcare flexible spending account ³		
All workers	25	19	40	43	23	20
Worker characteristics						
Management, professional, and related	36	28	58	62	33	27
Management, business, and financial	46	29	62	65	27	30
Professional and related	32	28	56	61	36	27
Teachers	23	32	50	58	53	21
Primary, secondary, and special education school teachers	20	34	50	59	55	20
Registered nurses	32	35	70	73	31	32
Service	10	10	23	24	17	12
Protective service	19	22	44	47	38	21
Sales and office	29	17	38	41	19	23
Sales and related	25	10	30	31	10	21
Office and administrative support	31	21	43	46	24	25
Natural resources, construction, and maintenance	18	13	28	31	20	16
Construction, extraction, farming, fishing, and forestry	13	9	17	21	19	10
Installation, maintenance, and repair	23	17	38	41	21	21
Production, transportation, and material moving ...	21	18	38	39	19	15
Production	25	19	39	40	18	17
Transportation and material moving	18	16	37	38	21	13
Full time	31	23	47	51	26	23
Part time	9	6	18	18	13	11
Union	23	22	54	58	45	25
Nonunion	25	18	38	40	19	19
Average wage within the following categories: ⁷						
Lowest 25 percent	10	7	18	18	12	11
Lowest 10 percent	4	4	11	11	8	6
Second 25 percent	25	19	38	41	22	19
Third 25 percent	31	24	49	52	28	25
Highest 25 percent	38	29	61	65	33	29
Highest 10 percent	42	29	65	69	33	31
Establishment characteristics						
Goods-producing industries	26	17	39	40	16	20
Service-providing industries	25	19	40	43	24	20
Education and health services	26	28	50	56	37	22
Educational services	28	33	55	62	55	23
Elementary and secondary schools	22	34	50	57	55	19
Junior colleges, colleges, and universities	46	35	71	78	63	34
Health care and social assistance	25	24	46	51	24	22
Hospitals	35	45	77	83	37	41
Public administration	25	32	58	60	63	30

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ March 2016—continued

(All workers = 100 percent)

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

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ March 2016—continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ⁴	Financial planning
		Flexible benefits	Dependent care flexible spending account ²	Healthcare flexible spending account ³		
1 to 99 workers	16	9	21	23	14	10
1 to 49 workers	15	7	19	20	12	9
50 to 99 workers	20	15	30	33	19	14
100 workers or more	34	28	58	61	32	30
100 to 499 workers	33	21	48	50	23	26
500 workers or more	35	35	69	74	41	33
Geographic areas						
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,¹ March 2016—continued

(All workers = 100 percent)

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

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

² Formerly referred to as Dependent care reimbursement account.

³ Formerly referred to as 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.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 42. Health-related benefits: Access, civilian workers,¹ March 2016

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree healthcare benefits ³	
		Under age 65	Age 65 and over
All workers	18	23	21
Worker characteristics			
Management, professional, and related	28	36	32
Management, business, and financial	33	33	30
Professional and related	26	37	34
Teachers	26	60	55
Primary, secondary, and special education school teachers	20	65	58
Registered nurses	23	23	16
Service	9	13	12
Protective service	17	48	40
Sales and office	18	19	17
Sales and related	13	9	8
Office and administrative support	21	24	23
Natural resources, construction, and maintenance	13	18	18
Construction, extraction, farming, fishing, and forestry	8	14	14
Installation, maintenance, and repair	17	22	21
Production, transportation, and material moving	13	19	17
Production	14	15	14
Transportation and material moving	13	22	19
Full time	22	28	25
Part time	7	9	8
Union	24	59	53
Nonunion	17	17	15
Average wage within the following categories: ⁴			
Lowest 25 percent	7	7	6
Lowest 10 percent	4	4	4
Second 25 percent	14	19	17
Third 25 percent	22	29	27
Highest 25 percent	32	41	37
Highest 10 percent	37	42	39
Establishment characteristics			
Goods-producing industries	15	17	15
Service-providing industries	19	24	22
Education and health services	22	35	31
Educational services	31	63	59
Elementary and secondary schools	22	67	62
Junior colleges, colleges, and universities	56	63	61
Health care and social assistance	17	16	12
Hospitals	30	33	23
Public administration	25	73	68

See footnotes at end of table.

Table 42. Health-related benefits: Access, civilian workers,¹ March 2016—continued

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree healthcare benefits ³	
		Under age 65	Age 65 and over
1 to 99 workers	9	8	8
1 to 49 workers	8	7	7
50 to 99 workers	13	13	11
100 workers or more	27	37	33
100 to 499 workers	19	22	19
500 workers or more	36	54	48
Geographic areas			
Northeast	17	25	24
New England	16	22	21
Middle Atlantic	17	26	25
South	21	25	21
South Atlantic	23	25	21
East South Central	20	24	20
West South Central	18	25	22
Midwest	16	20	18
East North Central	16	19	18
West North Central	15	22	19
West	19	21	20
Mountain	17	18	16
Pacific	19	23	21

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

² 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.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 43. Nonproduction bonuses: Access, civilian workers,¹ March 2016

(All workers = 100 percent)

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

See footnotes at end of table.

Table 43. Nonproduction bonuses: Access, civilian workers,¹ March 2016—continued

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ²	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ³
1 to 99 workers	34	3	1	12	9	3	1	3	6
1 to 49 workers	34	3	1	13	9	2	1	2	6
50 to 99 workers	35	4	2	10	6	4	2	5	8
100 workers or more	41	8	5	6	3	8	3	7	17
100 to 499 workers	40	8	4	6	4	6	2	8	16
500 workers or more	41	7	5	5	1	10	3	6	17
Geographic areas									
Northeast	38	4	2	12	3	8	2	5	11
New England	36	5	3	12	2	8	2	4	9
Middle Atlantic	38	3	2	12	3	8	1	5	12
South	41	5	4	9	8	3	2	5	15
South Atlantic	42	5	5	9	8	3	3	6	16
East South Central	37	5	—	9	8	2	2	5	13
West South Central	41	6	3	10	9	3	2	5	14
Midwest	36	7	2	8	5	5	2	5	11
East North Central	37	7	3	9	6	5	2	5	10
West North Central	34	7	2	8	2	5	3	5	11
West	33	5	3	7	5	7	—	5	8
Mountain	34	5	2	10	6	3	1	3	10
Pacific	32	5	4	5	4	9	—	5	8

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

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

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

⁴ Less than 0.5.

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

Source: Bureau of Labor Statistics, National Compensation Survey.

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

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	16	16	38	34
Worker characteristics				
Management, professional, and related	26	26	52	46
Management, business, and financial	24	24	59	54
Professional and related	27	26	49	42
Teachers	43	41	35	29
Primary, secondary, and special education school teachers	51	49	33	29
Registered nurses	21	22	45	38
Service	10	10	23	20
Protective service	28	28	34	27
Sales and office	13	13	41	37
Sales and related	6	6	35	31
Office and administrative support	18	18	44	41
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	13	11	29	25
Installation, maintenance, and repair	11	11	19	20
Production, transportation, and material moving ... Production	15	11	38	29
Transportation and material moving	11	11	33	30
Production	9	8	31	29
Transportation and material moving	14	14	35	30
Full time	20	19	45	40
Part time	6	6	17	16
Union	43	39	56	45
Nonunion	12	12	35	32
Average wage within the following categories: ³				
Lowest 25 percent	5	6	19	18
Lowest 10 percent	2	2	9	9
Second 25 percent	13	13	36	33
Third 25 percent	20	19	45	39
Highest 25 percent	30	28	58	50
Highest 10 percent	32	30	67	59
Establishment characteristics				
Goods-producing industries	10	9	35	32
Service-providing industries	17	17	39	34
Education and health services	26	25	40	35
Educational services	44	43	38	31
Elementary and secondary schools	48	47	30	26
Junior colleges, colleges, and universities	40	39	57	44
Health care and social assistance	13	14	42	37
Hospitals	23	24	52	42
Public administration	49	48	40	33

See footnotes at end of table.

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

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
1 to 99 workers	6	6	25	24
1 to 49 workers	5	6	24	23
50 to 99 workers	9	8	30	29
100 workers or more	26	25	50	43
100 to 499 workers	16	16	46	42
500 workers or more	37	35	55	44
Geographic areas				
Northeast	20	20	45	39
New England	15	15	41	36
Middle Atlantic	22	22	46	40
South	17	16	30	28
South Atlantic	16	16	32	28
East South Central	20	19	28	26
West South Central	15	15	29	28
Midwest	9	8	28	22
East North Central	7	6	28	21
West North Central	13	12	28	25
West	21	20	56	53
Mountain	14	14	43	38
Pacific	23	23	62	59

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.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ March 2016

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	62	8	7	22	57	13	1	28
Worker characteristics								
Management, professional, and related	80	7	4	9	76	11	1	12
Management, business, and financial	85	9	1	5	83	11	(²)	6
Professional and related	78	6	5	11	73	11	1	15
Teachers	80	1	3	15	72	10	1	18
Primary, secondary, and special education school teachers	93	1	2	5	81	13	—	—
Registered nurses	83	4	5	8	77	11	1	12
Service	37	8	10	45	32	13	2	53
Protective service	66	—	—	20	63	5	7	24
Sales and office	60	8	11	21	54	14	2	31
Sales and related	47	8	20	25	40	15	2	43
Office and administrative support	68	8	6	18	63	13	1	23
Natural resources, construction, and maintenance	61	13	4	21	56	18	1	24
Construction, extraction, farming, fishing, and forestry	56	12	6	26	49	19	2	30
Installation, maintenance, and repair	66	14	3	17	64	17	1	19
Production, transportation, and material moving	66	8	5	21	61	13	1	25
Production	71	9	3	17	67	13	1	19
Transportation and material moving	61	7	7	24	56	13	2	30
Full time	78	10	3	10	73	14	1	11
Part time	17	3	21	60	10	9	2	78
Union	91	3	3	4	84	10	1	5
Nonunion	57	9	8	25	53	13	1	32
Average wage within the following categories: ³								
Lowest 25 percent	28	8	15	49	22	14	2	62
Lowest 10 percent	16	7	17	60	12	11	2	75
Second 25 percent	65	10	6	19	60	15	1	24
Third 25 percent	78	9	4	10	74	13	1	12
Highest 25 percent	87	6	2	5	83	10	1	6
Highest 10 percent	88	6	2	4	85	8	1	6
Establishment characteristics								
Goods-producing industries	72	12	2	13	69	15	1	15
Service-providing industries	61	8	8	24	55	13	1	31
Education and health services	73	6	5	16	67	12	1	20
Educational services	83	2	4	11	75	10	1	13
Elementary and secondary schools	85	2	4	9	74	13	1	12
Junior colleges, colleges, and universities	86	2	2	10	84	4	1	11
Health care and social assistance	66	8	7	19	62	13	1	24
Hospitals	89	3	2	6	89	2	1	8
Public administration	88	1	3	9	82	7	1	11

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ March 2016—continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	26	44	1	29	51	19	7	23
Worker characteristics								
Management, professional, and related	40	47	1	12	63	24	3	10
Management, business, and financial	35	59	—	—	76	18	1	5
Professional and related	42	43	1	15	58	26	4	12
Teachers	67	14	2	16	35	46	1	17
Primary, secondary, and special education school teachers	85	8	1	5	31	63	—	—
Registered nurses	36	51	—	—	73	15	4	8
Service	16	29	1	54	27	18	9	46
Protective service	53	16	2	30	32	36	11	21
Sales and office	19	48	2	30	53	15	11	21
Sales and related	10	45	2	43	43	12	19	26
Office and administrative support	25	50	1	23	58	17	6	19
Natural resources, construction, and maintenance	28	46	(²)	25	50	25	4	22
Construction, extraction, farming, fishing, and forestry	31	38	1	31	40	29	6	26
Installation, maintenance, and repair	26	55	—	—	59	21	3	17
Production, transportation, and material moving	24	50	1	25	57	17	5	21
Production	22	59	—	—	68	13	3	17
Transportation and material moving	26	43	1	30	47	21	7	25
Full time	33	55	(²)	12	64	24	3	10
Part time	7	13	4	77	12	8	19	62
Union	80	14	2	4	44	50	1	5
Nonunion	17	49	1	33	52	14	8	26
Average wage within the following categories: ³								
Lowest 25 percent	7	29	2	62	24	12	15	50
Lowest 10 percent	3	19	2	76	13	9	16	61
Second 25 percent	21	54	1	24	55	20	5	20
Third 25 percent	35	52	(²)	13	63	24	3	10
Highest 25 percent	47	45	(²)	7	69	24	2	5
Highest 10 percent	46	48	(²)	6	73	20	2	5
Establishment characteristics								
Goods-producing industries	26	59	(²)	16	67	17	2	13
Service-providing industries	26	42	1	31	48	20	7	25
Education and health services	40	39	1	20	50	29	4	17
Educational services	69	16	3	12	36	50	1	13
Elementary and secondary schools	80	6	4	9	25	62	1	12
Junior colleges, colleges, and universities	53	35	1	11	61	27	1	11
Health care and social assistance	21	54	(²)	25	59	15	6	19
Hospitals	44	47	1	8	76	15	2	6
Public administration	84	4	2	9	33	55	1	11

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ March 2016—continued

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
1 to 99 workers	44	12	9	35	40	16	1	43
1 to 49 workers	39	13	9	39	35	18	1	47
50 to 99 workers	57	10	9	24	54	13	1	32
100 workers or more	80	4	6	10	74	10	1	14
100 to 499 workers	73	6	7	13	66	13	2	19
500 workers or more	87	2	4	7	84	6	1	10
Geographic areas								
Northeast	64	7	8	22	58	13	1	28
New England	63	5	9	22	56	13	2	29
Middle Atlantic	64	8	7	21	59	12	1	28
South	63	8	7	21	60	12	2	27
South Atlantic	63	8	7	22	59	12	1	28
East South Central	67	9	6	18	60	15	2	23
West South Central	60	10	8	22	60	10	2	28
Midwest	64	6	9	21	60	10	1	28
East North Central	63	7	9	21	59	11	1	29
West North Central	67	5	8	20	63	9	1	28
West	58	11	5	26	50	18	1	30
Mountain	59	8	6	26	53	15	1	32
Pacific	57	12	5	26	49	20	1	30

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ March 2016—continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
1 to 99 workers	10	46	1	43	40	16	9	35
1 to 49 workers	8	44	(²)	47	36	16	9	39
50 to 99 workers	17	50	1	32	50	17	8	24
100 workers or more	42	42	1	14	61	23	5	11
100 to 499 workers	26	54	2	19	62	18	7	14
500 workers or more	59	30	1	10	61	28	3	8
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.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 46. Paid leave combinations: Access, civilian workers,¹ March 2016

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ²	Personal leave, sick leave, paid family leave, or vacation ²	Personal leave, vacation, or holidays ²
All workers	37	37	60	69	73	82	83
Worker characteristics							
Management, professional, and related	47	54	69	75	91	93	91
Management, business, and financial	59	56	88	94	94	97	97
Professional and related	42	53	62	66	89	92	89
Teachers	10	57	15	14	87	89	77
Primary, secondary, and special education school teachers	9	72	14	13	97	99	87
Registered nurses	61	53	75	86	91	94	94
Service	23	22	41	46	52	64	66
Protective service	40	40	67	71	74	82	83
Sales and office	43	39	68	76	75	84	86
Sales and related	35	31	56	66	64	76	80
Office and administrative support	47	44	74	83	82	88	90
Natural resources, construction, and maintenance	30	27	57	74	65	82	86
Construction, extraction, farming, fishing, and forestry	19	17	44	59	51	72	77
Installation, maintenance, and repair	41	36	70	89	78	93	94
Production, transportation, and material moving ...	32	27	58	77	68	84	86
Production	33	24	57	86	68	88	91
Transportation and material moving	31	30	58	70	67	80	81
Full time	46	46	73	84	85	94	94
Part time	13	13	22	27	38	49	51
Union	44	56	66	72	90	95	92
Nonunion	36	34	59	69	70	80	82
Average wage within the following categories: ³							
Lowest 25 percent	18	17	34	43	46	60	63
Lowest 10 percent	10	9	23	30	32	47	51
Second 25 percent	40	38	65	78	76	88	89
Third 25 percent	47	44	75	85	85	92	92
Highest 25 percent	49	56	72	78	92	95	94
Highest 10 percent	51	57	74	78	94	96	92
Establishment characteristics							
Goods-producing industries	34	27	61	84	71	90	92
Service-providing industries	38	39	60	67	73	81	82
Education and health services	41	51	59	63	86	90	88
Educational services	22	57	39	37	91	91	83
Elementary and secondary schools	18	67	27	24	94	94	84
Junior colleges, colleges, and universities	32	40	65	65	90	91	85
Health care and social assistance	53	48	72	81	83	89	91
Hospitals	65	58	83	92	93	95	96
Public administration	51	51	87	87	91	91	91

See footnotes at end of table.

Table 46. Paid leave combinations: Access, civilian workers,¹ March 2016—continued

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ²	Personal leave, sick leave, paid family leave, or vacation ²	Personal leave, vacation, or holidays ²
1 to 99 workers	27	25	51	62	61	74	76
1 to 49 workers	25	23	50	61	58	72	74
50 to 99 workers	32	31	56	65	67	79	82
100 workers or more	47	49	69	76	85	90	90
100 to 499 workers	45	43	67	77	80	88	89
500 workers or more	50	56	70	75	90	93	91
Geographic areas							
Northeast	46	46	63	70	77	83	83
New England	38	39	57	64	76	82	82
Middle Atlantic	49	49	64	71	78	84	84
South	36	37	60	71	72	83	86
South Atlantic	39	38	61	72	71	83	86
East South Central	29	30	61	73	72	85	86
West South Central	36	37	59	69	72	84	86
Midwest	35	34	58	69	70	81	82
East North Central	35	34	57	69	70	81	82
West North Central	34	33	59	69	71	81	82
West	34	35	60	67	75	82	80
Mountain	35	36	56	66	68	78	80
Pacific	34	34	62	67	79	84	80

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

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.