

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	16	84
Installation, maintenance, and repair	12	88
Production, transportation, and material moving	12	88
Production	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 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, 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	55	54	98	40	39	97	33	32	97
Worker characteristics									
Management, professional, and related	75	75	99	53	53	99	57	56	97
Management, business, and financial	83	83	99	66	65	98	65	63	97
Professional and related	71	71	99	47	47	100	53	52	98
Service	27	25	94	22	21	93	11	11	97
Protective service	50	47	95	31	31	98	—	—	—
Sales and office	54	52	98	40	38	96	32	31	97
Sales and related	41	40	96	32	29	93	20	19	94
Office and administrative support	62	61	98	45	44	98	41	40	98
Natural resources, construction, and maintenance	54	53	97	36	36	98	25	24	96
Construction, extraction, farming, fishing, and forestry	46	44	97	30	30	100	16	15	97
Installation, maintenance, and repair	62	61	97	42	41	98	34	32	96
Production, transportation, and material moving ...	62	60	97	46	44	96	30	29	96
Production	68	66	98	50	49	98	32	32	98
Transportation and material moving	56	54	95	42	40	95	28	26	94
Full time	71	70	98	50	49	98	44	43	97
Part time	12	10	88	15	13	89	5	4	95
Union	84	80	96	69	66	95	39	38	96
Nonunion	52	51	98	38	37	97	33	32	97
Average wage within the following categories: ²									
Lowest 25 percent	21	19	91	17	16	91	7	6	93
Lowest 10 percent	13	11	83	13	11	91	4	3	87
Second 25 percent	57	55	97	40	38	96	29	28	97
Third 25 percent	71	70	98	50	50	99	45	44	98
Highest 25 percent	82	82	99	61	60	99	62	60	97
Highest 10 percent	85	85	99	65	65	99	68	67	98
Establishment characteristics									
Goods-producing industries	70	68	98	52	51	99	37	36	97
Construction	42	40	96	28	27	99	16	15	97
Manufacturing	82	80	98	62	61	98	46	44	97
Service-providing industries	52	51	97	38	37	97	33	32	97
Trade, transportation, and utilities	54	52	96	40	37	93	24	23	94
Wholesale trade	70	69	99	52	51	99	45	43	97
Retail trade	40	38	94	31	28	90	11	10	90
Transportation and warehousing	74	70	95	55	52	94	38	35	93
Utilities	96	96	100	44	44	100	82	81	99

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, March 2016—continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	88	87	99	80	80	99	74	73	99
Financial activities	81	80	99	64	63	99	65	62	97
Finance and insurance	90	90	100	72	72	99	76	74	97
Credit intermediation and related activities	93	93	100	71	71	99	81	78	97
Insurance carriers and related activities	87	86	100	71	71	99	71	70	98
Real estate and rental and leasing	51	49	97	36	35	97	29	28	95
Professional and business services	53	52	98	41	40	98	38	37	97
Professional and technical services	67	66	98	52	52	99	53	52	98
Administrative and waste services	31	30	96	23	23	98	16	15	97
Education and health services	62	62	99	36	35	99	44	43	98
Educational services	67	66	98	44	44	100	63	61	97
Junior colleges, colleges, and universities	87	86	98	49	49	99	83	80	96
Health care and social assistance	62	61	99	34	34	99	41	40	98
Leisure and hospitality	18	17	90	18	17	91	5	5	95
Accommodation and food services	17	15	88	17	15	89	4	3	93
Other services	34	32	95	26	26	100	20	19	96
1 to 99 workers	40	39	97	29	28	97	23	22	97
1 to 49 workers	35	34	98	27	26	97	21	20	97
50 to 99 workers	54	52	95	35	34	97	29	28	97
100 workers or more	74	72	98	54	52	97	46	45	97
100 to 499 workers	67	65	98	48	47	97	38	37	97
500 workers or more	85	84	99	63	62	98	60	58	97
Geographic areas									
Northeast	56	55	98	66	65	99	36	35	97
New England	56	54	98	42	41	97	36	36	98
Middle Atlantic	56	55	98	74	73	99	36	35	97
South	57	55	97	36	35	96	34	32	97
South Atlantic	56	55	98	38	37	96	34	33	97
East South Central	56	53	96	34	32	94	36	34	95
West South Central	60	57	96	33	32	97	32	31	98
Midwest	59	57	98	41	39	97	36	35	97
East North Central	58	56	98	43	42	96	36	35	98
West North Central	61	59	98	36	35	98	36	35	97
West	48	47	98	26	25	96	29	28	96
Mountain	50	49	98	30	29	96	31	30	97
Pacific	46	45	98	24	23	97	27	26	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 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include 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 17. Life insurance plans: Employee contribution requirement, private industry workers, March 2016

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	4	96
Worker characteristics		
Management, professional, and related	3	97
Management, business, and financial	3	97
Professional and related	3	97
Service	8	92
Sales and office	5	95
Sales and related	9	91
Office and administrative support	3	97
Natural resources, construction, and maintenance	4	96
Construction, extraction, farming, fishing, and forestry	4	96
Production, transportation, and material moving ...	4	96
Transportation and material moving	4	96
Full time	4	96
Part time	4	96
Union	1	99
Nonunion	5	95
Average wage within the following categories: ¹		
Lowest 25 percent	8	92
Lowest 10 percent	5	95
Second 25 percent	5	95
Third 25 percent	4	96
Highest 25 percent	3	97
Highest 10 percent	3	97
Establishment characteristics		
Goods-producing industries:		
Construction	8	92
Service-providing industries	4	96
Trade, transportation, and utilities	6	94
Retail trade	9	91
Financial activities	3	97
Finance and insurance	3	97
Credit intermediation and related activities	3	97
Insurance carriers and related activities ...	3	97
Real estate and rental and leasing	6	94
Professional and business services	4	96
Professional and technical services	2	98
Education and health services	2	98
Educational services	2	98
Junior colleges, colleges, and universities	2	98
Health care and social assistance	2	98

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, private industry workers, March 2016—continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	7	93
1 to 49 workers	8	92
50 to 99 workers	4	96
100 workers or more	3	97
100 to 499 workers	4	96
500 workers or more	2	98
Geographic areas		
Northeast	4	96
New England	3	97
Middle Atlantic	4	96
South	5	95
South Atlantic	5	95
East South Central	7	93
West South Central	4	96
Midwest	3	97
East North Central	4	96
West	4	96
Mountain	5	95
Pacific	3	97

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 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, private industry workers, 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	62	2	34	2	(¹)
Worker characteristics					
Management, professional, and related	72	1	25	1	(¹)
Management, business, and financial	75	2	22	1	1
Professional and related	70	1	27	1	(¹)
Service	56	—	42	2	—
Protective service	47	—	52	—	—
Sales and office	64	2	32	1	1
Sales and related	60	—	34	2	—
Office and administrative support	66	2	31	—	—
Natural resources, construction, and maintenance	41	1	56	2	(¹)
Construction, extraction, farming, fishing, and forestry	22	—	74	4	—
Production, transportation, and material moving ...	53	1	42	3	1
Transportation and material moving	55	2	40	2	1
Full time	63	2	34	1	1
Part time	55	—	38	5	—
Union	46	1	45	6	1
Nonunion	65	2	32	1	(¹)
Average wage within the following categories: ²					
Lowest 25 percent	49	1	47	2	1
Lowest 10 percent	41	—	54	3	—
Second 25 percent	58	1	39	1	(¹)
Third 25 percent	60	1	36	2	1
Highest 25 percent	71	2	25	2	(¹)
Highest 10 percent	76	3	20	1	1
Establishment characteristics					
Goods-producing industries:					
Construction	21	—	76	2	—
Service-providing industries					
Trade, transportation, and utilities	57	2	37	3	1
Retail trade	53	3	39	4	1
Transportation and warehousing	60	—	38	—	—
Utilities	77	5	19	—	—
Financial activities	79	1	19	(¹)	1
Finance and insurance	82	2	16	—	—
Credit intermediation and related activities	84	—	13	—	—
Insurance carriers and related activities	80	1	18	—	—
Real estate and rental and leasing	63	—	36	—	—
Professional and business services	65	2	33	—	—
Professional and technical services	63	—	34	—	—

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, private industry workers, March 2016—continued

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
Education and health services	67	—	30	2	—
Educational services	63	—	34	1	—
Junior colleges, colleges, and universities	71	—	25	2	—
Health care and social assistance	68	—	30	2	—
Leisure and hospitality	52	—	48	—	—
Accommodation and food services	50	—	50	—	—
1 to 99 workers	50	—	47	1	—
1 to 49 workers	52	(¹)	46	1	1
50 to 99 workers	47	—	49	2	—
100 workers or more	70	2	26	2	(¹)
100 to 499 workers	64	3	31	2	(¹)
500 workers or more	78	1	19	2	(¹)
Geographic areas					
Northeast	69	—	26	2	—
New England	71	2	26	—	—
Middle Atlantic	69	—	27	3	—
South	63	2	33	1	1
South Atlantic	67	2	30	1	(¹)
East South Central	55	—	37	—	—
West South Central	61	1	36	—	—
Midwest	58	1	38	3	(¹)
East North Central	57	1	39	2	1
West	58	2	38	1	(¹)
Mountain	59	1	39	—	—
Pacific	58	—	38	2	—

¹ Less than 0.5.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

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

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

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	(²)	63	9	24	4	1.4	1.0
Worker characteristics							
Management, professional, and related	(²)	60	8	25	6	1.4	1.0
Management, business, and financial	(²)	56	8	28	7	1.5	1.0
Professional and related	(²)	63	8	23	5	1.4	1.0
Service	–	75	5	18	–	1.2	1.0
Protective service	–	73	–	–	–	1.2	1.0
Sales and office	(²)	63	9	23	4	1.4	1.0
Sales and related	–	68	10	21	–	1.3	1.0
Office and administrative support	(²)	61	9	23	6	1.4	1.0
Natural resources, construction, and maintenance	–	64	8	25	–	1.3	1.0
Construction, extraction, farming, fishing, and forestry	–	62	–	–	2	1.3	1.0
Production, transportation, and material moving ...	–	60	12	25	–	1.4	1.0
Transportation and material moving	–	67	13	18	–	1.3	1.0
Full time	(²)	62	9	24	4	1.4	1.0
Part time	–	75	4	18	–	1.2	1.0
Union	–	71	4	20	–	1.3	1.0
Nonunion	(²)	62	9	24	4	1.4	1.0
Average wage within the following categories: ³							
Lowest 25 percent	–	72	6	19	–	1.3	1.0
Lowest 10 percent	–	66	6	–	–	1.3	1.0
Second 25 percent	(²)	69	9	18	3	1.3	1.0
Third 25 percent	1	58	11	25	5	1.4	1.0
Highest 25 percent	(²)	60	7	28	5	1.4	1.0
Highest 10 percent	(²)	58	7	29	5	1.4	1.0
Establishment characteristics							
Goods-producing industries:							
Construction	–	72	–	–	–	1.2	1.0
Service-providing industries							
Trade, transportation, and utilities	1	65	8	22	4	1.3	1.0
Trade, transportation, and utilities	–	65	12	21	–	1.3	1.0
Retail trade	–	79	4	16	–	1.2	1.0
Transportation and warehousing	–	64	11	21	–	1.3	1.0
Utilities	–	63	–	27	7	1.4	1.0
Financial activities	–	63	6	26	–	1.4	1.0
Finance and insurance	–	62	5	27	–	1.4	1.0
Credit intermediation and related activities	–	64	6	24	7	1.4	1.0
Insurance carriers and related activities	–	60	5	32	–	1.4	1.0
Real estate and rental and leasing	–	71	–	–	–	1.3	1.0

See footnotes at end of table.

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

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

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
Professional and business services	—	55	9	28	8	1.5	1.0
Professional and technical services	—	49	—	28	13	1.6	—
Education and health services	1	73	8	15	3	1.2	1.0
Educational services	4	56	11	23	6	1.4	1.0
Junior colleges, colleges, and universities	7	48	15	23	7	1.4	1.0
Health care and social assistance	—	76	7	14	—	1.2	1.0
Leisure and hospitality	—	80	—	—	—	1.2	1.0
Accommodation and food services	—	95	—	—	—	1.0	1.0
1 to 99 workers	1	61	9	25	5	1.4	1.0
1 to 49 workers	—	61	9	26	—	1.4	1.0
50 to 99 workers	—	61	11	23	—	1.4	1.0
100 workers or more	(²)	64	8	23	4	1.4	1.0
100 to 499 workers	—	63	8	24	—	1.4	1.0
500 workers or more	1	64	9	23	3	1.3	1.0
Geographic areas							
Northeast	1	59	12	25	3	1.4	1.0
New England	—	62	16	20	—	1.3	1.0
Middle Atlantic	1	59	10	27	3	1.4	1.0
South	(²)	64	7	23	4	1.4	1.0
South Atlantic	1	65	7	22	5	1.4	1.0
East South Central	—	65	—	21	—	1.4	1.0
West South Central	—	64	7	26	—	1.4	1.0
Midwest	—	61	8	26	—	1.4	1.0
East North Central	—	62	9	24	5	1.4	1.0
West	—	64	8	22	—	1.4	1.0
Mountain	—	70	—	17	—	1.2	1.0
Pacific	—	61	6	24	—	1.4	1.0

¹ Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

² Less than 0.5.

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

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	79	\$50,000	\$75,000	\$250,000	\$550,000	\$1,000,000	21
Worker characteristics							
Management, professional, and related	81	50,000	100,000	350,000	1,000,000	–	19
Management, business, and financial	81	50,000	100,000	350,000	–	2,000,000	19
Professional and related	80	50,000	100,000	350,000	1,000,000	1,500,000	20
Service	81	50,000	–	–	500,000	1,000,000	19
Sales and office	83	50,000	50,000	200,000	500,000	1,000,000	17
Sales and related	84	50,000	50,000	–	500,000	1,000,000	16
Office and administrative support	83	50,000	–	200,000	500,000	1,000,000	17
Natural resources, construction, and maintenance	74	50,000	50,000	200,000	–	–	26
Production, transportation, and material moving ...	70	50,000	70,000	–	500,000	1,000,000	30
Transportation and material moving	72	50,000	–	100,000	–	–	28
Full time	80	50,000	–	250,000	600,000	1,000,000	20
Part time	70	50,000	50,000	–	–	750,000	30
Union	66	50,000	70,000	–	500,000	1,000,000	34
Nonunion	81	50,000	–	250,000	600,000	1,000,000	19
Average wage within the following categories: ²							
Lowest 25 percent	77	50,000	50,000	–	500,000	1,000,000	23
Lowest 10 percent	81	50,000	–	–	500,000	–	19
Second 25 percent	81	50,000	50,000	150,000	500,000	1,000,000	19
Third 25 percent	79	50,000	95,000	200,000	500,000	1,000,000	21
Highest 25 percent	79	50,000	100,000	400,000	1,000,000	2,000,000	21
Highest 10 percent	79	50,000	100,000	–	1,000,000	2,000,000	21
Establishment characteristics							
Service-providing industries	82	50,000	70,000	250,000	–	–	18
Trade, transportation, and utilities	76	50,000	50,000	100,000	500,000	1,000,000	24
Retail trade	74	50,000	50,000	50,000	500,000	–	26
Transportation and warehousing	74	50,000	–	100,000	300,000	500,000	26
Utilities	65	50,000	–	–	–	1,000,000	35
Financial activities	85	50,000	100,000	300,000	700,000	2,000,000	15
Finance and insurance	83	50,000	100,000	300,000	–	2,000,000	17
Credit intermediation and related activities	89	50,000	100,000	250,000	700,000	2,000,000	11
Insurance carriers and related activities	71	100,000	–	500,000	1,000,000	2,000,000	29
Professional and business services	87	50,000	100,000	–	–	–	13
Professional and technical services	89	50,000	–	450,000	750,000	1,000,000	11
Education and health services	82	50,000	100,000	250,000	500,000	1,000,000	18
Educational services	86	50,000	–	–	500,000	500,000	14
Junior colleges, colleges, and universities	88	50,000	50,000	200,000	500,000	500,000	12
Health care and social assistance	81	50,000	100,000	–	500,000	1,000,000	19
Leisure and hospitality	86	–	–	–	–	1,000,000	14

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, private industry workers, March 2016—continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	81	\$50,000	\$50,000	\$175,000	\$500,000	\$1,000,000	19
1 to 49 workers	83	50,000	50,000	—	500,000	1,000,000	17
50 to 99 workers	76	50,000	—	200,000	500,000	1,000,000	24
100 workers or more	78	50,000	100,000	300,000	750,000	—	22
100 to 499 workers	78	50,000	—	200,000	500,000	1,000,000	22
500 workers or more	79	50,000	100,000	500,000	1,000,000	1,500,000	21
Geographic areas							
Northeast	78	50,000	—	250,000	500,000	1,000,000	22
New England	78	50,000	—	200,000	500,000	—	22
Middle Atlantic	78	50,000	—	250,000	—	1,000,000	22
South	81	50,000	—	250,000	—	—	19
South Atlantic	81	50,000	—	300,000	—	2,000,000	19
East South Central	78	50,000	—	—	500,000	1,000,000	22
West South Central	80	50,000	100,000	250,000	500,000	1,000,000	20
Midwest	80	50,000	70,000	250,000	500,000	—	20
East North Central	82	50,000	—	250,000	—	—	18
West	78	50,000	100,000	220,000	1,000,000	1,200,000	22
Mountain	82	50,000	—	250,000	1,000,000	1,000,000	18
Pacific	76	50,000	—	200,000	—	1,500,000	24

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

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

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$10,000	\$10,000	\$20,000	\$30,000	\$50,000
Worker characteristics					
Management, professional, and related	10,000	15,000	25,000	50,000	50,000
Management, business, and financial	10,000	15,000	25,000	50,000	50,000
Professional and related	10,000	15,000	25,000	50,000	50,000
Service	10,000	10,000	15,000	20,000	30,000
Protective service	5,000	–	10,000	10,000	–
Sales and office	10,000	–	20,000	50,000	50,000
Sales and related	–	10,000	–	25,000	50,000
Office and administrative support	10,000	15,000	–	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
Production, transportation, and material moving ...	10,000	15,000	20,000	25,000	45,000
Transportation and material moving	10,000	–	20,000	30,000	45,000
Full time	10,000	–	20,000	30,000	50,000
Part time	5,000	5,000	–	–	50,000
Union	5,000	10,000	15,000	–	50,000
Nonunion	10,000	15,000	20,000	–	50,000
Average wage within the following categories: ³					
Lowest 25 percent	5,000	10,000	15,000	20,000	25,000
Lowest 10 percent	5,000	10,000	15,000	–	30,000
Second 25 percent	10,000	–	20,000	25,000	50,000
Third 25 percent	10,000	15,000	20,000	35,000	50,000
Highest 25 percent	10,000	15,000	25,000	50,000	50,000
Highest 10 percent	10,000	15,000	25,000	50,000	–
Establishment characteristics					
Goods-producing industries:					
Construction	10,000	10,000	18,000	–	50,000
Service-providing industries					
Trade, transportation, and utilities	10,000	10,000	20,000	40,000	50,000
Retail trade	10,000	10,000	20,000	25,000	50,000
Transportation and warehousing	5,000	10,000	15,000	20,000	–
Utilities	10,000	–	20,000	40,000	50,000
Utilities	10,000	12,500	–	50,000	50,000
Financial activities	15,000	15,000	–	50,000	50,000
Finance and insurance	15,000	25,000	50,000	50,000	–
Credit intermediation and related activities	–	20,000	25,000	50,000	–
Insurance carriers and related activities	–	25,000	50,000	50,000	–
Real estate and rental and leasing	–	15,000	15,000	–	50,000

See footnotes at end of table.

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

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Professional and business services	\$10,000	—	—	\$50,000	\$50,000
Professional and technical services	—	—	—	50,000	—
Education and health services	10,000	—	—	50,000	50,000
Educational services	10,000	—	—	50,000	50,000
Junior colleges, colleges, and universities	10,000	\$10,000	—	50,000	50,000
Health care and social assistance	10,000	—	—	50,000	50,000
Leisure and hospitality	10,000	10,000	\$15,000	—	—
Accommodation and food services	10,000	10,000	15,000	—	20,000
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	10,000	10,000	20,000	27,000	50,000
100 to 499 workers	10,000	10,000	20,000	25,000	50,000
500 workers or more	—	10,000	20,000	30,000	50,000
Geographic areas					
Northeast	—	10,000	20,000	50,000	—
New England	—	10,000	20,000	—	—
Middle Atlantic	10,000	10,000	20,000	50,000	—
South	10,000	10,000	20,000	—	50,000
South Atlantic	10,000	10,000	20,000	25,000	50,000
East South Central	10,000	15,000	25,000	50,000	50,000
West South Central	10,000	—	—	25,000	50,000
Midwest	10,000	15,000	20,000	25,000	50,000
East North Central	10,000	15,000	20,000	25,000	50,000
West	10,000	—	20,000	—	50,000
Mountain	10,000	—	20,000	—	50,000
Pacific	—	15,000	20,000	—	50,000

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

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

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

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	43	41	—	—
Worker characteristics				
Management, professional, and related	47	41	—	—
Management, business, and financial	50	39	—	—
Professional and related	44	42	—	—
Service	—	42	32	—
Protective service	36	—	—	—
Sales and office	47	37	—	—
Sales and related	51	33	16	—
Office and administrative support	46	38	—	—
Natural resources, construction, and maintenance	37	—	15	—
Installation, maintenance, and repair	43	44	—	—
Production, transportation, and material moving ...	44	45	—	—
Production	49	45	—	—
Transportation and material moving	39	45	—	—
Full time	45	42	—	—
Part time	—	29	45	—
Nonunion	44	40	—	—
Average wage within the following categories: ²				
Lowest 25 percent	—	33	35	—
Lowest 10 percent	23	27	50	—
Second 25 percent	40	44	—	—
Third 25 percent	45	43	—	—
Highest 25 percent	47	39	—	—
Highest 10 percent	50	38	—	—
Establishment characteristics				
Goods-producing industries	44	46	—	—
Manufacturing	49	46	—	—
Service-providing industries	43	39	—	—
Trade, transportation, and utilities	45	36	—	—
Wholesale trade	35	47	18	—
Retail trade	54	26	20	—
Transportation and warehousing	41	41	—	—
Information	66	28	6	—
Financial activities	66	27	—	—
Finance and insurance	73	23	4	—
Credit intermediation and related activities	76	21	3	—
Insurance carriers and related activities	71	24	5	—
Real estate and rental and leasing	25	50	—	—

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, private industry workers, March 2016—continued

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
Professional and business services	37	43	—	—
Professional and technical services	32	46	—	—
Education and health services	31	52	—	—
Educational services	40	38	—	—
Junior colleges, colleges, and universities	59	28	—	—
Leisure and hospitality	26	37	37	—
Accommodation and food services	30	31	39	—
Other services	29	42	29	—
1 to 99 workers	32	43	—	—
1 to 49 workers	33	40	—	—
50 to 99 workers	30	50	—	—
100 workers or more	50	39	—	—
100 to 499 workers	46	44	9	(³)
500 workers or more	55	34	—	—
Geographic areas				
Northeast	—	28	46	—
Middle Atlantic	—	23	55	—
South	52	48	—	(³)
South Atlantic	49	51	—	—
East South Central	53	47	—	—
West South Central	56	44	—	—
Midwest	58	41	—	—
East North Central	58	41	—	—
West	39	51	—	—
Mountain	38	62	—	—
Pacific	40	45	—	—

¹ Employer assumes all risks and expenses of providing the benefit.

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

³ Less than 0.5.

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

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, 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
Service	35	65
Protective service	28	72
Sales and office	17	83
Sales and related	20	80
Office and administrative support	15	85
Natural resources, construction, and maintenance	16	84
Installation, maintenance, and repair	11	89
Production, transportation, and material moving ...	12	88
Production	8	92
Transportation and material moving	17	83
Full time	13	87
Part time	43	57
Nonunion	16	84
Average wage within the following categories: ¹		
Lowest 25 percent	37	63
Lowest 10 percent	48	52
Second 25 percent	16	84
Third 25 percent	12	88
Highest 25 percent	12	88
Highest 10 percent	12	88
Establishment characteristics		
Goods-producing industries	11	89
Manufacturing	7	93
Service-providing industries	17	83
Trade, transportation, and utilities	20	80
Wholesale trade	21	79
Retail trade	22	78
Transportation and warehousing	17	83
Information	5	95
Financial activities	7	93
Finance and insurance	5	95
Credit intermediation and related activities	3	97
Insurance carriers and related activities	6	94
Real estate and rental and leasing	24	76

See footnotes at end of table.

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

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

Characteristics	Employee contribution required	Employee contribution not required
Professional and business services	18	82
Professional and technical services	17	83
Education and health services	15	85
Educational services	9	91
Junior colleges, colleges, and universities	6	94
Leisure and hospitality	42	58
Accommodation and food services	45	55
Other services	21	79
1 to 99 workers	23	77
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	38	62
Middle Atlantic	44	56
South	5	95
South Atlantic	5	95
East South Central	5	95
West South Central	4	96
Midwest	6	94
East North Central	6	94
West	10	90
Mountain	4	96
Pacific	13	87

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 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, private industry workers, 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	6	2	70	22	1
Worker characteristics					
Management, professional, and related	1	1	70	27	1
Management, business, and financial	2	–	61	35	–
Professional and related	–	1	76	21	–
Service	6	–	86	5	–
Protective service	–	–	79	–	–
Sales and office	2	1	71	25	1
Sales and related	3	–	70	24	–
Office and administrative support	2	–	71	26	–
Natural resources, construction, and maintenance	16	–	58	20	–
Installation, maintenance, and repair	6	–	60	31	–
Production, transportation, and material moving ...	14	–	64	18	–
Production	18	–	55	22	–
Transportation and material moving	9	–	76	12	–
Full time	6	2	68	23	1
Part time	–	2	89	7	–
Nonunion	3	1	72	23	1
Average wage within the following categories: ¹					
Lowest 25 percent	5	2	82	10	1
Lowest 10 percent	6	–	86	6	–
Second 25 percent	8	1	73	17	(²)
Third 25 percent	6	2	69	21	1
Highest 25 percent	4	2	64	30	1
Highest 10 percent	2	2	63	33	(²)
Establishment characteristics					
Goods-producing industries	15	–	57	23	–
Manufacturing	13	–	57	26	–
Service-providing industries	3	2	74	22	(²)
Trade, transportation, and utilities	5	3	74	18	1
Wholesale trade	4	2	76	18	–
Retail trade	3	–	77	16	–
Transportation and warehousing	9	–	71	15	–
Information	–	–	32	66	–

See footnotes at end of table.

Table 24. Short-term disability plans: Method of benefit payment, private industry workers, March 2016—continued

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Financial activities	—	—	53	45	—
Finance and insurance	(²)	—	49	50	—
Credit intermediation and related activities	—	—	41	59	—
Insurance carriers and related activities	—	—	56	42	—
Real estate and rental and leasing	—	—	77	—	—
Professional and business services	—	—	77	22	—
Professional and technical services	—	—	83	16	—
Education and health services	2	—	90	7	—
Educational services	1	—	86	12	—
Junior colleges, colleges, and universities	—	—	78	21	—
Leisure and hospitality	12	—	81	—	—
Accommodation and food services	—	—	83	—	—
Other services	—	—	85	—	—
1 to 99 workers	5	2	76	16	1
1 to 49 workers	4	2	77	16	1
50 to 99 workers	7	—	75	15	—
100 workers or more	6	2	66	26	(²)
100 to 499 workers	7	—	68	24	—
500 workers or more	5	3	63	28	1
Geographic areas					
Northeast	3	—	82	14	—
Middle Atlantic	2	—	85	12	—
South	6	3	62	28	1
South Atlantic	6	4	65	25	1
East South Central	—	3	63	26	—
West South Central	5	—	58	35	—
Midwest	10	—	64	23	—
East North Central	11	—	65	22	—
West	4	2	70	23	2
Mountain	4	—	75	21	—
Pacific	4	2	67	24	3

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

² Less than 0.5.

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

Source: Bureau of Labor Statistics, National Compensation Survey.

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

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	93	12	21	26	26	26	7
Worker characteristics							
Management, professional, and related	94	12	18	26	26	26	6
Management, business, and financial	95	12	18	26	26	26	5
Professional and related	93	12	19	26	26	26	7
Service	97	12	–	26	26	26	3
Sales and office	93	12	21	26	26	26	7
Sales and related	90	11	–	26	26	26	10
Office and administrative support	94	12	21	26	26	26	6
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	93	12	20	26	26	26	7
Part time	96	13	26	26	26	26	4
Nonunion	94	12	21	26	26	26	6
Average wage within the following categories: ²							
Lowest 25 percent	94	12	21	26	26	26	6
Lowest 10 percent	95	13	26	26	26	26	5
Second 25 percent	95	12	22	26	26	26	5
Third 25 percent	93	12	20	26	26	26	7
Highest 25 percent	93	12	22	26	26	26	7
Highest 10 percent	94	12	24	26	26	26	6
Establishment characteristics							
Goods-producing industries	92	12	22	26	26	26	8
Manufacturing	92	12	24	26	26	26	8
Service-providing industries	94	12	21	26	26	26	6
Trade, transportation, and utilities	90	13	24	26	26	26	10
Wholesale trade	93	12	24	26	26	26	7
Retail trade	87	12	21	26	26	26	13
Information	87	13	26	26	26	52	13

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, private industry workers, March 2016—continued

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Financial activities	94	13	25	26	26	26	6
Finance and insurance	93	13	25	26	26	26	7
Credit intermediation and related activities	93	12	26	26	26	26	7
Insurance carriers and related activities	95	13	24	26	26	26	5
Professional and business services	96	12	—	26	26	26	4
Education and health services	96	12	—	26	26	26	4
Educational services	92	12	24	26	26	26	8
Junior colleges, colleges, and universities	87	13	24	26	26	26	13
Accommodation and food services	100	13	26	26	26	—	—
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	98	12	20	26	26	26	2
100 workers or more	92	12	22	26	26	26	8
100 to 499 workers	93	12	18	26	26	26	7
500 workers or more	92	13	25	26	26	26	8
Geographic areas							
Northeast	95	13	26	26	26	26	5
Middle Atlantic	95	25	26	26	26	26	5
South	92	12	—	26	26	26	8
South Atlantic	93	12	—	26	26	26	7
East South Central	90	12	20	26	26	26	10
West South Central	92	12	—	26	26	26	8
Midwest	93	12	13	26	26	26	7
East North Central	92	12	13	26	26	26	8
West	95	11	13	26	26	26	5
Mountain	95	11	12	—	26	26	5
Pacific	95	12	25	26	26	26	5

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 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, private industry workers, 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	23	1	41	22	13	62.1	60.0
Worker characteristics								
Management, professional, and related	–	16	–	41	25	17	64.3	60.0
Management, business, and financial	–	14	–	38	29	18	65.1	60.0
Professional and related	–	17	–	43	23	16	63.8	60.0
Service	–	31	–	38	21	8	59.7	60.0
Protective service	–	21	–	45	–	–	59.1	60.0
Sales and office	1	29	1	39	19	11	60.8	60.0
Sales and related	–	37	–	36	15	11	60.0	60.0
Office and administrative support	1	26	1	40	21	11	61.2	60.0
Natural resources, construction, and maintenance	–	30	–	35	23	11	60.7	60.0
Installation, maintenance, and repair	–	19	–	42	24	13	62.8	60.0
Production, transportation, and material moving ...	3	17	(¹)	47	19	14	62.1	60.0
Production	–	13	–	48	17	17	62.6	60.0
Transportation and material moving	–	20	–	45	21	11	61.7	60.0
Full time	1	21	(¹)	43	21	14	62.4	60.0
Part time	–	33	–	26	32	6	59.9	60.0
Nonunion	1	22	1	41	22	13	62.4	60.0
Average wage within the following categories: ²								
Lowest 25 percent	–	35	–	33	24	6	59.3	60.0
Lowest 10 percent	–	37	–	26	28	6	59.4	60.0
Second 25 percent	–	25	–	44	19	11	60.6	60.0
Third 25 percent	–	21	–	44	20	14	62.2	60.0
Highest 25 percent	1	17	(¹)	39	26	18	64.6	60.0
Highest 10 percent	–	18	–	38	23	20	65.6	60.0
Establishment characteristics								
Goods-producing industries	–	16	–	42	20	20	63.1	60.0
Manufacturing	–	13	–	44	18	23	64.1	60.0
Service-providing industries	1	24	1	40	22	12	61.9	60.0
Trade, transportation, and utilities	–	29	–	39	19	12	61.3	60.0
Wholesale trade	–	13	–	54	24	8	62.6	60.0
Retail trade	–	43	–	30	14	10	58.8	60.0
Transportation and warehousing	–	24	–	38	20	16	63.6	60.0
Information	–	16	–	60	–	–	61.4	60.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, March 2016—continued

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
Financial activities	—	28	—	33	17	21	63.9	60.0
Finance and insurance	—	28	—	30	18	23	64.6	60.0
Credit intermediation and related activities	—	44	—	28	17	11	59.8	60.0
Insurance carriers and related activities	—	15	—	36	23	26	66.0	60.0
Real estate and rental and leasing	—	—	—	43	—	—	60.9	60.0
Professional and business services	—	11	—	43	33	12	64.3	60.0
Professional and technical services	—	13	—	39	32	15	65.4	60.0
Education and health services	—	22	—	47	19	11	61.3	60.0
Educational services	—	31	—	28	19	21	64.7	60.0
Junior colleges, colleges, and universities	—	24	—	34	11	30	68.5	60.0
Leisure and hospitality	—	43	—	28	24	—	57.3	60.0
Accommodation and food services	—	45	—	26	25	—	57.4	60.0
Other services	—	29	5	20	34	—	61.6	60.0
1 to 99 workers	—	22	—	38	27	12	62.5	60.0
1 to 49 workers	—	25	—	35	27	12	62.2	60.0
50 to 99 workers	—	17	—	44	25	14	63.3	60.0
100 workers or more	2	23	(¹)	43	18	14	61.8	60.0
100 to 499 workers	—	21	—	43	19	14	61.4	60.0
500 workers or more	—	25	—	43	18	14	62.4	60.0
Geographic areas								
Northeast	—	32	—	24	35	7	61.1	60.0
Middle Atlantic	—	36	—	22	36	6	60.5	60.0
South	—	20	—	53	12	14	61.8	60.0
South Atlantic	—	19	—	51	14	15	62.0	60.0
East South Central	—	22	—	51	—	—	61.4	60.0
West South Central	—	19	—	57	10	12	61.6	60.0
Midwest	—	13	—	52	16	19	64.1	60.0
East North Central	—	13	—	52	16	18	63.9	60.0
West	—	19	—	42	18	17	62.5	60.0
Mountain	—	17	—	54	—	—	62.7	60.0
Pacific	—	20	—	34	22	17	62.4	60.0

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 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 27. Short-term disability plans: Maximum benefit amounts, private industry workers, March 2016

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	73	\$170	\$275	\$604	\$1,500	\$2,500	27
Worker characteristics							
Management, professional, and related	68	170	524	1,000	1,800	2,500	32
Management, business, and financial	66	170	559	1,000	1,750	2,500	34
Professional and related	69	170	500	750	1,800	2,500	31
Service	75	170	170	535	615	1,500	25
Sales and office	79	170	200	604	1,385	2,500	21
Sales and related	86	170	200	500	1,250	–	14
Office and administrative support	77	170	200	615	1,385	2,500	23
Natural resources, construction, and maintenance	79	170	170	500	1,000	–	21
Installation, maintenance, and repair	75	170	350	595	1,000	2,300	25
Production, transportation, and material moving ...	72	170	350	528	1,000	1,846	28
Production	69	170	350	604	1,500	2,500	31
Transportation and material moving	76	170	360	500	800	1,500	24
Full time	72	170	300	615	1,500	2,500	28
Part time	86	170	170	500	604	–	14
Nonunion	72	170	300	614	1,500	2,500	28
Average wage within the following categories: ²							
Lowest 25 percent	84	170	170	500	615	1,500	16
Lowest 10 percent	90	170	170	–	604	–	10
Second 25 percent	77	170	200	600	1,250	2,309	23
Third 25 percent	70	170	350	604	1,500	2,500	30
Highest 25 percent	70	170	500	750	1,750	2,500	30
Highest 10 percent	67	170	500	1,000	2,000	2,565	33
Establishment characteristics							
Goods-producing industries	71	170	350	604	1,200	2,308	29
Manufacturing	65	200	400	750	1,500	2,500	35
Service-providing industries	74	170	230	604	1,500	2,500	26
Trade, transportation, and utilities	81	170	200	500	750	2,300	19
Wholesale trade	78	170	500	604	1,000	2,000	22
Retail trade	85	170	200	200	615	–	15
Transportation and warehousing	78	170	–	500	604	–	22
Information	78	170	–	2,000	2,500	–	22

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, March 2016—continued

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Financial activities	58	\$170	\$614	\$1,250	\$2,500	\$5,000	42
Finance and insurance	51	—	—	1,500	3,000	6,230	49
Credit intermediation and related activities	50	170	—	—	3,456	8,077	50
Insurance carriers and related activities	57	—	1,000	1,250	2,500	—	43
Professional and business services	78	170	559	—	1,500	2,500	22
Professional and technical services	79	170	559	—	1,500	2,000	21
Education and health services	66	170	—	615	1,500	2,500	34
Educational services	69	170	170	595	—	1,923	31
Junior colleges, colleges, and universities	45	170	170	—	1,500	2,000	55
Other services	79	170	170	604	1,000	1,480	21
1 to 99 workers	78	170	—	604	1,000	2,000	22
1 to 49 workers	77	170	170	600	1,000	1,500	23
50 to 99 workers	80	170	315	604	1,200	2,500	20
100 workers or more	70	170	300	604	1,500	2,500	30
100 to 499 workers	74	170	300	604	1,500	2,500	26
500 workers or more	66	170	385	615	2,300	2,565	34
Geographic areas							
Northeast	87	170	170	572	615	1,500	13
Middle Atlantic	90	170	170	500	604	1,000	10
South	66	200	500	1,000	1,800	2,500	34
South Atlantic	67	200	500	1,000	1,750	2,500	33
East South Central	64	200	500	1,000	1,500	2,500	36
West South Central	65	—	500	—	2,300	2,500	35
Midwest	61	250	500	—	1,500	2,500	39
East North Central	62	250	475	750	1,500	2,500	38
West	72	200	500	1,000	1,800	2,500	28
Mountain	70	—	—	—	1,500	2,500	30
Pacific	73	200	500	—	1,965	2,500	27

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

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

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	6	94
Worker characteristics		
Management, professional, and related	5	95
Management, business, and financial	4	96
Professional and related	5	95
Service	5	95
Sales and office	6	94
Sales and related	7	93
Office and administrative support	6	94
Natural resources, construction, and maintenance	10	90
Installation, maintenance, and repair	12	88
Production, transportation, and material moving ...	6	94
Production	6	94
Transportation and material moving	6	94
Full time	6	94
Part time	2	98
Union	8	92
Nonunion	5	95
Average wage within the following categories: ¹		
Lowest 25 percent	9	91
Second 25 percent	6	94
Third 25 percent	5	95
Highest 25 percent	5	95
Highest 10 percent	6	94
Establishment characteristics		
Goods-producing industries	5	95
Manufacturing	5	95
Service-providing industries	6	94
Trade, transportation, and utilities	10	90
Wholesale trade	8	92
Retail trade	9	91
Transportation and warehousing	11	89
Utilities	18	82

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, March 2016—continued

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

Characteristics	Employee contribution required	Employee contribution not required
Information	2	98
Financial activities	5	95
Finance and insurance	3	97
Credit intermediation and related activities	2	98
Insurance carriers and related activities	4	96
Real estate and rental and leasing	19	81
Professional and business services	6	94
Professional and technical services	6	94
Education and health services	5	95
Educational services	8	92
Junior colleges, colleges, and universities	11	89
Health care and social assistance	4	96
1 to 99 workers	5	95
1 to 49 workers	5	95
50 to 99 workers	6	94
100 workers or more	6	94
100 to 499 workers	5	95
500 workers or more	7	93
Geographic areas		
Northeast	7	93
New England	6	94
Middle Atlantic	7	93
South	6	94
South Atlantic	7	93
West South Central	6	94
Midwest	6	94
East North Central	6	94
West North Central	5	95
West	4	96
Mountain	5	95
Pacific	3	97

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 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, private industry workers, 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	(¹)
Worker characteristics				
Management, professional, and related	95	5	–	–
Management, business, and financial	95	5	–	–
Professional and related	95	4	–	–
Service	97	2	–	–
Protective service	95	–	–	–
Sales and office	96	4	(¹)	(¹)
Sales and related	91	9	–	–
Office and administrative support	97	2	(¹)	(¹)
Natural resources, construction, and maintenance	88	–	7	–
Installation, maintenance, and repair	92	6	–	–
Production, transportation, and material moving ...	91	4	4	2
Production	88	5	–	–
Transportation and material moving	94	1	–	–
Full time	94	4	1	(¹)
Part time	89	9	1	–
Union	85	–	10	–
Nonunion	95	4	(¹)	(¹)
Average wage within the following categories: ²				
Lowest 25 percent	91	8	–	–
Lowest 10 percent	80	–	–	–
Second 25 percent	97	3	(¹)	1
Third 25 percent	95	3	2	1
Highest 25 percent	93	5	1	(¹)
Highest 10 percent	92	7	(¹)	(¹)
Establishment characteristics				
Goods-producing industries	88	7	5	1
Construction	85	–	15	–
Manufacturing	89	6	3	1
Service-providing industries	96	4	(¹)	(¹)
Trade, transportation, and utilities	90	8	1	1
Wholesale trade	93	4	–	–
Retail trade	81	18	–	–
Transportation and warehousing	93	4	–	–
Utilities	88	–	–	–

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, March 2016—continued

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information	93	6	—	—
Financial activities	99	1	(¹)	—
Finance and insurance	99	1	—	—
Credit intermediation and related activities	99	1	—	—
Insurance carriers and related activities	98	—	—	—
Real estate and rental and leasing	96	—	—	—
Professional and business services	96	4	—	—
Professional and technical services	97	3	—	—
Administrative and waste services	100	—	—	—
Education and health services	98	1	—	—
Educational services	97	3	—	—
Junior colleges, colleges, and universities	96	4	—	—
Health care and social assistance	99	—	—	—
Leisure and hospitality	95	—	—	—
Accommodation and food services	92	—	—	—
Other services	99	—	—	—
1 to 99 workers	94	5	1	(¹)
1 to 49 workers	93	6	—	—
50 to 99 workers	96	—	1	—
100 workers or more	94	4	1	(¹)
100 to 499 workers	95	3	1	(¹)
500 workers or more	93	5	2	(¹)
Geographic areas				
Northeast	95	4	—	—
New England	97	—	2	—
Middle Atlantic	94	5	—	—
South	95	5	—	—
South Atlantic	96	4	—	—
East South Central	91	—	—	—
West South Central	95	5	—	—
Midwest	91	5	—	—
East North Central	91	4	—	—
West North Central	91	6	—	—
West	97	3	—	—
Mountain	97	3	—	—
Pacific	97	2	—	—

¹ Less than 0.5.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

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

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

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	28	61	6	4	1	57.4	60.0
Worker characteristics							
Management, professional, and related	28	59	7	5	(¹)	57.4	60.0
Management, business, and financial	27	62	6	4	(¹)	57.4	60.0
Professional and related	29	57	8	5	1	57.5	60.0
Service	31	63	—	2	—	57.0	60.0
Protective service	24	65	—	—	—	57.5	60.0
Sales and office	30	61	4	4	1	57.1	60.0
Sales and related	21	68	5	—	—	58.1	60.0
Office and administrative support	33	59	4	4	(¹)	56.8	60.0
Natural resources, construction, and maintenance	22	66	8	—	—	58.5	60.0
Installation, maintenance, and repair	23	70	4	—	—	57.8	60.0
Production, transportation, and material moving ...	25	65	6	—	—	57.7	60.0
Production	26	63	6	—	—	57.6	60.0
Transportation and material moving	25	67	—	3	—	57.8	60.0
Full time	28	61	6	4	1	57.4	60.0
Part time	24	67	—	5	—	58.0	60.0
Union	33	59	7	1	1	57.3	60.0
Nonunion	28	61	6	5	(¹)	57.4	60.0
Average wage within the following categories: ²							
Lowest 25 percent	24	70	—	3	—	57.6	60.0
Lowest 10 percent	—	65	—	—	—	56.4	60.0
Second 25 percent	30	62	4	3	1	56.9	60.0
Third 25 percent	27	62	6	4	(¹)	57.6	60.0
Highest 25 percent	28	59	7	5	1	57.6	60.0
Highest 10 percent	27	59	8	5	1	57.8	60.0
Establishment characteristics							
Goods-producing industries	23	58	12	—	—	58.5	60.0
Construction	—	68	14	—	—	60.3	60.0
Manufacturing	24	57	12	—	—	58.3	60.0
Service-providing industries	29	62	5	4	(¹)	57.2	60.0
Trade, transportation, and utilities	23	69	5	3	(¹)	57.8	60.0
Wholesale trade	20	75	—	2	—	57.6	60.0
Retail trade	14	77	7	—	—	58.8	60.0
Transportation and warehousing	32	64	—	—	—	57.2	60.0
Utilities	36	32	22	—	—	58.5	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, 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		
Information	31	61	2	5	1	56.6	60.0
Financial activities	37	53	6	4	(¹)	56.8	60.0
Finance and insurance	40	49	6	5	(¹)	56.5	60.0
Credit intermediation and related activities	42	46	—	6	—	56.4	60.0
Insurance carriers and related activities	36	53	8	—	—	56.7	60.0
Real estate and rental and leasing	—	82	—	—	—	59.5	60.0
Professional and business services	27	62	6	—	—	57.2	60.0
Professional and technical services	29	56	—	8	—	56.7	60.0
Administrative and waste services	28	62	—	—	—	57.6	60.0
Education and health services	31	61	4	3	1	56.9	60.0
Educational services	4	72	10	11	2	61.0	60.0
Junior colleges, colleges, and universities	4	77	8	7	3	60.7	60.0
Health care and social assistance	38	58	—	—	—	55.9	60.0
Leisure and hospitality	—	62	—	—	—	56.4	60.0
Other services	—	76	—	—	—	60.3	60.0
1 to 99 workers	22	66	7	4	(¹)	58.2	60.0
1 to 49 workers	21	67	7	—	—	58.3	60.0
50 to 99 workers	24	62	—	4	—	58.0	60.0
100 workers or more	32	58	5	4	1	56.9	60.0
100 to 499 workers	25	64	5	5	1	57.7	60.0
500 workers or more	38	53	5	4	(¹)	56.1	60.0
Geographic areas							
Northeast	27	66	3	4	(¹)	57.5	60.0
New England	27	62	6	—	—	57.5	60.0
Middle Atlantic	26	67	—	4	—	57.6	60.0
South	31	62	4	3	(¹)	56.7	60.0
South Atlantic	32	59	4	4	1	56.6	60.0
East South Central	25	68	4	3	—	57.1	60.0
West South Central	31	63	4	—	—	56.7	60.0
Midwest	23	65	6	5	1	58.2	60.0
East North Central	23	65	7	4	1	57.9	60.0
West North Central	22	64	—	7	—	58.6	60.0
West	32	51	12	5	1	57.6	60.0
Mountain	31	55	—	3	—	57.8	60.0
Pacific	32	48	12	—	—	57.5	60.0

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 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, private industry workers, 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 ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	90	–	\$5,000	\$8,000	\$12,000	\$15,000	10
Worker characteristics							
Management, professional, and related	91	\$4,000	5,000	10,000	12,500	–	9
Management, business, and financial	91	5,000	6,000	10,000	15,000	20,000	9
Professional and related	91	3,500	5,000	8,000	12,000	15,000	9
Service	93	4,000	5,000	7,500	10,000	12,500	7
Sales and office	91	–	5,000	9,000	12,500	20,000	9
Sales and related	91	5,000	5,000	10,000	15,000	20,000	9
Office and administrative support	91	3,000	5,000	8,333	12,500	20,000	9
Natural resources, construction, and maintenance	88	3,500	5,000	7,000	10,000	15,000	12
Installation, maintenance, and repair	88	3,500	5,000	6,000	10,000	15,000	12
Production, transportation, and material moving ...	82	3,000	5,000	7,000	10,000	15,000	18
Production	88	3,000	5,000	7,000	10,000	15,000	12
Transportation and material moving	77	–	–	7,000	10,000	12,500	23
Full time	89	–	5,000	8,000	12,000	15,000	11
Part time	91	4,000	5,000	7,000	10,000	15,000	9
Union	79	–	–	6,000	10,000	12,500	21
Nonunion	91	4,000	5,000	8,500	12,000	15,000	9
Average wage within the following categories: ²							
Lowest 25 percent	95	4,000	5,000	7,500	10,000	12,500	5
Second 25 percent	91	3,000	5,000	7,500	10,000	15,000	9
Third 25 percent	88	–	5,000	8,000	10,000	15,000	12
Highest 25 percent	89	4,000	6,000	10,000	15,000	17,333	11
Highest 10 percent	87	5,000	6,000	10,000	15,000	20,000	13
Establishment characteristics							
Goods-producing industries	91	–	5,000	10,000	12,000	15,000	9
Manufacturing	90	–	5,000	10,000	12,000	15,000	10
Service-providing industries	89	–	5,000	8,000	12,000	15,000	11
Trade, transportation, and utilities	84	–	5,000	7,000	10,000	15,000	16
Wholesale trade	87	5,000	5,000	7,500	10,000	15,000	13
Transportation and warehousing	80	–	–	7,500	10,000	12,500	20
Utilities	66	–	–	12,000	15,000	15,000	34

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, March 2016—continued

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	94	\$4,000	\$5,000	\$10,000	\$15,000	\$20,000	6
Financial activities	89	—	7,000	10,000	20,833	30,000	11
Finance and insurance	88	2,500	8,000	12,000	20,833	30,000	12
Credit intermediation and related activities	94	2,500	6,000	12,000	20,833	30,000	6
Insurance carriers and related activities	78	5,000	9,500	—	17,333	30,000	22
Professional and business services	85	—	5,000	10,000	15,000	15,000	15
Professional and technical services	91	5,000	6,000	10,000	15,000	15,000	9
Administrative and waste services	72	—	—	—	15,000	20,833	28
Education and health services	94	4,000	5,000	—	10,000	15,000	6
Educational services	93	—	5,000	7,500	10,000	20,000	7
Junior colleges, colleges, and universities	90	5,000	5,000	8,000	12,000	20,000	10
Health care and social assistance	94	4,000	5,000	6,000	10,000	15,000	6
Accommodation and food services	100	5,000	—	—	10,000	12,000	—
1 to 99 workers	91	4,000	5,000	7,500	10,000	15,000	9
1 to 49 workers	89	4,000	5,000	7,500	10,000	—	11
50 to 99 workers	94	5,000	5,000	7,500	10,000	15,000	6
100 workers or more	89	3,000	5,000	10,000	12,500	15,000	11
100 to 499 workers	89	—	5,000	8,000	10,500	15,000	11
500 workers or more	88	3,000	5,000	10,000	15,000	20,000	12
Geographic areas							
Northeast	92	3,000	5,000	8,000	12,000	17,333	8
New England	92	3,000	5,000	7,500	11,000	15,000	8
Middle Atlantic	92	3,000	5,000	8,000	12,000	17,333	8
South	90	4,000	5,000	10,000	10,900	15,000	10
South Atlantic	90	4,000	5,000	10,000	12,500	15,000	10
East South Central	88	3,000	5,000	6,000	10,000	15,000	12
West South Central	92	4,000	5,000	10,000	10,625	—	8
Midwest	86	3,000	5,000	7,000	—	15,000	14
East North Central	84	3,000	5,000	6,000	10,000	15,000	16
West North Central	90	—	5,000	8,000	12,500	16,000	10
West	90	4,000	6,000	10,000	15,000	20,000	10
Mountain	92	5,000	6,000	10,000	15,000	20,000	8
Pacific	89	4,000	6,000	10,000	12,500	—	11

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, 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	80	78	98	24	23	96	36	34	95
Worker characteristics									
Management, professional, and related	80	78	98	23	22	96	38	36	94
Professional and related	79	77	98	21	20	96	37	35	95
Teachers	79	77	98	20	19	96	37	35	96
Primary, secondary, and special education school teachers	86	84	98	20	19	97	39	37	97
Service	77	76	98	23	23	96	28	26	95
Protective service	86	85	98	22	22	98	27	26	97
Sales and office	81	80	98	25	25	98	38	36	97
Office and administrative support	82	80	98	25	25	98	38	36	97
Natural resources, construction, and maintenance	93	91	99	28	27	99	44	43	99
Production, transportation, and material moving ...	77	74	97	22	22	97	29	28	95
Full time	90	88	98	26	25	97	40	38	95
Part time	22	21	96	12	11	92	10	10	92
Union	86	85	98	28	27	98	35	33	97
Nonunion	74	72	97	20	19	95	37	34	94
Average wage within the following categories: ²									
Lowest 25 percent	64	62	98	19	18	96	29	27	95
Lowest 10 percent	50	49	97	15	15	95	23	22	95
Second 25 percent	84	83	98	25	24	96	35	33	93
Third 25 percent	84	83	98	26	25	97	39	37	95
Highest 25 percent	89	87	97	25	24	98	40	39	96
Highest 10 percent	89	85	96	29	29	98	33	32	97
Establishment characteristics									
Service-providing industries	80	78	98	24	23	96	36	34	95
Education and health services	80	78	98	22	21	95	37	36	95
Educational services	79	78	98	21	20	96	37	35	95
Elementary and secondary schools	78	76	98	20	20	97	35	33	96
Junior colleges, colleges, and universities	84	81	97	22	20	91	42	38	91
Health care and social assistance	83	79	95	27	25	93	43	41	96
Hospitals	91	87	96	27	25	95	45	44	98
Public administration	82	81	98	26	26	98	31	29	94
1 to 99 workers	64	62	96	20	18	90	39	36	91
1 to 49 workers	64	62	97	20	17	87	32	30	92
50 to 99 workers	64	62	96	21	19	94	48	44	91
100 workers or more	82	80	98	24	23	97	35	34	96
100 to 499 workers	75	73	98	20	19	97	34	33	97
500 workers or more	85	83	98	25	25	97	36	34	95

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2016—continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	86	84	97	26	25	94	36	33	91
Local government	78	76	98	23	22	97	36	34	97
Geographic areas									
Northeast	81	79	98	34	34	98	17	16	97
New England	71	66	92	7	7	100	17	15	93
Middle Atlantic	85	84	99	44	43	98	17	17	98
South	82	80	97	18	18	95	31	29	92
South Atlantic	83	81	98	28	26	93	43	40	92
East South Central	89	85	96	—	—	—	21	19	91
West South Central	76	75	98	11	11	100	16	15	94
Midwest	79	77	98	21	19	94	54	52	97
East North Central	79	76	97	26	24	93	50	48	96
West North Central	79	79	100	12	12	97	59	59	100
West	76	75	99	27	26	99	41	39	95
Mountain	80	79	99	23	22	98	66	60	90
Pacific	75	73	98	28	28	99	31	31	98

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

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, March 2016

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	11	89
Worker characteristics		
Management, professional, and related	12	88
Professional and related	12	88
Teachers	11	89
Primary, secondary, and special education school teachers	10	90
Service	12	88
Protective service	10	90
Sales and office	9	91
Office and administrative support	9	91
Natural resources, construction, and maintenance	8	92
Production, transportation, and material moving ...	8	92
Full time	11	89
Part time	11	89
Union	9	91
Nonunion	13	87
Average wage within the following categories: ¹		
Lowest 25 percent	12	88
Second 25 percent	10	90
Third 25 percent	11	89
Highest 25 percent	12	88
Highest 10 percent	14	86
Establishment characteristics		
Service-providing industries	11	89
Education and health services	12	88
Educational services	11	89
Elementary and secondary schools	10	90
Health care and social assistance	13	87
Hospitals	11	89
Public administration	10	90
1 to 99 workers	10	90
1 to 49 workers	8	92
100 workers or more	11	89
100 to 499 workers	11	89
500 workers or more	11	89

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, March 2016—continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	16	84
Local government	9	91
Geographic areas		
Northeast	16	84
New England	49	51
Middle Atlantic	6	94
South	13	87
South Atlantic	8	92
West South Central	7	93
Midwest	12	88
East North Central	15	85
West North Central	6	94
West	2	98
Mountain	2	98
Pacific	2	98

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 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, State and local government workers, 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	38	2	52	5	2
Worker characteristics					
Management, professional, and related	37	1	54	5	3
Professional and related	37	1	54	5	3
Teachers	34	1	58	5	3
Primary, secondary, and special education school teachers	31	1	61	4	3
Service	40	3	50	6	2
Protective service	37	4	52	7	1
Sales and office	39	—	50	7	—
Office and administrative support	39	—	51	6	—
Natural resources, construction, and maintenance	40	3	52	—	—
Production, transportation, and material moving ...	37	—	51	—	—
Full time	38	2	52	5	3
Part time	30	—	62	4	—
Union	33	2	57	8	1
Nonunion	43	2	48	3	4
Average wage within the following categories: ¹					
Lowest 25 percent	39	1	54	3	3
Lowest 10 percent	47	—	48	—	3
Second 25 percent	41	2	48	6	3
Third 25 percent	41	3	47	6	3
Highest 25 percent	33	1	59	6	1
Highest 10 percent	35	2	58	5	(²)
Establishment characteristics					
Service-providing industries	38	2	53	5	2
Education and health services	39	1	53	4	3
Educational services	37	1	55	4	3
Elementary and secondary schools	32	1	60	4	3
Junior colleges, colleges, and universities	53	—	37	5	—
Health care and social assistance	52	—	42	4	—
Hospitals	49	—	46	3	—
Public administration	36	3	52	7	2
1 to 99 workers	31	2	59	3	4
1 to 49 workers	24	—	64	—	—
50 to 99 workers	42	—	52	4	—
100 workers or more	39	2	52	6	2
100 to 499 workers	39	—	54	4	—
500 workers or more	39	2	51	6	3

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, 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
State government	44	2	44	6	3
Local government	36	2	55	5	2
Geographic areas					
Northeast	33	1	52	14	—
New England	18	—	69	—	—
Middle Atlantic	37	1	47	15	—
South	45	2	45	2	6
South Atlantic	54	2	32	1	11
East South Central	54	—	36	6	—
West South Central	22	—	75	2	—
Midwest	47	—	46	4	—
East North Central	45	—	49	3	—
West North Central	50	3	42	6	—
West	20	—	73	4	—
Mountain	36	—	61	—	—
Pacific	14	—	79	5	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

² Less than 0.5.

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

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, March 2016

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

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	—	47	21	28	—	1.4	1.5
Worker characteristics							
Management, professional, and related	—	46	22	29	—	1.4	1.5
Professional and related	—	46	22	29	3	1.4	1.5
Teachers	—	45	22	30	3	1.5	1.5
Primary, secondary, and special education school teachers	—	47	24	28	—	1.4	1.5
Service	—	50	17	27	6	1.5	—
Protective service	—	55	10	24	—	1.6	1.0
Sales and office	—	50	22	26	—	1.4	—
Office and administrative support	—	50	23	25	—	1.4	—
Natural resources, construction, and maintenance	—	47	23	27	—	1.4	1.4
Production, transportation, and material moving ...	—	37	38	22	—	1.5	1.5
Full time	—	47	21	28	—	1.5	1.5
Part time	—	56	31	—	—	1.3	1.0
Union	—	55	29	12	—	1.4	1.0
Nonunion	—	42	16	40	—	1.5	1.5
Average wage within the following categories: ²							
Lowest 25 percent	—	46	22	31	—	1.4	1.5
Lowest 10 percent	—	43	—	—	—	1.5	1.5
Second 25 percent	—	50	19	29	3	1.4	—
Third 25 percent	—	52	20	26	—	1.4	—
Highest 25 percent	—	41	25	26	—	1.5	1.5
Highest 10 percent	—	43	26	—	8	1.5	1.5
Establishment characteristics							
Service-providing industries	—	47	21	28	—	1.4	1.5
Education and health services	—	45	21	32	2	1.5	1.5
Educational services	—	42	21	34	2	1.5	1.5
Elementary and secondary schools	—	43	26	31	1	1.5	1.5
Junior colleges, colleges, and universities	—	43	—	—	4	1.6	—
Health care and social assistance	—	60	21	—	—	1.3	1.0
Hospitals	—	59	—	—	—	1.3	—
Public administration	—	56	19	19	—	1.4	1.0
1 to 99 workers	—	56	—	—	—	1.4	—
1 to 49 workers	—	52	—	—	—	1.5	—
50 to 99 workers	—	60	—	—	—	1.3	—
100 workers or more	—	47	21	29	—	1.5	1.5
100 to 499 workers	—	41	27	27	6	1.5	1.5
500 workers or more	—	48	20	29	—	1.4	1.4

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, March 2016—continued

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

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
State government	—	47	18	—	3	1.5	1.5
Local government	—	47	23	26	—	1.4	1.5
Geographic areas							
Northeast	—	31	50	6	13	1.6	1.5
Middle Atlantic	—	26	53	6	15	1.7	1.5
South	—	41	14	43	—	1.5	1.5
South Atlantic	—	47	14	38	—	1.5	—
East South Central	—	—	—	66	—	1.7	2.0
West South Central	—	36	—	30	—	1.5	1.5
Midwest	—	55	—	—	2	1.3	1.0
East North Central	—	70	11	15	4	1.3	1.0
West North Central	—	35	—	—	—	1.5	1.5
West	—	76	—	—	—	1.2	1.0
Mountain	—	70	—	—	—	1.2	1.0
Pacific	—	82	—	—	—	1.1	1.0

¹ Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

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

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	54	\$50,000	\$50,000	\$100,000	\$250,000	\$500,000	46
Worker characteristics							
Management, professional, and related	55	50,000	50,000	100,000	250,000	400,000	45
Professional and related	55	50,000	50,000	100,000	250,000	400,000	45
Teachers	54	50,000	50,000	100,000	250,000	350,000	46
Primary, secondary, and special education school teachers	49	50,000	50,000	—	200,000	250,000	51
Service	55	50,000	—	—	250,000	—	45
Protective service	50	50,000	—	—	280,000	750,000	50
Sales and office	51	50,000	50,000	—	—	500,000	49
Office and administrative support	51	50,000	—	—	—	500,000	49
Natural resources, construction, and maintenance	47	—	50,000	100,000	200,000	—	53
Production, transportation, and material moving ...	45	50,000	—	100,000	—	—	55
Full time	54	50,000	50,000	100,000	250,000	500,000	46
Part time	37	50,000	—	150,000	—	—	63
Union	52	50,000	50,000	—	250,000	400,000	48
Nonunion	55	50,000	—	100,000	250,000	500,000	45
Average wage within the following categories: ²							
Lowest 25 percent	57	50,000	—	100,000	200,000	500,000	43
Lowest 10 percent	61	50,000	—	100,000	—	—	39
Second 25 percent	55	50,000	50,000	—	250,000	400,000	45
Third 25 percent	52	50,000	50,000	—	250,000	500,000	48
Highest 25 percent	52	50,000	50,000	100,000	300,000	600,000	48
Highest 10 percent	56	50,000	50,000	100,000	—	500,000	44
Establishment characteristics							
Service-providing industries	54	50,000	50,000	100,000	250,000	500,000	46
Education and health services	57	50,000	50,000	100,000	250,000	400,000	43
Educational services	57	50,000	50,000	100,000	250,000	400,000	43
Elementary and secondary schools	49	50,000	50,000	100,000	200,000	300,000	51
Junior colleges, colleges, and universities	74	50,000	50,000	100,000	—	—	26
Health care and social assistance	56	50,000	—	—	500,000	—	44
Hospitals	59	—	100,000	—	—	—	41
Public administration	50	50,000	50,000	—	250,000	—	50
1 to 99 workers	35	50,000	100,000	—	—	—	65
1 to 49 workers	31	50,000	—	—	—	—	69
100 workers or more	55	50,000	50,000	100,000	250,000	500,000	45
100 to 499 workers	50	50,000	—	100,000	200,000	350,000	50
500 workers or more	57	50,000	50,000	—	—	500,000	43

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, March 2016—continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	59	—	\$50,000	—	—	—	41
Local government	51	\$50,000	50,000	\$100,000	\$250,000	\$500,000	49
Geographic areas							
Northeast	33	—	40,000	50,000	—	350,000	67
New England	53	50,000	—	100,000	—	—	47
Middle Atlantic	30	25,000	40,000	50,000	—	350,000	70
South	58	50,000	—	100,000	250,000	—	42
South Atlantic	45	50,000	—	200,000	—	750,000	55
West South Central	58	50,000	50,000	—	250,000	—	42
Midwest	49	50,000	—	—	400,000	500,000	51
East North Central	49	50,000	50,000	150,000	200,000	300,000	51
West	76	50,000	50,000	—	—	300,000	24
Mountain	80	50,000	50,000	—	—	—	20

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

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

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$5,000	\$10,000	\$20,000	\$40,000	\$50,000
Worker characteristics					
Management, professional, and related	5,000	10,000	20,000	45,000	50,000
Professional and related	5,000	10,000	–	45,000	50,000
Teachers	–	10,000	25,000	50,000	50,000
Primary, secondary, and special education school teachers	–	10,000	25,000	50,000	50,000
Service	5,000	10,000	20,000	40,000	50,000
Protective service	5,000	10,000	20,000	40,000	50,000
Sales and office	5,000	10,000	20,000	30,000	50,000
Office and administrative support	5,000	10,000	20,000	30,000	50,000
Natural resources, construction, and maintenance	–	10,000	20,000	–	50,000
Production, transportation, and material moving ...	–	10,000	20,000	30,000	50,000
Full time	5,000	10,000	20,000	40,000	50,000
Part time	–	–	25,000	50,000	50,000
Union	5,000	10,000	25,000	50,000	50,000
Nonunion	5,000	10,000	15,000	25,000	50,000
Average wage within the following categories: ³					
Lowest 25 percent	–	10,000	20,000	25,000	50,000
Lowest 10 percent	–	10,000	15,000	25,000	50,000
Second 25 percent	5,000	10,000	20,000	30,000	50,000
Third 25 percent	5,000	10,000	20,000	40,000	50,000
Highest 25 percent	5,000	10,000	25,000	50,000	50,000
Highest 10 percent	5,000	–	35,000	50,000	50,000
Establishment characteristics					
Service-providing industries	5,000	10,000	20,000	40,000	50,000
Education and health services	5,000	10,000	20,000	45,000	50,000
Educational services	–	10,000	25,000	45,000	50,000
Elementary and secondary schools	–	10,000	25,000	50,000	50,000
Junior colleges, colleges, and universities	5,000	–	20,000	25,000	50,000
Health care and social assistance	5,000	–	–	–	50,000
Hospitals	5,000	–	–	–	50,000
Public administration	5,000	10,000	20,000	30,000	50,000
1 to 99 workers	–	10,000	20,000	–	50,000
1 to 49 workers	–	10,000	20,000	30,000	50,000
50 to 99 workers	10,000	–	20,000	–	50,000
100 workers or more	5,000	10,000	20,000	41,116	50,000
100 to 499 workers	–	10,000	20,000	40,000	50,000
500 workers or more	5,000	10,000	20,000	41,116	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, March 2016—continued

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	\$5,000	\$5,000	\$20,000	\$25,000	\$50,000
Local government	—	10,000	20,000	50,000	50,000
Geographic areas					
Northeast	5,000	5,000	25,000	50,000	50,000
New England	5,000	5,000	—	—	50,000
Middle Atlantic	5,000	—	40,000	50,000	50,000
South	5,000	10,000	—	25,000	—
South Atlantic	—	10,000	—	25,000	30,000
East South Central	—	10,000	15,000	—	50,000
West South Central	5,000	10,000	10,000	20,000	—
Midwest	10,000	20,000	25,000	50,000	50,000
East North Central	—	20,000	30,000	50,000	50,000
West North Central	10,000	15,000	—	—	50,000
West	5,000	10,000	20,000	50,000	50,000
Mountain	10,000	15,000	20,000	50,000	50,000
Pacific	5,000	10,000	—	50,000	50,000

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

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

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

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	48	40	8	3
Worker characteristics				
Management, professional, and related	49	38	9	3
Professional and related	47	39	10	4
Teachers	49	37	10	3
Primary, secondary, and special education school teachers	46	41	—	—
Service	48	42	7	3
Protective service	55	35	—	—
Sales and office	45	45	7	4
Office and administrative support	44	45	7	4
Natural resources, construction, and maintenance	52	39	—	—
Production, transportation, and material moving ...	51	41	—	—
Full time	49	41	8	3
Part time	47	35	10	8
Union	40	45	13	2
Nonunion	59	34	2	4
Average wage within the following categories: ²				
Lowest 25 percent	48	43	3	6
Lowest 10 percent	49	40	—	—
Second 25 percent	52	40	6	2
Third 25 percent	48	42	8	2
Highest 25 percent	46	38	14	3
Highest 10 percent	42	45	—	—
Establishment characteristics				
Service-providing industries	48	41	8	3
Education and health services	46	41	—	—
Educational services	45	42	8	5
Elementary and secondary schools	42	46	6	6
Junior colleges, colleges, and universities	57	30	—	—
Health care and social assistance	54	34	—	—
Hospitals	48	48	—	—
Public administration	49	41	—	—
1 to 99 workers	46	52	—	—
1 to 49 workers	54	46	—	—
50 to 99 workers	—	61	—	—
100 workers or more	49	39	9	3
100 to 499 workers	50	33	—	—
500 workers or more	48	40	8	3

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, State and local government workers, March 2016—continued

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
State government	74	13	13	—
Local government	39	50	7	4
Geographic areas				
Northeast	—	49	26	—
New England	76	—	—	—
Middle Atlantic	—	51	28	—
South	64	33	—	3
South Atlantic	68	29	—	3
West South Central	49	48	—	—
Midwest	55	40	—	—
East North Central	53	41	—	—
West North Central	60	—	—	—
West	52	40	5	3
Mountain	—	68	—	—
Pacific	61	32	—	—

¹ Employer assumes all risks and expenses of providing the benefit.

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

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication 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, State and local government workers, March 2016

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	12	88
Worker characteristics		
Management, professional, and related	11	89
Professional and related	12	88
Teachers	12	88
Primary, secondary, and special education school teachers	14	86
Service	16	84
Sales and office	13	87
Office and administrative support	14	86
Natural resources, construction, and maintenance	13	87
Production, transportation, and material moving ...	7	93
Full time	12	88
Part time	12	88
Union	15	85
Nonunion	9	91
Average wage within the following categories: ¹		
Lowest 25 percent	11	89
Lowest 10 percent	13	87
Second 25 percent	11	89
Third 25 percent	10	90
Highest 25 percent	16	84
Highest 10 percent	12	88
Establishment characteristics		
Service-providing industries	12	88
Education and health services	12	88
Educational services	10	90
Elementary and secondary schools	10	90
Junior colleges, colleges, and universities	6	94
Health care and social assistance	20	80
Public administration	15	85
100 workers or more	13	87
100 to 499 workers	23	77
500 workers or more	11	89

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, State and local government workers, March 2016—continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	14	86
Local government	12	88
Geographic areas		
Northeast	29	71
New England	—	100
Middle Atlantic	31	69
South	5	95
South Atlantic	5	95
West South Central	—	100
Midwest	13	87
East North Central	17	83

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, March 2016

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	3	—	87	8	—
Worker characteristics					
Management, professional, and related	—	—	88	7	2
Professional and related	—	—	88	5	2
Teachers	—	—	87	4	3
Primary, secondary, and special education school teachers	—	—	87	3	—
Service	3	—	86	—	—
Protective service	—	—	80	—	—
Sales and office	1	—	87	10	—
Office and administrative support	2	—	86	11	—
Natural resources, construction, and maintenance	—	—	88	7	—
Production, transportation, and material moving ...	19	—	74	—	—
Full time	3	—	87	8	—
Part time	—	—	87	8	—
Union	5	—	85	7	—
Nonunion	1	—	90	9	—
Average wage within the following categories: ¹					
Lowest 25 percent	3	—	92	4	—
Lowest 10 percent	—	—	95	—	—
Second 25 percent	3	—	81	14	—
Third 25 percent	—	—	85	8	—
Highest 25 percent	—	—	90	6	2
Highest 10 percent	—	—	91	4	3
Establishment characteristics					
Service-providing industries	3	—	87	8	—
Education and health services	—	—	89	6	2
Educational services	—	—	89	4	2
Elementary and secondary schools	—	—	90	3	2
Junior colleges, colleges, and universities	—	—	88	8	—
Health care and social assistance	—	—	84	16	—
Hospitals	—	—	89	11	—
Public administration	2	—	85	11	—
1 to 99 workers	—	—	94	—	—
1 to 49 workers	—	—	91	—	—
50 to 99 workers	—	—	97	—	—
100 workers or more	3	—	86	9	—
100 to 499 workers	—	—	84	11	—
500 workers or more	3	—	87	8	—

See footnotes at end of table.

Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, March 2016—continued

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
State government	—	—	80	18	—
Local government	4	—	89	4	—
Geographic areas					
Northeast	3	—	94	1	—
New England	—	—	89	—	—
Middle Atlantic	4	—	94	1	—
South	—	—	85	10	—
South Atlantic	—	—	83	—	—
East South Central	—	—	100	—	—
West South Central	—	—	91	—	—
Midwest	—	—	75	19	—
East North Central	3	—	75	19	—
West North Central	—	—	76	—	—
West	—	—	90	5	3
Mountain	—	—	91	—	—
Pacific	—	—	90	4	4

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 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, State and local government workers, March 2016

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	83	13	22	26	26	52	17
Worker characteristics							
Management, professional, and related	82	13	22	26	–	52	18
Professional and related	80	13	22	26	–	52	20
Teachers	78	13	22	26	52	52	22
Primary, secondary, and special education school teachers	75	13	20	26	52	52	25
Service	86	13	24	26	26	52	14
Protective service	88	–	25	26	26	52	12
Sales and office	82	–	21	26	26	52	18
Office and administrative support	82	–	21	26	26	52	18
Natural resources, construction, and maintenance	89	–	24	26	26	52	11
Production, transportation, and material moving ...	78	–	24	26	26	52	22
Full time	84	13	22	26	26	52	16
Part time	79	20	24	26	26	–	21
Union	78	–	24	26	26	52	22
Nonunion	90	13	21	26	52	52	10
Average wage within the following categories: ²							
Lowest 25 percent	83	13	21	26	–	52	17
Second 25 percent	88	–	22	26	26	52	12
Third 25 percent	84	–	24	26	–	52	16
Highest 25 percent	79	13	24	26	26	52	21
Highest 10 percent	67	–	26	26	26	52	33
Establishment characteristics							
Service-providing industries	83	13	22	26	26	52	17
Education and health services	80	13	22	26	–	52	20
Educational services	78	–	22	26	–	52	22
Elementary and secondary schools	74	13	21	26	52	52	26
Junior colleges, colleges, and universities	89	22	26	26	26	52	11
Health care and social assistance	94	13	18	26	26	52	6
Public administration	88	–	24	26	26	52	12
100 workers or more	83	13	22	26	26	52	17
100 to 499 workers	87	12	20	26	26	52	13
500 workers or more	82	–	24	26	–	52	18
State government	94	–	25	26	26	52	6
Local government	79	13	21	26	26	52	21

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, State and local government workers, March 2016—continued

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Geographic areas							
Northeast	78	26	26	26	26	—	22
Middle Atlantic	78	26	26	26	26	—	22
South	96	13	22	26	52	52	4
South Atlantic	95	20	24	—	52	52	5
Midwest	63	13	20	26	—	52	37
East North Central	58	—	20	26	52	52	42
West North Central	80	12	—	24	26	26	20
Pacific	94	—	—	26	26	—	6

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 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, State and local government workers, 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	—	32	7	29	22	11	60.7	60.0
Worker characteristics								
Management, professional, and related	—	32	8	29	18	13	60.8	60.0
Professional and related	—	33	8	26	19	14	61.4	60.0
Teachers	—	34	6	26	16	17	62.1	60.0
Primary, secondary, and special education school teachers	—	35	3	27	18	16	61.6	60.0
Service	—	33	5	28	29	6	60.1	60.0
Protective service	—	39	—	30	25	5	58.7	60.0
Sales and office	—	26	8	29	30	7	60.6	60.0
Office and administrative support	—	25	8	29	30	7	60.7	60.0
Natural resources, construction, and maintenance	—	31	—	32	22	—	62.4	60.0
Production, transportation, and material moving	—	42	—	21	20	—	59.4	60.0
Full time	—	30	6	30	22	11	61.0	60.0
Part time	—	51	—	6	27	—	56.9	50.0
Union	—	24	8	30	29	9	61.2	60.0
Nonunion	—	41	5	27	14	13	60.0	60.0
Average wage within the following categories: ¹								
Lowest 25 percent	—	39	3	29	19	—	59.7	60.0
Lowest 10 percent	—	44	4	28	—	—	58.6	60.0
Second 25 percent	—	33	9	25	25	9	60.2	60.0
Third 25 percent	—	32	5	30	24	9	60.0	60.0
Highest 25 percent	—	25	9	30	21	15	62.3	60.0
Highest 10 percent	—	22	11	39	14	14	62.1	60.0
Establishment characteristics								
Service-providing industries	—	32	7	28	22	11	60.7	60.0
Education and health services	—	33	10	25	18	15	61.4	60.0
Educational services	—	35	9	23	17	17	61.7	60.0
Elementary and secondary schools	—	37	4	26	19	14	60.7	60.0
Junior colleges, colleges, and universities	—	26	25	14	7	—	65.4	58.0
Health care and social assistance	—	21	15	36	23	—	60.1	60.0
Hospitals	—	21	23	32	—	—	59.7	60.0
Public administration	—	30	—	30	32	5	59.9	60.0
1 to 99 workers	—	42	—	37	—	—	57.3	60.0
1 to 49 workers	—	54	—	—	—	—	55.7	50.0
50 to 99 workers	—	—	—	45	—	—	59.3	60.0
100 workers or more	—	31	7	28	23	12	61.1	60.0
100 to 499 workers	—	32	—	38	22	6	59.1	60.0
500 workers or more	—	30	9	25	23	13	61.5	60.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, March 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		
State government	—	20	16	38	12	—	62.4	60.0
Local government	—	36	3	25	26	10	60.1	60.0
Geographic areas								
Northeast	—	19	—	26	47	6	62.3	66.0
Middle Atlantic	—	20	—	26	48	4	61.8	66.0
South	—	48	—	27	9	16	60.2	60.0
South Atlantic	—	58	—	20	11	11	57.5	50.0
West South Central	—	—	—	54	—	—	62.4	60.0
Midwest	—	40	—	26	17	18	61.6	60.0
East North Central	—	46	—	25	—	16	60.5	60.0
West	—	23	22	35	—	—	58.8	60.0
Mountain	—	—	—	38	28	—	65.6	66.0
Pacific	—	27	29	34	—	—	56.7	58.0

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 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 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, March 2016

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	73	\$185	–	\$692	\$850	\$1,662	27
Worker characteristics							
Management, professional, and related	75	185	\$500	692	917	2,000	25
Professional and related	75	185	500	692	831	2,000	25
Teachers	77	185	513	692	831	2,000	23
Primary, secondary, and special education school teachers	77	225	513	692	831	–	23
Service	67	170	200	600	850	1,500	33
Protective service	61	135	200	546	700	–	39
Sales and office	76	200	–	604	923	1,662	24
Office and administrative support	76	200	–	604	987	1,662	24
Natural resources, construction, and maintenance	68	–	–	615	692	1,500	32
Production, transportation, and material moving ...	62	170	–	692	–	–	38
Full time	74	185	500	692	917	1,662	26
Part time	56	170	200	–	700	–	44
Union	78	170	200	604	850	1,662	22
Nonunion	66	225	576	692	–	2,000	34
Average wage within the following categories: ²							
Lowest 25 percent	68	200	500	692	769	–	32
Lowest 10 percent	66	–	–	692	–	–	34
Second 25 percent	69	185	200	604	833	1,662	31
Third 25 percent	78	170	–	692	–	–	22
Highest 25 percent	74	170	–	692	831	1,662	26
Highest 10 percent	77	170	513	831	831	–	23
Establishment characteristics							
Service-providing industries	72	185	–	692	900	1,662	28
Education and health services	73	185	500	692	850	2,000	27
Educational services	74	185	500	692	831	–	26
Elementary and secondary schools	74	200	500	692	831	–	26
Health care and social assistance	68	170	546	987	–	2,000	32
Hospitals	66	170	–	987	1,500	2,000	34
Public administration	72	170	200	615	–	1,662	28
1 to 99 workers	68	–	500	692	–	1,662	32
100 workers or more	73	185	–	692	831	1,662	27
100 to 499 workers	67	170	500	692	–	2,307	33
500 workers or more	75	185	–	692	831	1,662	25

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, March 2016—continued

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	79	\$135	—	\$615	—	\$1,662	21
Local government	71	200	\$476	692	\$917	—	29
Geographic areas							
Northeast	87	170	200	584	831	850	13
Middle Atlantic	88	170	200	546	831	831	12
South	76	500	576	692	692	—	24
South Atlantic	83	500	692	692	692	—	17
Midwest	32	—	500	900	1,500	2,000	68
East North Central	28	500	—	1,000	—	2,308	72
West	79	135	185	—	1,662	2,500	21
Pacific	79	135	185	—	—	—	21

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

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

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	17	83
Worker characteristics		
Management, professional, and related	19	81
Professional and related	20	80
Teachers	23	77
Primary, secondary, and special education school teachers	25	75
Service	17	83
Protective service	16	84
Sales and office	17	83
Office and administrative support	17	83
Full time	17	83
Part time	21	79
Union	16	84
Nonunion	18	82
Average wage within the following categories: ¹		
Lowest 25 percent	22	78
Second 25 percent	14	86
Third 25 percent	12	88
Highest 25 percent	21	79
Highest 10 percent	20	80
Establishment characteristics		
Service-providing industries	18	82
Education and health services	20	80
Educational services	21	79
Elementary and secondary schools	24	76
Public administration	14	86
100 workers or more	17	83
100 to 499 workers	19	81
500 workers or more	17	83

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, March 2016—continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	18	82
Local government	17	83
Geographic areas		
Northeast	6	94
Middle Atlantic	8	92
South	7	93
South Atlantic	7	93
Midwest	25	75
East North Central	38	62
West North Central	8	92
Pacific	8	92

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 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, State and local government workers, 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	95	3	—	—
Worker characteristics				
Management, professional, and related	96	3	—	—
Professional and related	95	3	—	—
Teachers	97	—	—	—
Primary, secondary, and special education school teachers	97	—	—	—
Service	94	4	—	—
Protective service	92	6	—	—
Sales and office	95	4	—	—
Office and administrative support	95	4	—	—
Natural resources, construction, and maintenance	97	—	—	—
Production, transportation, and material moving	96	—	—	—
Full time	95	3	—	—
Part time	93	—	—	—
Union	97	—	1	—
Nonunion	94	5	—	—
Average wage within the following categories: ¹				
Lowest 25 percent	94	5	—	—
Lowest 10 percent	96	3	—	—
Second 25 percent	95	4	—	—
Third 25 percent	95	4	—	—
Highest 25 percent	97	—	—	—
Highest 10 percent	96	—	—	—
Establishment characteristics				
Service-providing industries	95	3	—	—
Education and health services	96	3	—	—
Educational services	96	3	—	—
Elementary and secondary schools	97	—	—	—
Junior colleges, colleges, and universities	95	—	—	—
Health care and social assistance	92	—	—	—
Hospitals	95	—	—	—
Public administration	93	6	—	—
1 to 99 workers	93	5	—	—
1 to 49 workers	91	6	—	—
50 to 99 workers	96	—	—	—
100 workers or more	96	3	—	—
100 to 499 workers	95	—	—	—
500 workers or more	96	3	—	—

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, State and local government workers, 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
State government	88	—	—	—
Local government	98	1	—	—
Geographic areas				
Northeast	95	—	—	—
New England	92	—	—	—
Middle Atlantic	97	—	—	—
South	96	—	—	—
South Atlantic	98	—	—	—
East South Central	82	—	—	—
West South Central	100	—	—	—
Midwest	94	6	—	—
East North Central	91	8	—	—
West North Central	98	—	—	—
West	97	—	1	—
Mountain	100	—	—	—
Pacific	95	—	—	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 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, State and local government workers, 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	17	43	22	13	5	60.7	60.0
Worker characteristics							
Management, professional, and related	16	40	25	13	6	60.8	60.0
Professional and related	16	38	26	13	7	60.9	60.0
Teachers	17	35	25	14	8	61.1	60.0
Primary, secondary, and special education school teachers	18	31	27	16	8	61.2	62.0
Service	20	47	16	12	5	60.6	60.0
Protective service	21	50	13	–	–	60.3	60.0
Sales and office	17	49	18	16	1	60.3	60.0
Office and administrative support	17	48	17	16	1	60.3	60.0
Natural resources, construction, and maintenance	20	43	21	–	–	60.0	60.0
Production, transportation, and material moving ...	16	53	–	–	–	61.2	60.0
Full time	16	44	22	13	4	60.7	60.0
Part time	41	20	13	–	–	59.1	60.0
Union	22	43	12	15	7	60.4	60.0
Nonunion	13	43	31	11	2	60.9	60.0
Average wage within the following categories: ¹							
Lowest 25 percent	15	42	26	14	3	61.0	60.0
Lowest 10 percent	–	38	30	–	–	61.4	60.0
Second 25 percent	16	47	21	12	3	60.4	60.0
Third 25 percent	15	43	24	13	4	61.3	60.0
Highest 25 percent	21	41	18	13	7	60.1	60.0
Highest 10 percent	20	49	18	–	–	59.2	60.0
Establishment characteristics							
Service-providing industries	17	43	22	13	5	60.7	60.0
Education and health services	17	41	24	12	5	60.7	60.0
Educational services	16	38	26	13	6	61.2	60.0
Elementary and secondary schools	18	31	29	15	7	61.4	62.0
Junior colleges, colleges, and universities	12	56	19	–	–	60.6	60.0
Health care and social assistance	21	60	–	5	–	58.1	60.0
Hospitals	–	55	–	6	–	57.4	60.0
Public administration	19	45	19	15	3	60.5	60.0
1 to 99 workers	–	38	–	17	–	61.9	60.0
1 to 49 workers	–	40	–	–	–	62.2	60.0
50 to 99 workers	–	36	–	–	–	61.6	60.0
100 workers or more	17	44	22	12	4	60.5	60.0
100 to 499 workers	21	44	15	15	5	60.2	60.0
500 workers or more	16	44	24	11	4	60.6	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, 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		
State government	11	54	23	—	—	61.0	60.0
Local government	19	40	22	14	5	60.6	60.0
Geographic areas							
Northeast	6	61	—	20	—	61.9	60.0
Middle Atlantic	7	64	—	18	—	61.5	60.0
South	10	44	37	—	—	60.7	60.0
South Atlantic	10	34	49	—	—	61.1	62.0
East South Central	—	62	—	—	—	59.9	60.0
West South Central	—	79	—	—	—	59.6	60.0
Midwest	30	37	12	10	11	59.5	60.0
East North Central	46	19	12	12	12	58.1	60.0
West North Central	—	61	—	7	—	61.4	60.0
West	—	44	21	23	—	61.7	60.0
Mountain	—	—	24	35	—	63.5	66.0
Pacific	18	51	18	—	—	60.3	60.0

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 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, State and local government workers, 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 ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	66	–	\$3,900	\$5,000	\$6,000	\$10,000	34
Worker characteristics							
Management, professional, and related	68	–	3,900	5,000	6,000	9,000	32
Professional and related	66	–	3,900	5,000	6,000	9,000	34
Teachers	66	–	3,900	5,000	6,000	8,000	34
Primary, secondary, and special education school teachers	63	–	3,500	5,000	6,000	8,000	37
Service	64	–	4,000	5,000	7,000	10,000	36
Protective service	65	–	4,000	5,000	7,500	10,000	35
Sales and office	61	–	3,000	5,000	6,000	9,000	39
Office and administrative support	62	–	3,000	5,000	6,000	9,000	38
Natural resources, construction, and maintenance	65	–	3,333	5,000	7,000	10,000	35
Production, transportation, and material moving ...	80	–	3,102	5,000	7,500	10,000	20
Full time	67	–	3,900	5,000	6,000	10,000	33
Part time	48	–	4,500	5,000	6,000	–	52
Union	62	\$2,500	3,500	5,000	6,500	10,000	38
Nonunion	70	–	3,900	5,000	6,000	10,000	30
Average wage within the following categories: ²							
Lowest 25 percent	64	–	3,900	5,000	6,000	8,000	36
Lowest 10 percent	58	–	3,900	5,000	6,000	8,000	42
Second 25 percent	63	–	–	5,000	7,000	9,450	37
Third 25 percent	68	–	3,900	5,000	6,000	10,000	32
Highest 25 percent	69	–	4,000	5,000	7,000	10,000	31
Highest 10 percent	72	–	4,000	5,000	6,500	8,000	28
Establishment characteristics							
Service-providing industries	66	–	3,900	5,000	6,500	10,000	34
Education and health services	65	–	3,900	5,000	6,000	9,450	35
Educational services	66	–	3,900	5,000	6,000	9,100	34
Elementary and secondary schools	65	–	3,900	5,000	6,000	8,000	35
Health care and social assistance	57	800	4,000	5,000	7,000	–	43
Public administration	66	–	3,333	5,000	6,500	10,000	34
1 to 99 workers	62	3,000	3,900	5,000	5,000	7,000	38
1 to 49 workers	72	3,000	3,900	5,000	5,000	6,000	28
50 to 99 workers	52	–	–	5,000	5,000	–	48
100 workers or more	67	–	3,900	5,000	7,000	10,000	33
100 to 499 workers	59	–	4,000	5,000	6,000	10,000	41
500 workers or more	69	–	3,900	5,000	7,000	10,000	31

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, March 2016—continued

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	59	—	\$3,000	\$5,000	\$6,000	\$10,000	41
Local government	68	—	3,900	5,000	6,500	9,400	32
Geographic areas							
Northeast	83	—	4,000	5,000	6,500	10,000	17
Middle Atlantic	83	—	—	5,000	7,000	10,000	17
South	85	\$800	—	3,900	6,000	9,000	15
South Atlantic	84	800	—	3,900	—	9,000	16
Midwest	52	3,500	5,000	5,000	7,000	9,450	48
East North Central	46	3,000	4,500	5,000	7,500	10,000	54
West North Central	59	3,900	5,000	5,000	6,000	7,778	41
West	56	3,000	5,000	5,000	6,000	10,000	44
Mountain	47	—	5,000	5,500	6,500	9,000	53
Pacific	64	3,000	—	5,000	6,000	10,000	36

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.