

Table 1. Establishments offering retirement and healthcare benefits: private industry workers, March 2016

(All establishments = 100 percent)

Characteristics	Retirement benefits			Healthcare benefits
	All plans ¹	Defined benefit	Defined contribution	
All establishments	47	8	46	57
Establishment characteristics				
Goods-producing industries	38	9	36	49
Construction	29	10	27	40
Manufacturing	50	7	49	60
Service-providing industries	48	8	47	59
Trade, transportation, and utilities	54	9	52	60
Wholesale trade	65	–	65	76
Retail trade	50	7	48	54
Transportation and warehousing	46	19	44	53
Utilities	95	–	95	98
Information	84	50	84	90
Financial activities	61	18	61	73
Finance and insurance	76	26	76	80
Credit intermediation and related activities	86	39	86	93
Insurance carriers and related activities	61	9	60	59
Real estate and rental and leasing	37	–	37	61
Professional and business services	50	2	50	61
Professional and technical services	57	–	57	65
Administrative and waste services	35	–	35	50
Education and health services	48	4	48	65
Educational services	42	–	–	48
Junior colleges, colleges, and universities	96	–	95	99
Health care and social assistance	49	4	49	66
Leisure and hospitality	24	–	24	32
Accommodation and food services	24	–	24	29
Other services	33	–	31	47
1 to 99 workers	45	7	44	56
1 to 49 workers	44	6	43	55
50 to 99 workers	77	18	74	84
100 workers or more	90	31	87	94
100 to 499 workers	89	28	86	94
500 workers or more	95	51	95	97

See footnotes at end of table.

Table 1. Establishments offering retirement and healthcare benefits: private industry workers, March 2016—continued

(All establishments = 100 percent)

Characteristics	Retirement benefits			Healthcare benefits
	All plans ¹	Defined benefit	Defined contribution	
Geographic areas				
Northeast	53	10	52	61
New England	64	10	62	56
Middle Atlantic	49	10	48	62
South	42	7	42	56
South Atlantic	46	8	45	55
East South Central	33	—	33	64
West South Central	42	4	41	51
Midwest	48	9	47	57
East North Central	42	10	41	60
West North Central	59	—	58	52
West	48	7	47	58
Mountain	53	4	53	59
Pacific	45	9	44	58

¹ Includes defined benefit pension plans and defined contribution retirement plans. The total is less than the sum of the individual items because some employers offered both types of plans.

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

Source: Bureau of Labor Statistics, National Compensation Survey.

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

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	66	49	75	18	15	83	62	44	72
Worker characteristics									
Management, professional, and related	81	69	85	25	21	83	77	63	82
Management, business, and financial	85	75	88	28	23	83	83	71	86
Professional and related	79	65	83	23	19	83	75	60	80
Service	41	23	56	7	6	86	38	19	51
Protective service	60	31	52	–	–	–	56	27	48
Sales and office	69	50	72	16	11	74	66	46	70
Sales and related	66	41	61	11	7	65	63	37	59
Office and administrative support	72	56	78	19	14	78	68	52	76
Natural resources, construction, and maintenance	62	49	79	22	21	97	56	41	73
Construction, extraction, farming, fishing, and forestry	57	45	79	24	23	99	47	34	72
Installation, maintenance, and repair	67	52	78	21	19	94	64	47	73
Production, transportation, and material moving	70	53	75	22	19	84	63	44	69
Production	74	56	75	21	18	84	71	50	70
Transportation and material moving	67	50	74	23	20	85	56	39	69
Full time	77	60	78	21	18	85	72	54	75
Part time	37	21	56	8	5	68	33	17	53
Union	91	81	90	70	65	94	55	44	80
Nonunion	64	46	73	13	10	77	62	44	71
Average wage within the following categories: ³									
Lowest 25 percent	42	22	52	6	4	63	39	19	49
Lowest 10 percent	33	14	42	4	2	52	30	12	40
Second 25 percent	65	45	69	13	10	80	61	40	66
Third 25 percent	78	64	82	23	20	86	72	56	78
Highest 25 percent	87	76	88	34	29	86	82	69	84
Highest 10 percent	88	79	90	35	29	84	84	73	87
Establishment characteristics									
Goods-producing industries	74	60	80	25	22	87	70	53	76
Construction	55	43	79	19	18	96	46	34	74
Manufacturing	83	67	81	28	23	83	81	61	76
Service-providing industries	64	47	74	16	13	82	60	42	71
Trade, transportation, and utilities	74	50	67	18	14	76	66	42	64
Wholesale trade	77	62	81	11	10	93	75	59	79
Retail trade	71	39	56	14	8	61	63	34	53
Transportation and warehousing	82	65	80	34	29	86	64	46	73
Utilities	97	93	96	76	70	91	96	80	84

See footnotes at end of table.

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

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	89	79	89	38	35	92	89	74	83
Financial activities	83	73	88	38	30	79	82	70	85
Finance and insurance	92	84	92	48	37	78	91	80	88
Credit intermediation and related activities	94	85	91	48	35	73	93	81	87
Insurance carriers and related activities	90	83	92	48	43	90	89	78	87
Real estate and rental and leasing	54	39	72	7	6	95	54	38	70
Professional and business services	60	47	79	13	11	82	59	46	77
Professional and technical services	76	65	85	14	12	87	75	63	84
Administrative and waste services	38	24	63	4	4	90	38	23	62
Education and health services	72	56	79	17	14	84	66	50	75
Educational services	72	64	88	16	13	82	63	54	85
Junior colleges, colleges, and universities	88	77	88	16	10	64	84	74	88
Health care and social assistance	71	55	77	17	15	84	67	49	73
Leisure and hospitality	32	14	45	4	4	100	30	12	40
Accommodation and food services	31	13	41	3	3	100	29	10	36
Other services	47	37	78	9	9	94	43	32	75
1 to 99 workers	52	36	70	9	7	84	49	34	68
1 to 49 workers	47	33	70	7	6	85	46	31	69
50 to 99 workers	65	46	70	14	12	83	60	40	67
100 workers or more	83	66	79	29	24	83	77	57	74
100 to 499 workers	80	59	74	20	17	81	74	52	71
500 workers or more	90	76	85	43	36	84	82	64	78
Geographic areas									
Northeast	68	55	80	22	19	85	62	48	77
New England	70	55	78	19	17	88	65	49	76
Middle Atlantic	68	55	81	23	20	84	61	47	78
South	66	47	71	17	14	82	63	42	67
South Atlantic	67	49	73	19	16	82	63	44	69
East South Central	68	44	65	14	11	80	65	40	62
West South Central	64	45	70	14	11	82	62	41	67
Midwest	70	53	76	19	16	84	66	48	72
East North Central	70	53	76	19	16	85	65	47	72
West North Central	72	54	75	17	14	80	69	49	71
West	59	45	77	15	12	82	55	40	74
Mountain	62	46	74	11	9	78	59	42	72
Pacific	57	45	78	17	14	83	53	39	74

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

² Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 3. Retirement benefit combinations: Access, private industry workers, March 2016

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	13	4	48
Worker characteristics			
Management, professional, and related	21	3	56
Management, business, and financial	26	2	57
Professional and related	19	4	56
Service	4	3	34
Protective service	8	4	48
Sales and office	12	4	54
Sales and related	7	4	55
Office and administrative support	15	3	53
Natural resources, construction, and maintenance	16	6	40
Construction, extraction, farming, fishing, and forestry	13	10	34
Installation, maintenance, and repair	18	2	46
Production, transportation, and material moving ...	15	7	48
Production	19	3	52
Transportation and material moving	12	11	44
Full time	17	4	55
Part time	3	5	29
Union	34	35	21
Nonunion	11	1	51
Average wage within the following categories: ¹			
Lowest 25 percent	3	3	36
Lowest 10 percent	1	3	29
Second 25 percent	8	4	53
Third 25 percent	17	5	55
Highest 25 percent	29	5	53
Highest 10 percent	31	4	53
Establishment characteristics			
Goods-producing industries	21	4	49
Construction	10	9	36
Manufacturing	26	3	55
Service-providing industries	12	4	48
Trade, transportation, and utilities	10	8	56
Wholesale trade	9	2	66
Retail trade	6	8	57
Transportation and warehousing	16	18	48
Utilities	75	—	21
Information	37	—	51
Financial activities	37	1	45
Finance and insurance	47	1	44

See footnotes at end of table.

Table 3. Retirement benefit combinations: Access, private industry workers, March 2016—continued

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
Credit intermediation and related activities	47	1	46
Insurance carriers and related activities	48	—	42
Real estate and rental and leasing	6	—	48
Professional and business services	12	—	47
Professional and technical services	13	—	62
Administrative and waste services	4	—	34
Education and health services	12	5	54
Educational services	7	9	56
Junior colleges, colleges, and universities	12	4	72
Health care and social assistance	13	5	54
Leisure and hospitality	—	2	28
Accommodation and food services	—	2	28
Other services	5	4	38
1 to 99 workers	6	2	43
1 to 49 workers	5	1	41
50 to 99 workers	9	5	51
100 workers or more	22	7	54
100 to 499 workers	14	6	59
500 workers or more	35	7	47
Geographic areas			
Northeast	16	6	46
New England	14	5	51
Middle Atlantic	16	7	44
South	13	3	50
South Atlantic	15	4	48
East South Central	11	3	54
West South Central	11	2	51
Midwest	14	4	52
East North Central	15	4	51
West North Central	14	3	55
West	11	4	44
Mountain	8	4	51
Pacific	12	5	40

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

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

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

Characteristics	Open plans ¹	Soft freeze ²		Hard freeze ³
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	62	23	3	12
Worker characteristics				
Management, professional, and related	55	27	3	15
Management, business, and financial	55	23	3	19
Professional and related	55	29	4	13
Service	76	13	—	—
Sales and office	59	24	2	15
Sales and related	58	20	2	20
Office and administrative support	59	25	2	14
Natural resources, construction, and maintenance	76	17	2	4
Construction, extraction, farming, fishing, and forestry	92	5	—	—
Installation, maintenance, and repair	59	31	4	6
Production, transportation, and material moving ...	62	24	3	11
Production	48	32	3	16
Transportation and material moving	74	17	2	6
Full time	60	24	3	13
Part time	75	18	—	—
Union	79	18	—	—
Nonunion	50	27	4	19
Average wage within the following categories: ⁴				
Lowest 25 percent	65	23	—	—
Lowest 10 percent	79	16	—	5
Second 25 percent	64	18	2	16
Third 25 percent	63	22	3	13
Highest 25 percent	59	27	3	11
Highest 10 percent	57	26	—	—
Establishment characteristics				
Goods-producing industries	56	28	3	13
Construction	93	5	—	—
Manufacturing	42	36	4	18
Service-providing industries	64	22	2	12
Trade, transportation, and utilities	69	24	1	6
Wholesale trade	68	23	—	—
Retail trade	63	28	—	—
Transportation and warehousing	75	19	—	—
Utilities	68	25	—	—
Information	30	56	—	—

See footnotes at end of table.

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

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

Characteristics	Open plans ¹	Soft freeze ²		Hard freeze ³
		All participants still accruing benefits	Some participants still accruing benefits	
Establishment characteristics				
Financial activities	55	19	3	23
Finance and insurance	53	20	3	24
Credit intermediation and related activities	46	18	2	33
Insurance carriers and related activities	68	20	3	9
Real estate and rental and leasing	86	—	—	—
Professional and business services	70	—	—	10
Professional and technical services	83	—	—	—
Education and health services	62	22	—	—
Educational services	58	30	—	—
Junior colleges, colleges, and universities	66	19	—	—
Health care and social assistance	63	20	—	—
Leisure and hospitality	93	—	—	—
Accommodation and food services	100	—	—	—
Other services	79	—	—	—
1 to 99 workers	64	20	2	14
1 to 49 workers	59	22	2	17
50 to 99 workers	71	18	—	—
100 workers or more	61	24	3	12
100 to 499 workers	61	25	4	10
500 workers or more	61	24	2	13
Geographic areas				
Northeast	67	18	1	13
New England	70	19	—	—
Middle Atlantic	66	18	1	14
South	62	26	2	10
South Atlantic	63	25	3	9
East South Central	55	35	—	—
West South Central	62	24	—	—
Midwest	63	20	3	14
East North Central	66	17	—	—
West North Central	54	29	—	—
West	53	30	—	—
Mountain	67	17	—	—
Pacific	48	34	—	—

¹ Plans open to new participants.

² New employees are not allowed in the plan. Benefit accruals may continue for existing participants.

³ Participants in these plans stop accruing benefits on the date the plan is frozen. The benefit the employee receives is calculated as of the day the plan was frozen.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

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

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²		
	1 year	2 to 5 years	Greater than 5 years
All workers	—	—	77
Worker characteristics			
Management, professional, and related	—	—	75
Management, business, and financial	—	—	80
Professional and related	—	—	71
Service	—	—	61
Protective service	—	—	99
Sales and office	—	—	80
Sales and related	—	—	91
Office and administrative support	—	—	76
Natural resources, construction, and maintenance	—	30	70
Construction, extraction, farming, fishing, and forestry	—	—	65
Installation, maintenance, and repair	—	29	71
Production, transportation, and material moving	—	14	86
Production	—	17	83
Transportation and material moving	—	7	93
Full time	—	—	77
Part time	—	—	80
Union	—	34	66
Nonunion	—	—	80
Average wage within the following categories: ³			
Lowest 25 percent	—	—	81
Lowest 10 percent	—	—	61
Second 25 percent	—	—	79
Third 25 percent	—	—	79
Highest 25 percent	—	—	75
Highest 10 percent	—	—	77
Establishment characteristics			
Goods-producing industries	—	23	77
Construction	—	—	74
Manufacturing	—	24	76
Service-providing industries	—	—	77
Trade, transportation, and utilities	—	10	90
Wholesale trade	—	—	79
Retail trade	—	8	92

See footnotes at end of table.

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

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²		
	1 year	2 to 5 years	Greater than 5 years
Transportation and warehousing	—	—	100
Utilities	—	29	71
Information	—	20	80
Financial activities	—	26	74
Finance and insurance	—	27	73
Credit intermediation and related activities	—	32	68
Insurance carriers and related activities	—	—	88
Professional and business services	—	—	99
Professional and technical services	—	—	96
Administrative and waste services	—	—	99
Education and health services	—	—	57
Junior colleges, colleges, and universities	—	46	54
Health care and social assistance	—	—	58
1 to 99 workers	—	—	70
1 to 49 workers	—	—	67
50 to 99 workers	—	23	77
100 workers or more	—	—	79
100 to 499 workers	—	—	81
500 workers or more	—	—	78
Geographic areas			
Northeast	—	—	77
New England	—	—	78
Middle Atlantic	—	—	77
South	—	16	84
South Atlantic	—	19	81
East South Central	—	—	78
West South Central	—	—	94
Midwest	—	—	83
East North Central	—	—	80
West North Central	—	—	88
West	—	38	62
Mountain	—	25	75
Pacific	—	41	59

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

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

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

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

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans ²			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	12	88	8	23	32	33
Worker characteristics						
Management, professional, and related	10	90	7	26	37	31
Management, business, and financial	10	90	6	28	37	28
Professional and related	10	90	8	24	37	33
Service	12	88	—	—	35	45
Sales and office	18	82	6	20	31	30
Sales and related	25	75	—	—	33	38
Office and administrative support	16	84	7	24	31	27
Natural resources, construction, and maintenance	7	93	—	35	34	18
Production, transportation, and material moving:						
Transportation and material moving	9	91	—	25	15	46
Full time	11	89	8	24	33	32
Part time	29	71	8	—	—	40
Union	3	97	11	37	27	27
Nonunion	14	86	7	20	33	35
Average wage within the following categories: ³						
Lowest 25 percent	29	71	—	—	24	30
Second 25 percent	15	85	10	14	27	38
Third 25 percent	11	89	8	25	25	37
Highest 25 percent	9	91	7	27	39	29
Highest 10 percent	9	91	6	27	45	28
Establishment characteristics						
Goods-producing industries	7	93	8	22	38	34
Manufacturing	7	93	6	19	40	36
Service-providing industries	14	86	7	24	30	33
Trade, transportation, and utilities	18	82	9	20	21	39
Retail trade	37	63	—	10	20	39
Financial activities	10	90	3	16	44	27
Finance and insurance	11	89	4	16	43	27
Credit intermediation and related activities	6	94	5	13	42	35
Insurance carriers and related activities	14	86	2	29	44	—
Professional and business services:						
Professional and technical services	—	100	—	80	81	—
Education and health services	12	88	—	—	21	43
Health care and social assistance	11	89	—	—	24	48

See footnotes at end of table.

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

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans ²			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
1 to 99 workers	12	88	11	19	23	35
1 to 49 workers	6	94	—	20	26	40
100 workers or more	12	88	6	25	35	32
100 to 499 workers	16	84	8	33	30	30
500 workers or more	8	92	5	19	38	34
Geographic areas						
Northeast	13	87	3	17	33	37
Middle Atlantic	13	87	3	18	32	35
South	13	87	7	27	30	30
South Atlantic	17	83	4	21	34	32
West South Central	6	94	—	35	26	—
Midwest	11	89	13	23	24	37
East North Central	12	88	14	21	22	37

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

² The sum of the individual components may be greater than the total because some employers offer more than one alternative.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, March 2016

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	68	32	82	18
Worker characteristics				
Management, professional, and related	69	31	84	16
Management, business, and financial	70	30	85	15
Professional and related	67	33	83	17
Service	67	33	84	16
Protective service	81	19	87	13
Sales and office	66	34	78	22
Sales and related	67	33	74	26
Office and administrative support	66	34	80	20
Natural resources, construction, and maintenance	64	36	81	19
Construction, extraction, farming, fishing, and forestry	52	48	74	26
Installation, maintenance, and repair	71	29	85	15
Production, transportation, and material moving	69	31	83	17
Production	70	30	83	17
Transportation and material moving	69	31	83	17
Full time	68	32	83	17
Part time	62	38	75	25
Union	67	33	81	19
Nonunion	68	32	82	18
Average wage within the following categories: ¹				
Lowest 25 percent	68	32	76	24
Lowest 10 percent	68	32	74	26
Second 25 percent	67	33	81	19
Third 25 percent	67	33	83	17
Highest 25 percent	68	32	84	16
Highest 10 percent	70	30	85	15
Establishment characteristics				
Goods-producing industries	66	34	81	19
Construction	54	46	74	26
Manufacturing	68	32	83	17
Service-providing industries	68	32	82	18
Trade, transportation, and utilities	66	34	77	23
Wholesale trade	77	23	88	12
Retail trade	60	40	69	31
Transportation and warehousing	64	36	80	20
Utilities	79	21	93	7

See footnotes at end of table.

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

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	82	18	92	8
Financial activities	69	31	79	21
Finance and insurance	70	30	78	22
Credit intermediation and related activities	67	33	75	25
Insurance carriers and related activities	74	26	83	17
Real estate and rental and leasing	68	32	—	—
Professional and business services	74	26	88	12
Professional and technical services	70	30	86	14
Administrative and waste services	79	21	88	12
Education and health services	61	39	82	18
Educational services	64	36	86	14
Junior colleges, colleges, and universities	57	43	81	19
Health care and social assistance	61	39	81	19
Other services	58	42	84	16
1 to 99 workers	66	34	83	17
1 to 49 workers	65	35	83	17
50 to 99 workers	70	30	83	17
100 workers or more	68	32	81	19
100 to 499 workers	69	31	82	18
500 workers or more	68	32	81	19
Geographic areas				
Northeast	66	34	85	15
New England	65	35	84	16
Middle Atlantic	66	34	85	15
South	71	29	81	19
South Atlantic	68	32	79	21
East South Central	78	22	85	15
West South Central	74	26	82	18
Midwest	64	36	81	19
East North Central	64	36	81	19
West North Central	65	35	80	20
West	67	33	82	18
Mountain	68	32	84	16
Pacific	66	34	81	19

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

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

(All workers = 100 percent)

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	68	54	80	67	49	73
Worker characteristics						
Management, professional, and related	87	74	85	86	66	77
Management, business, and financial	95	81	86	94	73	77
Professional and related	82	70	85	82	62	76
Service	39	25	64	39	23	58
Protective service	40	24	60	40	20	51
Sales and office	67	52	78	66	47	71
Sales and related	55	41	74	55	37	67
Office and administrative support	75	60	81	74	54	73
Natural resources, construction, and maintenance	73	61	84	72	58	80
Construction, extraction, farming, fishing, and forestry	65	56	85	65	53	82
Installation, maintenance, and repair	79	66	84	79	62	79
Production, transportation, and material moving ...	74	60	80	74	55	74
Production	81	65	81	80	61	75
Transportation and material moving	68	55	80	68	49	73
Full time	86	70	81	86	63	74
Part time	20	13	65	19	11	59
Union	93	84	90	93	78	85
Nonunion	65	51	78	65	46	71
Average wage within the following categories: ³						
Lowest 25 percent	34	21	62	33	19	57
Lowest 10 percent	22	12	52	22	11	48
Second 25 percent	71	55	77	71	50	70
Third 25 percent	85	71	83	85	65	77
Highest 25 percent	92	80	87	92	72	78
Highest 10 percent	93	81	87	93	72	78
Establishment characteristics						
Goods-producing industries	84	71	85	84	66	79
Construction	67	55	81	67	52	77
Manufacturing	92	79	86	92	73	79
Service-providing industries	65	51	78	64	46	71
Trade, transportation, and utilities	68	52	77	67	47	70
Wholesale trade	85	70	82	85	63	74
Retail trade	56	39	70	54	35	65
Transportation and warehousing	83	69	83	83	61	73
Utilities	99	93	95	99	83	84

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2016—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	42	33	78	24	18	78	66	48	73
Worker characteristics									
Management, professional, and related	60	49	81	34	27	80	85	65	76
Management, business, and financial	65	53	82	36	29	81	93	72	78
Professional and related	58	47	80	32	25	79	81	61	76
Service	22	15	67	13	10	71	37	22	59
Protective service	30	18	59	17	—	—	34	20	59
Sales and office	38	29	76	20	15	76	65	46	71
Sales and related	28	20	72	15	12	76	54	36	67
Office and administrative support	46	36	78	23	18	77	73	53	73
Natural resources, construction, and maintenance	38	32	83	25	21	84	71	57	80
Construction, extraction, farming, fishing, and forestry	31	27	89	21	20	93	64	52	82
Installation, maintenance, and repair	45	35	79	27	21	77	77	60	79
Production, transportation, and material moving	45	36	80	26	20	79	73	54	74
Production	48	38	78	25	19	76	79	60	76
Transportation and material moving	41	34	82	26	21	82	67	49	73
Full time	53	42	79	30	24	79	84	62	74
Part time	12	8	67	7	4	66	19	11	60
Union	73	63	87	54	45	84	92	78	84
Nonunion	39	30	77	20	16	77	64	45	71
Average wage within the following categories: ³									
Lowest 25 percent	16	10	65	9	6	68	32	18	58
Lowest 10 percent	10	6	60	6	4	65	22	10	48
Second 25 percent	40	31	77	21	17	78	69	49	70
Third 25 percent	53	42	80	29	23	80	84	64	76
Highest 25 percent	67	54	82	39	31	80	91	71	78
Highest 10 percent	70	57	81	42	33	79	92	72	78
Establishment characteristics									
Goods-producing industries	52	43	83	31	26	83	83	66	79
Construction	30	26	85	19	17	90	66	51	77
Manufacturing	62	52	83	37	30	81	91	72	79
Service-providing industries	40	31	77	22	17	77	63	45	71
Trade, transportation, and utilities	36	28	78	21	16	78	66	46	70
Wholesale trade	47	38	81	29	22	78	83	61	73
Retail trade	24	17	71	13	10	75	53	34	65
Transportation and warehousing	54	45	82	34	28	83	82	60	73
Utilities	71	64	91	51	42	82	99	84	85

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2016—continued

(All workers = 100 percent)

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	94	84	89	94	77	82
Financial activities	88	75	85	88	69	78
Finance and insurance	93	80	85	93	73	78
Credit intermediation and related activities	95	80	84	95	73	76
Insurance carriers and related activities	89	78	87	89	72	80
Real estate and rental and leasing	71	59	82	71	56	79
Professional and business services	66	53	81	66	49	74
Professional and technical services	83	70	84	83	65	78
Administrative and waste services	43	32	75	42	29	69
Education and health services	74	60	80	74	52	70
Educational services	76	64	84	76	57	75
Junior colleges, colleges, and universities	90	75	84	90	68	76
Health care and social assistance	74	59	79	73	51	70
Leisure and hospitality	31	18	59	31	17	55
Accommodation and food services	30	16	53	30	15	49
Other services	46	37	80	46	35	75
1 to 99 workers	56	42	75	55	39	70
1 to 49 workers	52	38	74	52	36	69
50 to 99 workers	67	53	79	66	47	72
100 workers or more	83	69	83	82	62	75
100 to 499 workers	80	65	82	79	58	74
500 workers or more	88	76	86	88	68	77
Geographic areas						
Northeast	68	55	80	68	50	73
New England	66	51	78	66	46	71
Middle Atlantic	69	56	81	69	51	74
South	68	53	78	68	48	71
South Atlantic	68	53	78	67	48	71
East South Central	71	54	76	71	49	69
West South Central	67	53	78	67	49	73
Midwest	69	55	79	69	49	71
East North Central	69	55	79	69	49	71
West North Central	69	56	81	69	49	72
West	66	54	83	65	50	76
Mountain	65	53	81	65	48	74
Pacific	66	55	84	66	51	78

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2016—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	73	57	79	54	42	79	92	76	82
Financial activities	65	51	79	29	22	77	87	68	78
Finance and insurance	74	58	79	31	23	75	93	73	78
Credit intermediation and related activities	77	59	76	32	23	73	95	72	76
Insurance carriers and related activities	69	56	81	32	24	76	89	71	80
Real estate and rental and leasing	36	29	81	23	20	85	69	54	78
Professional and business services	39	31	79	23	17	76	65	48	74
Professional and technical services	49	40	82	32	25	78	82	64	78
Administrative and waste services	21	15	72	12	9	74	41	29	70
Education and health services	51	39	77	24	18	77	71	50	70
Educational services	53	39	73	27	19	70	75	57	76
Junior colleges, colleges, and universities	61	44	72	32	21	67	89	67	76
Health care and social assistance	50	39	77	23	18	79	71	49	69
Leisure and hospitality	18	12	65	14	10	70	30	17	56
Accommodation and food services	18	11	60	14	9	66	29	14	50
Other services	26	20	76	15	13	83	46	34	75
1 to 99 workers	29	22	74	17	12	73	54	37	70
1 to 49 workers	25	19	76	15	11	73	50	35	69
50 to 99 workers	42	30	71	22	16	73	64	46	72
100 workers or more	57	46	81	32	26	81	82	61	75
100 to 499 workers	50	40	80	28	23	81	78	57	74
500 workers or more	69	56	81	38	31	82	88	67	77
Geographic areas									
Northeast	44	35	79	22	17	77	67	49	73
New England	41	32	77	12	9	75	64	45	70
Middle Atlantic	45	36	79	26	20	77	67	50	74
South	38	29	76	20	15	76	66	47	71
South Atlantic	41	31	77	22	17	77	65	46	72
East South Central	33	26	78	18	13	73	71	49	69
West South Central	36	27	74	19	14	76	65	47	72
Midwest	43	33	77	23	18	77	68	48	71
East North Central	42	32	77	23	18	76	68	48	71
West North Central	45	35	77	22	17	78	68	49	72
West	45	37	82	30	25	82	65	50	76
Mountain	41	34	84	26	21	83	64	47	74
Pacific	47	38	81	32	26	82	65	51	78

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

² Healthcare is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in healthcare.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

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

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	79	21	68	32
Worker characteristics				
Management, professional, and related	80	20	69	31
Management, business, and financial	80	20	70	30
Professional and related	80	20	68	32
Service	80	20	64	36
Protective service	83	17	72	28
Sales and office	77	23	65	35
Sales and related	75	25	63	37
Office and administrative support	78	22	66	34
Natural resources, construction, and maintenance	80	20	69	31
Construction, extraction, farming, fishing, and forestry	81	19	68	32
Installation, maintenance, and repair	79	21	69	31
Production, transportation, and material moving ...	80	20	71	29
Production	79	21	71	29
Transportation and material moving	81	19	71	29
Full time	79	21	68	32
Part time	77	23	63	37
Union	87	13	83	17
Nonunion	78	22	65	35
Average wage within the following categories: ¹				
Lowest 25 percent	76	24	62	38
Lowest 10 percent	75	25	62	38
Second 25 percent	78	22	64	36
Third 25 percent	80	20	68	32
Highest 25 percent	81	19	72	28
Highest 10 percent	81	19	73	27
Establishment characteristics				
Goods-producing industries	80	20	72	28
Construction	82	18	68	32
Manufacturing	80	20	74	26
Service-providing industries	79	21	67	33
Trade, transportation, and utilities	78	22	66	34
Wholesale trade	79	21	69	31
Retail trade	74	26	60	40
Transportation and warehousing	82	18	72	28
Utilities	84	16	77	23

See footnotes at end of table.

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

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	81	19	77	23
Financial activities	79	21	69	31
Finance and insurance	79	21	72	28
Credit intermediation and related activities	79	21	70	30
Insurance carriers and related activities	80	20	74	26
Real estate and rental and leasing	76	24	60	40
Professional and business services	78	22	64	36
Professional and technical services	82	18	68	32
Administrative and waste services	72	28	56	44
Education and health services	79	21	64	36
Educational services	80	20	66	34
Junior colleges, colleges, and universities	80	20	71	29
Health care and social assistance	79	21	64	36
Leisure and hospitality	83	17	72	28
Accommodation and food services	80	20	70	30
Other services	85	15	66	34
1 to 99 workers	79	21	64	36
1 to 49 workers	80	20	64	36
50 to 99 workers	77	23	63	37
100 workers or more	79	21	71	29
100 to 499 workers	78	22	67	33
500 workers or more	80	20	75	25
Geographic areas				
Northeast	81	19	73	27
New England	79	21	71	29
Middle Atlantic	82	18	74	26
South	78	22	63	37
South Atlantic	77	23	65	35
East South Central	78	22	65	35
West South Central	78	22	60	40
Midwest	78	22	69	31
East North Central	78	22	70	30
West North Central	79	21	67	33
West	82	18	69	31
Mountain	80	20	68	32
Pacific	82	18	69	31

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

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

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$417.09	16	\$544.22	84	\$393.24	\$126.68
Worker characteristics							
Management, professional, and related	100	428.35	16	537.19	84	408.19	124.23
Management, business, and financial	100	423.01	13	547.42	87	404.43	120.51
Professional and related	100	431.62	17	532.46	83	410.62	126.62
Service	100	415.00	19	546.10	81	384.75	128.62
Protective service	100	377.74	—	—	—	—	—
Sales and office	100	397.58	11	543.59	89	378.78	127.87
Sales and related	100	378.71	7	568.22	93	363.90	131.91
Office and administrative support	100	406.32	13	537.38	87	386.16	125.86
Natural resources, construction, and maintenance	100	433.61	24	588.55	76	384.53	136.27
Construction, extraction, farming, fishing, and forestry	100	451.49	32	605.62	68	378.34	143.42
Installation, maintenance, and repair	100	419.69	18	564.43	82	388.50	131.68
Production, transportation, and material moving ...	100	414.48	17	521.81	83	393.67	124.11
Production	100	400.56	15	504.47	85	383.99	124.53
Transportation and material moving	100	431.01	19	536.57	81	405.94	123.58
Full time	100	418.63	16	545.35	84	394.83	126.24
Part time	100	394.08	16	527.00	84	369.42	133.30
Union	100	499.82	39	582.29	61	446.14	129.40
Nonunion	100	403.17	12	522.85	88	387.12	126.37
Average wage within the following categories: ¹							
Lowest 25 percent	100	384.76	13	541.91	87	362.66	133.75
Lowest 10 percent	100	401.06	11	596.52	89	378.39	143.60
Second 25 percent	100	404.07	15	529.81	85	382.35	128.60
Third 25 percent	100	418.77	17	540.78	83	393.73	126.26
Highest 25 percent	100	436.29	17	557.39	83	412.04	123.07
Highest 10 percent	100	429.25	15	510.06	85	415.15	122.21
Establishment characteristics							
Goods-producing industries	100	419.57	19	539.53	81	392.36	122.79
Construction	100	450.32	31	593.84	69	385.06	133.93
Manufacturing	100	410.30	15	503.79	85	394.23	118.20
Service-providing industries	100	416.37	15	545.91	85	393.49	127.78
Trade, transportation, and utilities	100	407.74	14	538.61	86	386.44	132.95
Wholesale trade	100	409.57	16	501.65	84	392.25	130.46
Retail trade	100	377.53	11	561.17	89	355.87	143.07
Transportation and warehousing	100	450.42	17	550.87	83	430.09	119.17
Utilities	100	466.16	22	539.23	78	444.93	113.36

See footnotes at end of table.

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

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	100	\$413.97	15	\$624.47	85	\$377.05	\$109.50
Financial activities	100	398.11	8	599.32	92	379.46	116.06
Finance and insurance	100	396.59	8	571.99	92	381.60	111.79
Credit intermediation and related activities	100	396.30	6	562.52	94	385.11	111.18
Insurance carriers and related activities	100	392.92	10	575.98	90	372.43	109.70
Real estate and rental and leasing	100	404.18	—	—	—	—	—
Professional and business services	100	407.73	15	474.44	85	396.08	132.40
Professional and technical services	100	439.07	21	480.18	79	428.39	123.62
Administrative and waste services	100	363.79	6	475.20	94	356.56	145.19
Education and health services	100	426.97	12	573.78	88	407.19	125.00
Educational services	100	451.70	13	569.97	87	434.51	127.26
Junior colleges, colleges, and universities	100	461.00	7	523.44	93	456.20	124.11
Health care and social assistance	100	422.41	12	574.54	88	402.20	124.58
Leisure and hospitality	100	445.29	32	543.58	68	398.04	134.78
Accommodation and food services	100	443.54	25	581.90	75	397.85	140.60
Other services	100	479.80	42	589.72	58	399.57	143.45
1 to 99 workers	100	422.81	21	547.99	79	390.63	131.71
1 to 49 workers	100	429.25	22	549.53	78	395.54	128.12
50 to 99 workers	100	407.91	17	543.44	83	379.92	139.54
100 workers or more	100	412.76	12	539.44	88	395.04	123.22
100 to 499 workers	100	408.88	13	556.38	87	387.40	128.44
500 workers or more	100	418.00	12	514.52	88	405.23	116.26
Geographic areas							
Northeast	100	451.38	19	552.33	81	427.41	127.57
New England	100	434.29	16	555.79	84	411.01	140.26
Middle Atlantic	100	456.78	20	551.46	80	432.85	123.36
South	100	398.61	13	517.65	87	380.60	129.88
South Atlantic	100	401.96	13	526.47	87	383.01	132.60
East South Central	100	393.91	15	515.65	85	372.67	129.51
West South Central	100	395.42	13	503.07	87	380.49	125.62
Midwest	100	406.31	13	580.21	87	380.66	128.48
East North Central	100	409.22	12	583.82	88	385.25	132.03
West North Central	100	399.90	15	573.63	85	370.24	120.47
West	100	427.99	20	539.89	80	399.87	118.66
Mountain	100	418.50	14	544.38	86	397.41	116.49
Pacific	100	432.26	23	538.61	77	401.09	119.74

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/eps/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, March 2016

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	71	15	14	1
Worker characteristics				
Management, professional, and related	70	13	16	1
Management, business, and financial	75	12	13	1
Professional and related	67	14	18	1
Service	72	16	10	1
Protective service	60	–	24	–
Sales and office	67	20	11	1
Sales and related	60	28	11	1
Office and administrative support	71	16	12	1
Natural resources, construction, and maintenance	73	–	16	–
Construction, extraction, farming, fishing, and forestry	71	–	17	–
Installation, maintenance, and repair	74	10	15	(³)
Production, transportation, and material moving ...	75	10	15	1
Production	78	11	12	(³)
Transportation and material moving	72	9	18	1
Full time	71	14	14	1
Part time	59	25	14	2
Union	76	6	15	3
Nonunion	70	16	14	1
Average wage within the following categories: ⁴				
Lowest 25 percent	70	22	8	1
Lowest 10 percent	80	13	–	–
Second 25 percent	70	17	12	1
Third 25 percent	72	12	15	1
Highest 25 percent	70	12	16	2
Highest 10 percent	71	12	16	1
Establishment characteristics				
Goods-producing industries	75	11	14	1
Construction	80	–	10	–
Manufacturing	74	12	13	1
Service-providing industries	69	16	14	1
Trade, transportation, and utilities	63	21	–	–
Wholesale trade	80	7	13	–
Retail trade	53	36	–	–
Transportation and warehousing	64	–	25	–
Utilities	67	–	24	–

See footnotes at end of table.

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

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
Information	81	—	12	—
Financial activities	69	17	12	2
Finance and insurance	66	20	12	3
Credit intermediation and related activities	70	20	9	1
Insurance carriers and related activities	59	20	15	6
Real estate and rental and leasing	81	—	—	—
Professional and business services	74	—	15	—
Professional and technical services	73	—	18	—
Administrative and waste services	77	—	13	—
Education and health services	71	14	14	1
Educational services	77	16	6	1
Junior colleges, colleges, and universities	74	19	6	1
Health care and social assistance	70	—	15	—
Leisure and hospitality	68	23	—	—
Accommodation and food services	64	29	—	—
Other services	70	—	—	—
1 to 99 workers	75	11	13	1
1 to 49 workers	73	12	14	1
50 to 99 workers	77	—	11	—
100 workers or more	68	17	14	1
100 to 499 workers	70	15	14	1
500 workers or more	64	19	15	2
Geographic areas				
Northeast	73	13	12	2
New England	77	11	10	2
Middle Atlantic	72	14	12	2
South	72	15	12	(³)
South Atlantic	72	16	—	—
East South Central	79	13	—	—
West South Central	70	14	15	(³)
Midwest	70	13	16	1
East North Central	70	14	15	1
West North Central	70	—	18	—
West	66	16	16	1
Mountain	62	21	—	—
Pacific	69	14	16	1

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

³ Less than 0.5.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

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

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$1,014.30	8	\$1,444.13	92	\$977.66	\$511.47
Worker characteristics							
Management, professional, and related	100	1,052.65	6	1,413.10	94	1,029.05	498.90
Management, business, and financial	100	1,067.91	4	1,456.29	96	1,049.89	474.13
Professional and related	100	1,043.25	7	1,396.72	93	1,015.82	514.63
Service	100	955.46	11	1,401.21	89	900.11	578.68
Protective service	100	939.62	—	—	—	—	—
Sales and office	100	943.61	4	1,486.39	96	921.16	521.14
Sales and related	100	889.57	4	1,529.62	96	866.81	531.19
Office and administrative support	100	968.63	4	1,470.11	96	946.53	516.45
Natural resources, construction, and maintenance	100	1,035.69	16	1,522.77	84	942.18	551.94
Construction, extraction, farming, fishing, and forestry	100	1,056.11	24	1,570.37	76	891.72	623.14
Installation, maintenance, and repair	100	1,020.18	10	1,434.66	90	974.43	506.44
Production, transportation, and material moving ...	100	1,056.93	10	1,418.34	90	1,014.50	467.37
Production	100	1,042.27	8	1,429.99	92	1,008.00	442.23
Transportation and material moving	100	1,074.33	13	1,409.92	87	1,022.69	499.00
Full time	100	1,021.50	8	1,441.81	92	986.73	509.51
Part time	100	907.62	11	1,468.01	89	838.04	541.64
Union	100	1,305.12	34	1,515.80	66	1,198.57	418.40
Nonunion	100	965.87	4	1,331.82	96	952.32	522.15
Average wage within the following categories: ¹							
Lowest 25 percent	100	881.02	6	1,401.86	94	849.77	555.30
Lowest 10 percent	100	963.68	4	1,511.58	96	938.77	575.10
Second 25 percent	100	946.60	6	1,358.17	94	918.73	542.47
Third 25 percent	100	1,029.02	8	1,461.87	92	989.29	509.37
Highest 25 percent	100	1,096.72	9	1,482.50	91	1,057.48	474.14
Highest 10 percent	100	1,096.43	8	1,397.69	92	1,069.94	452.80
Establishment characteristics							
Goods-producing industries	100	1,079.94	12	1,449.65	88	1,031.62	460.13
Construction	100	1,015.76	21	1,534.60	79	875.04	614.08
Manufacturing	100	1,103.13	9	1,389.25	91	1,075.41	412.63
Service-providing industries	100	995.06	7	1,441.37	93	962.65	525.75
Trade, transportation, and utilities	100	992.60	8	1,454.23	92	952.48	527.64
Wholesale trade	100	1,052.62	8	1,491.55	92	1,013.40	492.08
Retail trade	100	858.70	5	1,484.33	95	826.88	575.01
Transportation and warehousing	100	1,121.22	13	1,415.33	87	1,076.80	490.74
Utilities	100	1,262.53	—	—	—	—	—

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2016—continued

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	100	\$1,130.17	11	\$1,737.08	89	\$1,055.96	\$360.86
Financial activities	100	1,016.67	2	1,465.64	98	1,005.25	459.34
Finance and insurance	100	1,037.03	2	1,384.89	98	1,028.66	420.17
Credit intermediation and related activities	100	992.65	1	1,491.05	99	986.17	437.25
Insurance carriers and related activities	100	1,059.79	3	1,266.12	97	1,053.45	396.11
Real estate and rental and leasing	100	934.63	—	—	—	—	—
Professional and business services	100	935.67	4	1,253.88	96	922.38	532.98
Professional and technical services	100	1,003.16	6	1,226.63	94	989.17	496.49
Administrative and waste services	100	814.06	—	—	—	—	—
Education and health services	100	977.46	5	1,455.75	95	950.96	566.87
Educational services	100	1,036.66	4	1,632.88	96	1,012.56	527.28
Junior colleges, colleges, and universities	100	1,117.23	3	1,615.10	97	1,101.91	479.58
Health care and social assistance	100	966.45	5	1,432.50	95	939.30	574.36
Leisure and hospitality	100	1,115.95	—	—	—	—	—
Accommodation and food services	100	1,086.99	13	1,376.33	87	1,045.13	536.43
Other services	100	1,047.39	16	1,403.84	84	980.97	623.99
1 to 99 workers	100	959.27	8	1,411.76	92	918.64	573.57
1 to 49 workers	100	948.20	8	1,353.29	92	912.33	564.39
50 to 99 workers	100	984.70	8	1,540.61	92	933.19	594.75
100 workers or more	100	1,055.56	8	1,470.56	92	1,021.58	465.26
100 to 499 workers	100	1,004.02	6	1,516.14	94	970.79	504.78
500 workers or more	100	1,125.21	10	1,431.29	90	1,092.86	409.81
Geographic areas							
Northeast	100	1,128.61	12	1,444.63	88	1,086.75	465.11
New England	100	1,116.89	11	1,465.01	89	1,074.46	493.03
Middle Atlantic	100	1,132.39	12	1,438.67	88	1,090.75	456.00
South	100	951.60	5	1,463.55	95	923.99	551.61
South Atlantic	100	990.54	7	1,496.93	93	954.40	534.59
East South Central	100	941.56	5	1,275.01	95	923.86	520.23
West South Central	100	892.35	3	1,506.00	97	875.93	593.95
Midwest	100	1,013.59	7	1,423.37	93	980.44	498.50
East North Central	100	1,035.47	7	1,422.00	93	1,004.83	486.47
West North Central	100	965.77	8	1,426.21	92	926.90	524.91
West	100	1,015.77	9	1,444.99	91	972.19	499.01
Mountain	100	974.72	7	1,341.76	93	948.91	465.44
Pacific	100	1,034.42	10	1,474.55	90	983.22	514.92

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. Dash indicates no workers in this category or data did not meet 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 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, March 2016

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	71	14	14	1
Worker characteristics				
Management, professional, and related	71	12	15	1
Management, business, and financial	75	11	13	1
Professional and related	69	13	17	1
Service	70	16	–	–
Protective service	60	–	25	–
Sales and office	67	19	12	1
Sales and related	59	28	11	2
Office and administrative support	71	15	13	1
Natural resources, construction, and maintenance	72	–	17	–
Construction, extraction, farming, fishing, and forestry	70	–	19	–
Installation, maintenance, and repair	74	10	15	1
Production, transportation, and material moving ...	75	9	15	1
Production	77	10	12	(³)
Transportation and material moving	71	–	19	–
Full time	72	13	14	1
Part time	61	24	–	–
Union	76	5	16	3
Nonunion	70	15	14	1
Average wage within the following categories: ⁴				
Lowest 25 percent	68	21	–	–
Lowest 10 percent	81	13	–	–
Second 25 percent	70	16	13	1
Third 25 percent	73	11	15	1
Highest 25 percent	71	12	16	2
Highest 10 percent	72	12	15	1
Establishment characteristics				
Goods-producing industries	74	10	14	1
Construction	80	–	12	–
Manufacturing	74	11	14	1
Service-providing industries	70	14	14	1
Trade, transportation, and utilities	64	20	–	–
Wholesale trade	80	–	14	–
Retail trade	53	35	–	–
Transportation and warehousing	65	–	25	–
Utilities	65	–	27	–

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, March 2016—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
Information	81	—	12	—
Financial activities	69	17	12	2
Finance and insurance	66	19	12	3
Credit intermediation and related activities	70	20	9	1
Insurance carriers and related activities	61	19	15	5
Real estate and rental and leasing	81	6	—	—
Professional and business services	75	—	16	—
Professional and technical services	74	—	17	—
Administrative and waste services	74	—	16	—
Education and health services	71	—	15	—
Educational services	77	15	7	1
Junior colleges, colleges, and universities	73	18	8	1
Health care and social assistance	70	—	17	—
Leisure and hospitality	70	21	—	—
Accommodation and food services	66	25	—	—
Other services	75	—	14	—
1 to 99 workers	75	10	14	1
1 to 49 workers	74	11	15	1
50 to 99 workers	78	—	11	—
100 workers or more	68	16	15	1
100 to 499 workers	70	14	15	1
500 workers or more	65	18	15	2
Geographic areas				
Northeast	74	12	12	2
New England	78	11	10	1
Middle Atlantic	72	13	13	2
South	73	14	13	1
South Atlantic	73	15	—	—
East South Central	80	12	—	—
West South Central	69	13	18	1
Midwest	70	13	16	1
East North Central	71	—	15	—
West North Central	69	—	19	—
West	67	15	17	1
Mountain	64	19	—	—
Pacific	68	13	18	1

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

³ Less than 0.5.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2016

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

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$43.33	\$74.40	\$112.51	\$156.28	\$227.50	\$191.72	\$281.65	\$418.48	\$660.09	\$1024.75
Worker characteristics										
Management, professional, and related	42.27	70.00	108.88	149.99	227.96	185.92	288.48	407.50	628.00	1008.12
Management, business, and financial	44.92	73.66	108.20	150.70	205.20	176.50	289.42	406.80	598.76	890.96
Professional and related	38.00	68.36	108.98	148.71	243.00	195.56	287.14	412.70	641.00	1049.57
Service	–	74.00	105.07	159.09	236.40	200.00	302.69	499.72	816.09	1099.31
Protective service	–	53.80	114.87	126.70	158.84	223.00	302.31	460.95	662.90	–
Sales and office	46.19	77.99	117.42	159.70	219.00	206.00	292.23	427.41	682.19	1027.70
Sales and related	56.30	81.54	121.24	162.49	219.00	223.69	291.73	421.16	682.19	951.92
Office and administrative support	43.33	74.40	115.66	159.19	219.00	198.00	294.28	432.83	680.04	1036.24
Natural resources, construction, and maintenance	43.21	80.75	122.81	168.58	232.84	185.08	290.00	431.81	690.00	1140.06
Construction, extraction, farming, fishing, and forestry	49.02	82.28	107.69	177.57	232.75	226.77	328.13	493.57	787.49	1150.89
Installation, maintenance, and repair	40.00	80.75	125.00	160.01	232.84	–	269.88	396.39	607.94	1094.67
Production, transportation, and material moving ...	46.00	75.83	114.78	158.93	215.03	177.09	259.48	384.99	574.78	891.11
Production	40.75	75.01	111.15	154.80	209.14	152.12	254.58	377.12	524.29	869.50
Transportation and material moving	53.40	78.71	120.07	160.11	230.63	195.82	266.48	407.16	691.94	1048.07
Full time	43.33	74.40	112.08	155.02	217.42	189.43	281.41	414.68	652.50	1027.70
Part time	–	74.41	118.61	204.91	236.40	215.34	321.51	506.85	691.94	894.37
Union	35.00	80.59	119.05	179.86	236.40	167.12	242.38	356.99	557.78	802.63
Nonunion	43.95	74.00	111.99	153.62	217.42	195.00	289.91	425.00	666.62	1049.05
Average wage within the following categories: ²										
Lowest 25 percent	46.73	77.99	114.78	170.45	236.40	210.23	299.72	475.81	731.71	1024.75
Lowest 10 percent	53.80	76.00	124.75	202.57	236.40	230.06	299.71	501.32	731.71	1000.19
Second 25 percent	41.24	75.00	113.88	158.93	230.63	200.66	296.42	436.00	732.57	1081.30
Third 25 percent	44.61	74.40	114.85	154.31	219.46	183.90	271.90	412.89	650.55	1035.59
Highest 25 percent	43.33	73.00	109.61	154.10	214.48	177.65	278.73	396.03	584.00	893.06
Highest 10 percent	45.50	74.00	110.00	152.02	215.57	173.69	273.79	366.55	553.40	829.57
Establishment characteristics										
Goods-producing industries	40.00	70.80	107.70	153.87	210.37	152.12	254.58	368.33	542.88	869.50
Construction	35.90	69.33	105.07	173.82	234.19	221.07	315.14	498.33	773.05	1184.55
Manufacturing	41.24	70.00	108.15	150.57	200.08	142.99	238.33	342.75	496.83	771.25
Service-providing industries	44.61	75.00	114.26	157.43	233.18	200.00	293.11	431.61	691.94	1049.57
Trade, transportation, and utilities	52.00	79.50	120.63	171.28	236.40	203.50	282.86	431.59	691.94	949.66
Wholesale trade	52.15	77.99	114.83	155.29	204.57	198.91	271.90	398.60	653.80	913.37
Retail trade	52.00	80.34	131.20	200.31	236.40	223.17	332.95	503.79	732.94	1011.86
Transportation and warehousing	54.00	81.60	116.28	163.15	215.03	198.00	272.86	427.29	616.99	891.11
Utilities	29.00	66.18	97.82	137.38	208.46	179.69	236.00	344.63	465.54	871.33

See footnotes at end of table.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2016—continued

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

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information	\$43.33	\$66.80	\$101.00	\$140.98	\$181.98	\$145.16	\$244.23	\$319.00	\$455.13	\$596.03
Financial activities	49.69	71.39	117.42	141.50	192.00	195.66	298.57	412.20	576.00	906.86
Finance and insurance	49.69	68.00	112.39	135.84	187.97	193.43	280.01	400.63	501.26	760.63
Credit intermediation and related activities	49.37	65.92	113.29	134.58	183.00	193.43	288.27	412.20	508.31	782.12
Insurance carriers and related activities	49.89	65.67	109.43	134.95	177.98	192.29	263.49	390.84	460.79	663.68
Real estate and rental and leasing	—	97.21	125.61	160.00	211.78	278.94	352.00	560.80	893.94	1167.74
Professional and business services	45.50	82.00	124.67	162.53	244.95	195.00	323.15	439.16	673.56	1033.93
Professional and technical services	38.00	78.12	112.08	144.50	240.51	189.85	310.18	431.67	634.73	900.56
Administrative and waste services	53.80	94.00	135.90	173.61	247.91	233.74	385.00	459.06	793.37	1059.00
Education and health services	33.85	70.00	102.14	150.20	243.36	212.47	303.31	455.58	823.54	1106.41
Educational services	38.00	71.00	103.00	161.75	238.79	215.34	312.92	472.62	695.56	987.30
Junior colleges, colleges, and universities	33.40	68.20	101.00	154.62	214.00	200.00	291.00	419.99	573.35	751.24
Health care and social assistance	32.00	69.81	101.96	147.00	243.36	210.97	302.12	445.70	850.65	1106.41
Leisure and hospitality	56.17	78.71	114.73	158.84	210.10	215.34	272.79	437.62	668.90	1051.55
Accommodation and food services	60.59	78.71	117.68	184.64	216.00	215.34	294.73	459.10	744.24	1024.75
Other services	—	81.00	120.00	174.01	254.31	223.77	302.55	569.80	902.16	1158.99
1 to 99 workers	40.75	74.87	114.83	159.71	238.08	193.43	302.31	459.82	793.37	1106.41
1 to 49 workers	37.67	74.68	113.28	152.07	214.16	193.15	302.38	440.00	762.07	1106.08
50 to 99 workers	45.00	76.91	121.15	181.58	276.35	198.63	301.72	518.76	854.22	1106.41
100 workers or more	43.51	74.10	110.00	154.80	211.15	182.00	270.00	396.72	562.94	851.45
100 to 499 workers	44.61	78.04	112.31	161.92	236.40	206.22	290.00	426.98	643.95	933.00
500 workers or more	43.21	72.00	107.10	148.00	190.86	145.16	241.45	349.91	480.45	646.42
Geographic areas										
Northeast	46.23	73.86	113.16	160.01	232.90	162.49	256.03	375.40	573.92	893.61
New England	54.25	92.16	123.50	184.15	259.11	181.77	291.09	407.30	618.85	877.96
Middle Atlantic	46.19	70.54	108.20	153.87	216.60	159.14	236.00	361.93	556.20	898.15
South	46.49	79.90	116.00	163.08	232.31	211.90	305.92	456.80	732.57	1081.30
South Atlantic	49.02	78.71	117.04	166.47	236.40	202.03	292.37	443.81	691.94	1049.05
East South Central	53.00	82.27	108.98	163.15	234.79	196.76	297.62	427.29	691.94	1072.91
West South Central	39.91	80.00	116.08	155.02	202.57	252.51	340.58	513.46	814.00	1106.41
Midwest	45.45	74.87	112.83	156.32	236.40	181.99	280.00	412.55	620.67	1008.92
East North Central	47.00	79.08	117.14	160.11	240.72	177.28	280.49	409.28	593.34	959.33
West North Central	43.33	70.00	106.67	150.20	216.00	201.48	280.00	422.18	682.19	1053.92
West	30.95	67.88	102.49	147.50	200.00	187.29	272.86	409.50	608.89	1015.74
Mountain	38.00	70.11	103.63	147.86	181.10	201.48	279.32	365.47	563.89	902.16
Pacific	30.00	66.23	101.06	147.32	206.90	177.28	270.00	429.98	650.59	1052.93

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

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

Note: Dash indicates no workers in this category or data did not meet publication 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 32. Leave benefits: Access, private industry workers, March 2016

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ¹	
								Paid	Unpaid
All workers	77	64	76	40	56	57	29	13	87
Worker characteristics									
Management, professional, and related	89	82	88	58	76	79	45	24	93
Management, business, and financial	97	89	97	61	81	83	48	28	93
Professional and related	85	78	83	56	73	76	43	22	93
Service	50	42	52	22	30	33	11	7	79
Protective service	64	47	58	28	30	34	15	5	82
Sales and office	81	69	79	43	57	58	29	13	88
Sales and related	73	60	72	36	46	48	24	8	85
Office and administrative support	86	75	85	48	64	64	33	16	89
Natural resources, construction, and maintenance	79	56	77	29	46	48	21	8	83
Construction, extraction, farming, fishing, and forestry	66	42	63	17	29	34	12	7	80
Installation, maintenance, and repair	91	69	90	40	60	61	29	9	87
Production, transportation, and material moving ...	83	59	81	33	60	59	29	6	88
Production	89	57	87	33	64	63	31	8	89
Transportation and material moving	76	61	75	32	57	55	28	5	87
Full time	90	76	91	48	67	69	35	16	90
Part time	40	30	36	18	24	26	11	5	79
Union	89	76	88	51	75	77	39	11	91
Nonunion	76	63	75	39	54	55	28	13	86
Average wage within the following categories: ²									
Lowest 25 percent	52	39	50	19	28	30	11	6	80
Lowest 10 percent	40	27	41	11	20	22	8	4	76
Second 25 percent	82	65	81	41	58	59	26	11	87
Third 25 percent	89	75	88	47	67	69	35	14	90
Highest 25 percent	92	84	91	58	78	80	48	24	92
Highest 10 percent	93	87	92	60	79	83	53	24	94
Establishment characteristics									
Goods-producing industries	89	63	87	35	61	62	32	9	88
Construction	71	47	68	18	32	35	10	5	78
Manufacturing	97	70	96	42	75	75	42	10	92
Service-providing industries	74	64	74	41	55	56	28	14	87
Trade, transportation, and utilities	81	66	79	38	57	57	29	7	89
Wholesale trade	92	77	89	40	68	69	28	10	87
Retail trade	74	58	73	34	48	47	23	7	87
Transportation and warehousing	87	74	87	43	71	71	44	6	93
Utilities	100	92	98	61	88	87	58	10	96

See footnotes at end of table.

Table 32. Leave benefits: Access, private industry workers, March 2016—continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ¹	
								Paid	Unpaid
Information	97	92	96	81	92	92	53	33	97
Financial activities	94	89	94	61	82	86	54	31	93
Finance and insurance	97	91	97	68	90	92	65	37	96
Credit intermediation and related activities	98	93	98	63	91	93	69	34	97
Insurance carriers and related activities	97	87	96	76	87	90	60	39	95
Real estate and rental and leasing	83	81	85	39	59	66	17	10	83
Professional and business services	78	64	75	38	52	54	29	16	82
Professional and technical services	91	80	90	48	67	72	42	27	86
Administrative and waste services	61	42	55	21	28	29	11	6	74
Education and health services	83	73	79	56	68	70	32	19	93
Educational services	65	75	56	48	73	72	41	20	90
Junior colleges, colleges, and universities	81	83	73	50	88	90	58	21	95
Health care and social assistance	86	73	83	57	67	70	30	18	93
Leisure and hospitality	36	34	41	12	17	23	8	6	77
Accommodation and food services	33	31	41	11	16	22	6	5	77
Other services	64	57	68	30	40	37	15	8	79
1 to 99 workers	69	55	68	28	42	45	18	9	81
1 to 49 workers	68	53	67	26	39	42	17	9	79
50 to 99 workers	73	60	72	34	53	53	23	10	87
100 workers or more	87	75	85	54	72	73	41	18	94
100 to 499 workers	85	72	83	48	66	66	35	14	93
500 workers or more	89	80	89	62	82	83	51	23	95
Geographic areas									
Northeast	76	67	76	49	62	70	33	17	85
New England	73	65	73	41	61	71	35	13	89
Middle Atlantic	78	68	77	52	62	69	33	18	84
South	79	62	78	39	58	60	31	12	85
South Atlantic	79	61	78	41	61	60	32	12	88
East South Central	79	62	81	33	54	59	28	9	83
West South Central	79	63	78	39	56	60	32	14	82
Midwest	76	60	77	36	57	56	26	11	89
East North Central	76	60	77	36	57	55	26	12	88
West North Central	75	60	76	37	57	57	28	10	91
West	74	68	71	36	46	45	24	13	88
Mountain	73	58	71	41	47	51	27	14	86
Pacific	75	73	71	34	45	42	23	13	88

¹ The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 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 33. Paid holidays: Number of days provided, private industry workers, March 2016

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	8	3	24	15	14	10	12	6	4	2	1	2	8	7
Worker characteristics														
Management, professional, and related	2	1	18	15	15	13	15	8	7	2	1	2	9	8
Management, business, and financial	1	1	17	11	16	14	20	8	7	2	1	2	9	9
Professional and related	2	1	19	18	14	13	12	8	7	2	1	2	9	8
Service	14	8	33	20	10	6	4	2	1	1	(¹)	1	6	6
Protective service	—	—	28	—	—	—	3	—	—	—	—	1	7	7
Sales and office	14	3	25	14	13	9	13	4	2	1	(¹)	1	7	7
Sales and related	28	5	29	11	9	7	5	3	1	—	—	—	6	6
Office and administrative support	6	2	23	16	15	10	18	5	3	1	1	1	8	8
Natural resources, construction, and maintenance	6	6	33	18	11	8	10	4	2	1	1	1	7	7
Construction, extraction, farming, fishing, and forestry	8	7	35	16	14	9	5	2	—	—	—	1	7	6
Installation, maintenance, and repair	4	5	31	19	10	7	13	6	3	1	1	1	8	7
Production, transportation, and material moving	5	3	24	12	16	11	13	8	3	2	(¹)	3	8	8
Production	3	2	21	10	12	14	16	11	5	—	—	3	9	9
Transportation and material moving	8	4	27	15	21	7	8	5	2	—	—	2	8	7
Full time	5	3	23	15	14	11	13	7	4	2	1	2	8	8
Part time	27	5	32	16	9	3	5	1	1	1	—	—	6	6
Union	—	2	21	12	17	10	12	10	7	2	—	4	9	8
Nonunion	9	3	25	16	13	10	12	5	3	1	(¹)	1	8	7
Average wage within the following categories: ²														
Lowest 25 percent	22	7	34	15	9	5	4	1	(¹)	—	—	(¹)	6	6
Lowest 10 percent	27	7	33	15	10	3	3	1	—	—	—	—	6	6
Second 25 percent	8	4	28	17	13	9	11	5	2	1	(¹)	1	7	7
Third 25 percent	4	2	22	15	15	11	16	7	4	1	1	2	8	8
Highest 25 percent	2	1	16	13	16	14	15	8	8	3	1	2	9	9
Highest 10 percent	2	1	14	12	16	15	16	8	11	3	1	2	9	9
Establishment characteristics														
Goods-producing industries	3	3	19	12	12	14	16	8	8	2	1	2	9	9
Construction	7	8	38	19	13	10	4	1	—	—	—	—	7	6
Manufacturing	2	1	12	9	12	16	21	11	10	3	1	3	9	9
Service-providing industries	9	3	26	16	14	9	11	5	3	1	1	1	8	7
Trade, transportation, and utilities	18	5	31	13	13	6	7	4	1	1	(¹)	1	7	6
Wholesale trade	3	2	27	15	15	12	14	7	2	—	—	2	8	8
Retail trade	34	8	37	11	5	2	1	1	(¹)	—	—	—	5	6
Transportation and warehousing	2	5	24	14	29	4	10	7	—	—	—	—	8	8
Utilities	—	—	—	—	—	28	15	21	—	—	—	—	10	10

See footnotes at end of table.

Table 33. Paid holidays: Number of days provided, private industry workers, March 2016—continued

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days	
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days			
Information	—	—	16	32	12	15	14	7	—	—	—	—	—	8	8
Financial activities	1	—	11	10	17	17	36	6	2	1	—	—	—	9	9
Finance and insurance	—	—	6	6	17	18	43	6	2	1	—	—	—	9	10
Credit intermediation and related activities	—	—	5	4	14	7	62	5	1	—	—	—	—	9	10
Insurance carriers and related activities	—	—	9	11	22	24	23	7	3	—	—	—	—	9	9
Real estate and rental and leasing	5	—	28	23	16	12	—	5	—	—	—	—	—	7	7
Professional and business services	6	2	23	13	18	13	11	8	5	1	—	—	—	8	8
Professional and technical services	5	—	12	13	24	13	14	7	6	—	—	—	—	8	8
Administrative and waste services	9	4	35	12	12	11	9	7	—	—	—	—	—	7	7
Education and health services	3	4	31	21	10	8	7	5	5	2	2	2	3	8	7
Educational services	—	2	—	5	7	10	13	13	11	9	7	19	12	11	11
Junior colleges, colleges, and universities	—	2	—	4	7	7	12	12	15	14	8	17	12	12	12
Health care and social assistance	3	—	35	23	10	7	6	3	4	1	—	1	7	7	7
Leisure and hospitality	18	6	28	26	13	4	—	3	—	—	—	—	—	6	6
Accommodation and food services	19	6	24	32	14	4	—	—	—	—	—	—	—	6	7
Other services	10	3	19	13	16	4	18	—	2	7	—	—	—	8	8
1 to 99 workers	10	4	28	16	12	9	10	5	2	1	(¹)	1	7	7	7
1 to 49 workers	11	5	28	17	11	8	11	5	2	1	(¹)	1	7	7	7
50 to 99 workers	10	3	29	15	15	12	9	3	2	—	—	(¹)	7	7	7
100 workers or more	5	2	20	14	15	11	14	7	5	2	1	2	8	8	8
100 to 499 workers	8	3	23	14	15	10	13	6	4	2	—	—	8	8	8
500 workers or more	—	—	17	15	16	12	16	9	6	2	1	3	9	9	9
Geographic areas															
Northeast	7	3	19	16	12	10	15	8	6	2	1	2	8	8	8
New England	8	2	14	15	11	10	17	—	5	2	—	2	8	8	8
Middle Atlantic	6	3	20	16	12	9	14	7	7	2	(¹)	2	8	8	8
South	11	4	24	15	13	12	11	5	3	1	1	1	7	7	7
South Atlantic	11	3	25	14	13	11	12	4	3	1	—	—	7	7	7
East South Central	10	4	23	—	10	—	14	7	4	—	—	2	8	8	8
West South Central	10	5	23	18	14	13	8	5	2	(¹)	(¹)	1	7	7	7
Midwest	5	2	28	16	15	9	13	5	3	2	(¹)	3	8	7	7
East North Central	6	—	26	17	15	8	14	5	3	2	—	3	8	7	7
West North Central	4	—	33	13	15	9	11	6	3	2	—	2	8	7	7
West	7	5	25	14	14	10	11	6	4	—	—	1	8	7	7
Mountain	8	3	30	14	16	9	11	5	4	—	—	—	7	7	7
Pacific	7	5	23	14	13	11	11	7	4	—	—	1	8	8	8

¹ Less than 0.5.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

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

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
All workers	70	4	25
Worker characteristics			
Management, professional, and related	64	7	28
Management, business, and financial	64	9	27
Professional and related	64	6	29
Service	71	1	28
Sales and office	69	4	27
Sales and related	67	4	29
Office and administrative support	70	4	26
Natural resources, construction, and maintenance	78	5	17
Installation, maintenance, and repair	78	6	15
Production, transportation, and material moving ...	82	2	16
Transportation and material moving	85	1	13
Full time	70	5	26
Union	85	2	13
Nonunion	68	5	27
Average wage within the following categories: ⁴			
Lowest 25 percent	72	2	27
Second 25 percent	72	2	26
Third 25 percent	73	4	23
Highest 25 percent	66	8	26
Highest 10 percent	64	11	26
Establishment characteristics			
Goods-producing industries:			
Construction	77	4	19
Service-providing industries	70	4	26
Trade, transportation, and utilities	74	3	22
Wholesale trade	81	6	13
Retail trade	67	3	31
Transportation and warehousing	85	1	14
Utilities	82	2	16
Information	73	11	17
Financial activities	63	6	31
Finance and insurance	63	5	32
Credit intermediation and related activities	72	2	26
Insurance carriers and related activities ...	49	6	45
Real estate and rental and leasing	66	—	—
Professional and business services	68	8	23
Professional and technical services	64	8	29
Education and health services	66	1	33
Educational services	85	5	10
Junior colleges, colleges, and universities	84	8	8
Health care and social assistance	62	—	—
Leisure and hospitality	75	—	—
Accommodation and food services	74	—	—
Other services	74	6	20

See footnotes at end of table.

Table 34. Paid sick leave: Type of provision, private industry workers, March 2016—continued

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
1 to 99 workers	74	5	20
1 to 49 workers	73	7	20
50 to 99 workers	77	2	22
100 workers or more	67	3	30
100 to 499 workers	70	2	28
500 workers or more	62	5	32
Geographic areas			
Northeast	74	5	21
New England	67	5	28
Middle Atlantic	76	5	19
South	69	5	26
South Atlantic	68	6	26
East South Central	73	6	21
West South Central	68	3	28
Midwest	70	3	27
East North Central	71	3	26
West	69	4	27
Mountain	55	5	40
Pacific	75	3	22

¹ Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

² Plan does not specify maximum number of days.

³ A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

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

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

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	25	53	19	2	1	7	6
Full time	23	52	21	2	1	7	6
Union	25	46	26	3	(³)	7	6
Nonunion	25	54	18	2	1	7	6
1 to 99 workers	29	53	16	2	1	6	5
1 to 49 workers	28	54	15	2	1	7	5
50 to 99 workers	30	51	17	—	—	6	5
100 workers or more	21	52	23	3	1	8	6
100 to 499 workers	25	55	17	2	1	7	6
500 workers or more	16	46	33	4	2	9	7
After 5 years							
All workers	24	53	20	3	1	8	6
Full time	22	52	21	3	2	8	6
Union	22	46	27	4	1	8	6
Nonunion	24	54	19	2	2	8	6
1 to 99 workers	28	53	16	2	1	7	5
1 to 49 workers	27	54	15	3	1	7	5
50 to 99 workers	29	51	17	2	1	6	5
100 workers or more	20	52	23	3	2	8	6
100 to 499 workers	24	56	17	2	2	7	6

See footnotes at end of table.

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

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

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
500 workers or more	14	46	33	4	3	10	7
After 10 years							
All workers	23	52	20	3	2	8	6
Full time	22	52	22	3	2	8	6
Union	21	47	27	4	1	8	6
Nonunion	24	53	19	3	2	8	6
1 to 99 workers	28	53	16	3	1	7	5
1 to 49 workers	27	54	15	3	1	7	5
50 to 99 workers	29	50	17	2	1	6	5
100 workers or more	19	52	24	3	2	9	6
100 to 499 workers	23	56	18	2	2	8	6
500 workers or more	13	46	34	4	3	11	8
After 20 years							
All workers	23	52	20	3	2	8	6
Full time	22	52	22	3	2	9	6
Union	21	47	28	4	1	8	6
Nonunion	24	53	19	3	2	8	6
1 to 99 workers	28	53	16	3	1	7	5
1 to 49 workers	27	53	15	3	1	7	5
50 to 99 workers	29	50	17	2	1	7	5
100 workers or more	19	52	24	3	2	9	6
100 to 499 workers	23	56	18	2	2	8	6
500 workers or more	13	46	34	4	3	11	8

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

² Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

³ Less than 0.5.

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

Source: Bureau of Labor Statistics, National Compensation Survey.

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

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	8	33	35	16	7	2	10	10
Full time	5	31	37	17	7	2	11	10
Part time	28	46	18	4	4	1	7	5
Union	8	40	36	12	3	1	9	10
Nonunion	8	32	35	16	7	2	10	10
1 to 99 workers	11	41	34	10	4	1	9	8
1 to 49 workers	12	41	34	9	4	1	9	8
50 to 99 workers	10	41	33	12	4	1	9	10
100 workers or more	5	26	36	21	9	3	12	10
100 to 499 workers	7	30	36	19	6	2	11	10
500 workers or more	3	19	35	24	14	5	13	12
After 5 years								
All workers	2	11	32	34	15	6	15	15
Full time	1	9	31	36	17	6	15	15
Part time	7	26	39	19	6	2	12	10
Union	—	8	44	35	10	—	14	13
Nonunion	2	11	31	34	16	6	15	15
1 to 99 workers	3	16	37	31	11	2	13	12
1 to 49 workers	4	17	37	30	11	2	13	11
50 to 99 workers	3	11	37	35	11	3	13	14
100 workers or more	1	7	28	36	19	9	16	15
100 to 499 workers	1	8	33	35	18	6	15	15
500 workers or more	—	—	22	38	21	14	18	15

See footnotes at end of table.

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

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	2	8	16	37	23	14	17	15
Full time	1	6	15	37	26	15	18	15
Part time	7	18	26	35	8	6	14	14
Union	—	—	12	54	23	8	17	15
Nonunion	2	8	17	35	23	15	17	15
1 to 99 workers	3	12	22	35	20	7	15	15
1 to 49 workers	3	14	24	34	18	7	15	15
50 to 99 workers	3	8	17	40	25	7	16	15
100 workers or more	1	3	10	38	26	21	19	20
100 to 499 workers	1	4	13	41	24	18	18	16
500 workers or more	—	—	6	35	30	26	21	20
After 20 years								
All workers	2	7	12	20	31	28	20	20
Full time	1	6	12	19	32	30	20	20
Part time	6	18	14	27	20	14	16	16
Union	—	—	4	13	46	34	22	20
Nonunion	2	8	13	21	29	27	19	20
1 to 99 workers	3	12	19	24	27	16	17	15
1 to 49 workers	3	13	21	24	24	15	16	15
50 to 99 workers	3	7	14	23	37	17	18	20
100 workers or more	1	3	6	16	34	40	23	20
100 to 499 workers	1	4	7	20	34	34	22	20
500 workers or more	—	—	4	11	34	49	24	24

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

² Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time off for workers to use for multiple purposes.

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 39. Consolidated leave plans:¹ Access, private industry workers, March 2016

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	35	14	19	22	24	65	8	12	15	17
Worker characteristics										
Management, professional, and related	45	17	21	24	26	55	11	15	17	19
Management, business, and financial	40	17	20	23	25	60	11	15	17	19
Professional and related	47	17	21	24	26	53	11	15	17	19
Service	36	14	18	21	23	64	6	11	13	14
Protective service	38	16	19	22	25	62	6	9	11	13
Sales and office	37	13	18	21	24	63	8	12	15	17
Sales and related	32	11	17	19	23	68	7	12	14	17
Office and administrative support	40	14	19	22	24	60	8	13	15	18
Natural resources, construction, and maintenance	19	10	15	18	20	81	7	11	13	15
Construction, extraction, farming, fishing, and forestry	23	9	12	15	17	77	7	11	13	14
Installation, maintenance, and repair	18	12	17	20	22	82	7	11	14	16
Production, transportation, and material moving ...	20	11	15	18	21	80	7	11	14	18
Production	23	10	15	18	20	77	7	11	14	17
Transportation and material moving	17	12	16	18	22	83	7	12	15	18
Full time	35	15	19	22	25	65	8	13	15	18
Part time	33	10	15	17	19	67	6	10	12	15
Union	19	14	19	22	26	81	8	12	16	21
Nonunion	37	14	19	22	24	63	8	12	15	17
Average wage within the following categories: ²										
Lowest 25 percent	30	11	16	18	20	70	6	10	13	14
Lowest 10 percent	21	10	15	17	19	79	5	10	12	13
Second 25 percent	34	14	18	22	24	66	7	11	14	16
Third 25 percent	34	15	19	22	25	66	8	13	15	18
Highest 25 percent	39	17	21	23	26	61	10	14	17	20
Highest 10 percent	38	17	21	23	25	62	12	15	18	21
Establishment characteristics										
Goods-producing industries	24	11	15	18	20	76	7	12	15	18
Construction	25	10	14	16	17	75	7	11	12	13
Manufacturing	24	12	16	19	21	76	8	12	15	19
Service-providing industries	37	15	19	22	25	63	8	12	15	17
Trade, transportation, and utilities	26	11	16	19	23	74	7	12	14	17
Wholesale trade	22	12	16	19	21	78	8	12	15	17
Retail trade	32	10	16	19	24	68	6	11	13	16
Transportation and warehousing	14	11	16	21	26	86	8	12	16	19
Utilities	22	15	18	20	25	78	9	13	16	21

See footnotes at end of table.

Table 39. Consolidated leave plans:¹ Access, private industry workers, March 2016—continued

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
Information	29	18	22	25	27	71	11	14	17	21
Financial activities	40	16	20	24	26	60	11	14	16	18
Finance and insurance	44	17	21	24	27	56	12	15	17	20
Credit intermediation and related activities	33	16	20	24	26	67	12	15	17	20
Insurance carriers and related activities	62	17	21	25	27	38	10	14	16	19
Real estate and rental and leasing	27	13	17	20	21	73	8	11	13	14
Professional and business services	38	16	19	22	24	62	9	13	15	17
Professional and technical services	44	16	19	22	24	56	10	14	16	18
Administrative and waste services	38	14	19	22	23	62	6	11	12	14
Education and health services	57	17	21	25	27	43	10	14	17	18
Educational services	20	13	16	17	18	80	13	17	19	20
Junior colleges, colleges, and universities	14	18	21	24	26	86	14	17	19	21
Health care and social assistance	61	17	22	25	27	39	10	14	17	18
Leisure and hospitality	23	11	16	19	21	77	6	10	12	13
Accommodation and food services	24	10	16	18	21	76	5	10	12	12
Other services	27	11	14	16	17	73	8	12	14	15
1 to 99 workers	28	12	17	19	20	72	7	11	14	15
1 to 49 workers	27	12	16	18	20	73	7	11	13	15
50 to 99 workers	31	14	17	20	21	69	7	12	14	16
100 workers or more	41	16	20	24	27	59	9	13	17	20
100 to 499 workers	39	14	19	22	25	61	8	13	16	19
500 workers or more	44	18	22	25	28	56	10	14	17	21
Geographic areas										
Northeast	31	16	20	22	25	69	9	13	16	18
New England	36	17	21	23	26	64	9	13	15	18
Middle Atlantic	30	15	19	22	24	70	9	14	16	18
South	33	14	18	21	23	67	8	12	14	16
South Atlantic	33	15	19	22	24	67	8	12	14	16
East South Central	26	15	19	22	25	74	7	11	14	16
West South Central	35	12	17	19	22	65	8	12	14	16
Midwest	37	15	19	23	25	63	8	12	16	18
East North Central	34	15	20	23	26	66	8	12	16	18
West North Central	42	14	18	21	24	58	8	12	15	18
West	39	14	18	21	23	61	8	12	15	17
Mountain	46	13	18	21	23	54	8	12	15	17
Pacific	36	14	19	22	23	64	8	12	15	17

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

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

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

(All workers = 100 percent)

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	10	7	6	39	51
Worker characteristics					
Management, professional, and related	19	15	13	56	67
Management, business, and financial	18	21	13	57	69
Professional and related	19	12	12	55	65
Service	8	(²)	4	22	33
Protective service	—	—	2	27	38
Sales and office	8	7	5	41	54
Sales and related	4	4	3	38	53
Office and administrative support	11	8	7	44	55
Natural resources, construction, and maintenance	7	1	3	27	36
Construction, extraction, farming, fishing, and forestry	3	—	2	17	23
Installation, maintenance, and repair	11	2	3	37	47
Production, transportation, and material moving ...	4	3	1	38	50
Production	7	3	1	42	50
Transportation and material moving	2	3	2	35	50
Full time	12	8	7	45	56
Part time	4	2	3	24	35
Union	17	3	6	52	74
Nonunion	10	7	6	38	48
Average wage within the following categories: ³					
Lowest 25 percent	4	1	2	23	34
Lowest 10 percent	2	1	2	15	27
Second 25 percent	8	3	4	36	49
Third 25 percent	10	7	7	47	56
Highest 25 percent	21	17	13	58	70
Highest 10 percent	23	24	16	63	75
Establishment characteristics					
Goods-producing industries	8	6	2	42	50
Construction	3	2	3	17	21
Manufacturing	11	8	2	54	63
Service-providing industries	11	7	7	39	51
Trade, transportation, and utilities	3	3	2	41	58
Wholesale trade	6	13	3	36	49
Retail trade	2	(²)	1	39	57
Transportation and warehousing	2	2	4	52	68
Utilities	14	—	13	73	82

See footnotes at end of table.

Table 40. Quality of life benefits: Access, private industry workers, March 2016—continued

(All workers = 100 percent)

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
Information	41	14	19	73	82
Financial activities	21	17	17	60	70
Finance and insurance	26	21	22	72	80
Credit intermediation and related activities	29	13	19	71	81
Insurance carriers and related activities	17	28	23	71	78
Real estate and rental and leasing	—	5	5	21	37
Professional and business services	10	14	7	30	40
Professional and technical services	14	24	13	38	48
Administrative and waste services	3	4	4	14	23
Education and health services	17	4	8	50	64
Educational services	18	9	23	50	66
Junior colleges, colleges, and universities	30	11	33	74	88
Health care and social assistance	17	3	6	50	64
Leisure and hospitality	7	—	6	17	25
Accommodation and food services	7	—	5	16	25
Other services	3	9	3	19	27
1 to 99 workers	5	5	3	22	31
1 to 49 workers	4	5	3	19	27
50 to 99 workers	7	4	4	30	44
100 workers or more	17	9	10	61	75
100 to 499 workers	10	7	6	53	68
500 workers or more	29	12	15	73	85
Geographic areas					
Northeast	15	9	10	39	52
New England	16	12	12	41	54
Middle Atlantic	14	9	9	39	52
South	10	6	5	42	52
South Atlantic	11	6	5	44	54
East South Central	7	3	1	36	50
West South Central	9	6	5	43	48
Midwest	8	6	4	39	51
East North Central	9	6	4	38	50
West North Central	6	6	4	42	54
West	9	6	7	35	47
Mountain	10	6	7	33	44
Pacific	9	5	8	36	49

¹ A workplace program that provides for either the full or partial cost of caring for an employee's children in a nursery, day care center, or a baby sitter in facilities either on or off the employer's premises.

² Less than 0.5.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 41. Financial benefits: Access, private industry workers, March 2016

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ³	Payroll deduction IRA ⁴	Financial planning
		Flexible benefits	Dependent care flexible spending account ¹	Healthcare flexible spending account ²			
All workers	25	16	37	40	17	6	20
Worker characteristics							
Management, professional, and related	40	26	58	62	23	9	28
Management, business, and financial	49	28	62	65	21	9	30
Professional and related	35	25	56	60	24	10	28
Service	8	7	19	19	10	4	10
Protective service	12	–	25	29	8	5	12
Sales and office	29	15	36	39	15	5	23
Sales and related	25	10	30	31	10	3	21
Office and administrative support	32	19	40	44	18	7	24
Natural resources, construction, and maintenance	17	11	25	28	15	6	15
Construction, extraction, farming, fishing, and forestry	11	6	13	16	14	7	9
Installation, maintenance, and repair	23	15	37	39	17	4	20
Production, transportation, and material moving ...	21	17	37	39	18	5	15
Production	25	19	38	39	17	6	17
Transportation and material moving	18	15	36	38	18	5	13
Full time	31	20	45	48	19	7	23
Part time	9	5	17	17	10	3	10
Union	25	14	51	52	28	8	22
Nonunion	25	16	36	38	15	6	19
Average wage within the following categories: ⁷							
Lowest 25 percent	9	6	16	16	9	3	10
Lowest 10 percent	3	4	10	10	8	1	5
Second 25 percent	23	15	34	36	15	6	17
Third 25 percent	32	21	46	49	20	8	23
Highest 25 percent	42	27	61	65	24	9	31
Highest 10 percent	46	29	68	70	24	10	33
Establishment characteristics							
Goods-producing industries	26	17	39	40	16	6	20
Construction	13	7	12	16	12	5	8
Manufacturing	33	22	51	51	17	6	25
Service-providing industries	25	16	37	40	17	6	19
Trade, transportation, and utilities	25	13	36	38	14	3	20
Wholesale trade	23	19	40	44	13	5	15
Retail trade	25	7	28	29	10	1	22
Transportation and warehousing	26	25	54	55	26	7	19
Utilities	45	34	70	73	13	5	43

See footnotes at end of table.

Table 41. Financial benefits: Access, private industry workers, March 2016—continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total ⁵	Performance	Signing	Other
All workers	8	2	1	6
Worker characteristics				
Management, professional, and related	10	5	2	6
Management, business, and financial	15	7	3	10
Professional and related	8	4	1	4
Service	2	(⁶)	(⁶)	2
Protective service	1	—	—	1
Sales and office	9	3	1	8
Sales and related	9	2	1	8
Office and administrative support	10	3	2	8
Natural resources, construction, and maintenance	5	3	1	3
Construction, extraction, farming, fishing, and forestry	3	—	—	2
Installation, maintenance, and repair	8	4	—	4
Production, transportation, and material moving ...	9	1	1	8
Production	6	1	1	4
Transportation and material moving	12	(⁶)	1	11
Full time	9	3	1	6
Part time	5	1	(⁶)	4
Union	12	4	1	7
Nonunion	7	2	1	6
Average wage within the following categories: ⁷				
Lowest 25 percent	4	(⁶)	(⁶)	3
Lowest 10 percent	2	(⁶)	—	2
Second 25 percent	7	1	1	6
Third 25 percent	8	3	1	6
Highest 25 percent	13	6	2	8
Highest 10 percent	16	9	3	9
Establishment characteristics				
Goods-producing industries	8	3	1	5
Construction	4	—	—	2
Manufacturing	11	5	2	6
Service-providing industries	8	2	1	6
Trade, transportation, and utilities	11	2	1	10
Wholesale trade	6	1	1	5
Retail trade	9	2	1	8
Transportation and warehousing	21	—	—	20
Utilities	10	—	—	10

See footnotes at end of table.

Table 41. Financial benefits: Access, private industry workers, March 2016—continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ³	Payroll deduction IRA ⁴	Financial planning
		Flexible benefits	Dependent care flexible spending account ¹	Healthcare flexible spending account ²			
Information	50	26	80	80	26	4	51
Financial activities	50	31	65	65	20	11	37
Finance and insurance	61	37	77	78	21	12	47
Credit intermediation and related activities	60	37	79	79	21	13	42
Insurance carriers and related activities	61	36	73	75	18	7	52
Real estate and rental and leasing	19	10	27	26	14	7	6
Professional and business services	28	15	35	37	20	8	15
Professional and technical services	39	19	44	48	22	13	25
Administrative and waste services	12	8	16	17	16	6	5
Education and health services	26	24	47	52	23	9	22
Educational services	29	25	57	59	34	16	26
Junior colleges, colleges, and universities	43	35	79	82	46	20	40
Health care and social assistance	26	23	45	50	21	8	21
Leisure and hospitality	4	3	13	14	7	3	9
Accommodation and food services	3	3	12	12	7	3	9
Other services	14	9	14	16	—	5	6
1 to 99 workers	16	9	21	23	13	5	10
1 to 49 workers	15	7	18	19	11	4	9
50 to 99 workers	20	14	30	33	17	6	13
100 workers or more	36	25	58	60	21	8	31
100 to 499 workers	35	20	48	50	18	8	27
500 workers or more	38	34	73	76	25	8	38
Geographic areas							
Northeast	24	15	39	42	20	8	20
New England	24	15	41	47	19	9	19
Middle Atlantic	24	15	38	40	20	8	20
South	23	19	37	39	16	6	21
South Atlantic	24	17	36	38	16	7	22
East South Central	24	19	31	34	14	6	19
West South Central	21	22	41	42	15	3	20
Midwest	29	19	41	43	18	5	18
East North Central	28	17	41	42	19	5	19
West North Central	32	24	41	45	15	5	18
West	25	10	34	36	14	6	18
Mountain	26	10	32	34	11	2	20
Pacific	25	10	35	37	16	8	17

See footnotes at end of table.

Table 41. Financial benefits: Access, private industry workers, March 2016—continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total ⁵	Performance	Signing	Other
Information	32	20	—	13
Financial activities	19	8	7	17
Finance and insurance	23	11	9	21
Credit intermediation and related activities	27	13	11	25
Insurance carriers and related activities	17	6	2	13
Real estate and rental and leasing	6	—	—	6
Professional and business services	8	3	1	5
Professional and technical services	8	4	—	5
Administrative and waste services	5	—	—	4
Education and health services	2	(⁶)	(⁶)	—
Educational services	—	—	—	—
Junior colleges, colleges, and universities	—	—	—	—
Health care and social assistance	2	(⁶)	—	—
Leisure and hospitality	—	—	—	—
Accommodation and food services	—	—	—	—
Other services	2	—	—	—
1 to 99 workers	5	2	1	4
1 to 49 workers	4	1	1	3
50 to 99 workers	6	2	1	5
100 workers or more	11	4	2	9
100 to 499 workers	10	3	1	7
500 workers or more	14	4	2	11
Geographic areas				
Northeast	8	2	2	6
New England	6	1	1	5
Middle Atlantic	8	2	2	6
South	7	2	1	5
South Atlantic	7	2	1	6
East South Central	9	1	1	7
West South Central	6	2	1	4
Midwest	7	2	1	6
East North Central	7	2	1	6
West North Central	8	2	(⁶)	6
West	9	4	1	6
Mountain	8	2	1	6
Pacific	9	5	2	5

¹ Formerly referred to as Dependent care reimbursement account.

² Formerly referred to as Healthcare reimbursement account.

³ Savings plans established by the employer on behalf of the employee, but with no employer contribution. These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees' contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.

⁴ An individual retirement plan that can be sponsored by the employer, but with no employer contributions. The employee establishes either a traditional (with tax-deductible contributions) or Roth (contributions are made post-tax but accumulate tax-free until retirement) IRA plan with a financial institution, and authorizes the payroll deduction by the employer.

⁵ The sum of the individual components may be greater than the total because some employees may have access to more than one type of stock option.

⁶ Less than 0.5.

⁷ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2016.

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

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 42. Health-related benefits: Access, private industry workers, March 2016

(All workers = 100 percent)

Characteristics	Long-term care insurance ¹	Retiree healthcare benefits ²	
		Under age 65	Age 65 and over
All workers	17	15	13
Worker characteristics			
Management, professional, and related	28	23	20
Management, business, and financial	33	27	23
Professional and related	25	21	18
Service	7	5	4
Protective service	6	–	4
Sales and office	17	14	13
Sales and related	13	9	8
Office and administrative support	20	18	16
Natural resources, construction, and maintenance	11	13	13
Construction, extraction, farming, fishing, and forestry	5	8	8
Installation, maintenance, and repair	16	19	18
Production, transportation, and material moving ...	13	17	15
Production	13	15	13
Transportation and material moving	13	19	16
Full time	20	18	16
Part time	6	5	5
Union	23	41	36
Nonunion	16	12	11
Average wage within the following categories: ³			
Lowest 25 percent	6	4	4
Lowest 10 percent	4	3	3
Second 25 percent	13	10	8
Third 25 percent	19	19	17
Highest 25 percent	33	30	26
Highest 10 percent	39	32	29
Establishment characteristics			
Goods-producing industries	15	16	15
Construction	3	6	6
Manufacturing	21	21	18
Service-providing industries	17	15	13
Trade, transportation, and utilities	14	15	13
Wholesale trade	16	9	7
Retail trade	10	9	7
Transportation and warehousing	21	36	33
Utilities	43	60	54

See footnotes at end of table.

Table 42. Health-related benefits: Access, private industry workers, March 2016—continued

(All workers = 100 percent)

Characteristics	Long-term care insurance ¹	Retiree healthcare benefits ²	
		Under age 65	Age 65 and over
Information	49	48	43
Financial activities	40	39	37
Finance and insurance	50	50	47
Credit intermediation and related activities	52	53	52
Insurance carriers and related activities	44	44	41
Real estate and rental and leasing	9	5	3
Professional and business services	18	12	10
Professional and technical services	24	13	12
Administrative and waste services	7	6	4
Education and health services	18	13	11
Educational services	32	28	31
Junior colleges, colleges, and universities	53	43	45
Health care and social assistance	15	11	8
Leisure and hospitality	6	2	2
Accommodation and food services	6	2	2
Other services	7	8	7
1 to 99 workers	9	7	6
1 to 49 workers	8	6	6
50 to 99 workers	13	11	9
100 workers or more	26	25	21
100 to 499 workers	19	16	14
500 workers or more	37	38	32
Geographic areas			
Northeast	17	15	15
New England	17	13	12
Middle Atlantic	17	16	16
South	18	16	13
South Atlantic	19	17	13
East South Central	16	17	14
West South Central	17	16	14
Midwest	15	14	13
East North Central	16	14	13
West North Central	14	15	14
West	16	13	11
Mountain	16	10	9
Pacific	15	14	12

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

² A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 43. Nonproduction bonuses: Access, private industry workers, March 2016

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ¹	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
All workers	38	6	3	10	6	4	1	6	11
Worker characteristics									
Management, professional, and related	47	7	5	14	5	6	2	8	13
Management, business, and financial	53	10	6	18	5	5	1	8	15
Professional and related	44	6	5	12	5	7	2	9	12
Service	23	1	2	5	7	2	—	5	6
Protective service	—	3	—	—	—	2	—	1	—
Sales and office	40	9	3	11	6	3	1	6	12
Sales and related	33	11	1	8	5	2	1	3	13
Office and administrative support	45	8	4	14	6	3	1	8	11
Natural resources, construction, and maintenance	39	6	2	12	10	3	1	4	11
Construction, extraction, farming, fishing, and forestry	32	3	1	13	10	—	—	1	7
Installation, maintenance, and repair	45	9	3	12	9	5	1	7	15
Production, transportation, and material moving ...	40	8	2	9	7	3	1	4	15
Production	44	10	2	10	7	3	1	4	16
Transportation and material moving	37	5	1	8	6	3	—	5	14
Full time	44	7	4	13	7	5	1	6	14
Part time	21	3	1	4	5	1	1	5	5
Union	33	9	5	4	2	5	1	6	17
Nonunion	39	6	3	11	7	4	1	6	11
Average wage within the following categories: ³									
Lowest 25 percent	23	4	1	5	6	1	2	4	7
Lowest 10 percent	16	1	1	5	5	—	(⁴)	2	3
Second 25 percent	39	6	2	11	8	3	1	5	11
Third 25 percent	45	7	3	14	6	5	1	6	14
Highest 25 percent	50	10	6	14	5	7	1	8	16
Highest 10 percent	51	10	7	15	4	7	1	8	17
Establishment characteristics									
Goods-producing industries	47	10	3	14	9	4	1	3	15
Construction	37	3	—	15	12	1	—	2	5
Manufacturing	53	14	3	13	7	5	1	4	19
Service-providing industries	36	6	3	10	6	4	1	6	11
Trade, transportation, and utilities	37	11	1	7	6	2	1	4	15
Wholesale trade	42	7	1	13	9	5	1	3	10
Retail trade	33	13	1	5	6	1	1	4	13
Transportation and warehousing	43	9	—	4	4	3	—	—	24
Utilities	47	—	6	15	—	6	—	—	21

See footnotes at end of table.

Table 43. Nonproduction bonuses: Access, private industry workers, March 2016—continued

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ¹	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
Information	74	21	12	18	2	19	—	27	28
Financial activities	64	13	7	23	5	3	2	9	17
Finance and insurance	72	16	8	24	5	3	2	11	20
Credit intermediation and related activities	71	15	6	20	5	3	1	13	21
Insurance carriers and related activities	72	16	14	26	6	2	5	10	19
Real estate and rental and leasing	41	—	—	19	6	—	—	—	8
Professional and business services	40	4	5	14	6	3	1	6	9
Professional and technical services	56	8	7	24	8	4	2	5	11
Administrative and waste services	24	1	—	5	4	2	—	7	4
Education and health services	34	1	2	8	7	6	3	10	8
Educational services	17	—	2	3	1	9	—	2	3
Junior colleges, colleges, and universities	18	—	3	—	2	11	—	3	2
Health care and social assistance	37	1	2	9	8	6	4	11	9
Leisure and hospitality	17	—	2	4	5	—	—	2	5
Accommodation and food services	17	—	2	4	5	—	—	2	5
Other services	25	—	—	7	6	4	—	3	4
1 to 99 workers	34	3	1	13	9	2	1	3	6
1 to 49 workers	34	3	1	13	9	2	1	2	6
50 to 99 workers	34	4	2	11	7	3	1	5	8
100 workers or more	43	10	5	8	3	5	2	9	18
100 to 499 workers	41	9	4	7	5	5	2	9	17
500 workers or more	46	11	6	8	2	6	2	10	19
Geographic areas									
Northeast	37	4	3	14	3	5	1	6	10
New England	35	6	3	14	2	5	1	5	8
Middle Atlantic	38	4	3	14	4	5	1	6	10
South	42	6	4	11	9	2	1	6	14
South Atlantic	42	6	5	10	9	3	2	6	14
East South Central	42	6	—	11	9	2	—	6	16
West South Central	43	7	4	11	10	2	1	6	14
Midwest	38	8	3	10	5	3	1	6	11
East North Central	39	8	3	10	7	3	1	6	11
West North Central	37	8	3	9	2	4	2	6	13
West	33	6	2	8	6	5	—	5	8
Mountain	37	6	2	12	7	3	1	4	9
Pacific	31	6	2	6	5	6	—	6	8

¹ The sum of the individual components may be greater than the total because some employees may have access to more than one type of nonproduction bonus.

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

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

⁴ Less than 0.5.

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

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 44. Unmarried domestic partner benefits: Access¹, private industry workers, March 2016

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	11	10	39	35
Worker characteristics				
Management, professional, and related	17	17	57	51
Management, business, and financial	20	20	62	57
Professional and related	16	15	55	48
Service	4	5	21	19
Protective service	7	7	31	27
Sales and office	10	10	41	38
Sales and related	6	6	35	31
Office and administrative support	13	13	45	42
Natural resources, construction, and maintenance	9	7	28	24
Construction, extraction, farming, fishing, and forestry	7	6	17	19
Installation, maintenance, and repair	12	8	39	29
Production, transportation, and material moving ...	10	10	33	30
Production	8	7	31	29
Transportation and material moving	12	12	35	31
Full time	13	12	47	42
Part time	5	5	17	16
Union	33	28	58	44
Nonunion	8	9	37	34
Average wage within the following categories: ²				
Lowest 25 percent	3	4	18	18
Lowest 10 percent	1	2	8	8
Second 25 percent	8	8	37	34
Third 25 percent	12	12	45	40
Highest 25 percent	22	20	61	53
Highest 10 percent	24	23	69	61
Establishment characteristics				
Goods-producing industries	10	9	35	32
Construction	6	6	18	20
Manufacturing	11	9	43	38
Service-providing industries	11	11	40	35
Trade, transportation, and utilities	9	9	40	35
Wholesale trade	5	4	35	31
Retail trade	6	6	37	33
Transportation and warehousing	19	18	53	44
Utilities	37	33	60	55

See footnotes at end of table.

Table 44. Unmarried domestic partner benefits: Access¹, private industry workers, March 2016—continued

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
Information	35	21	83	45
Financial activities	29	28	63	60
Finance and insurance	37	36	73	69
Credit intermediation and related activities	38	37	73	69
Insurance carriers and related activities	33	32	69	65
Real estate and rental and leasing	4	5	33	33
Professional and business services	9	11	38	38
Professional and technical services	10	12	51	52
Administrative and waste services	5	5	21	20
Education and health services	11	12	44	39
Educational services	13	13	53	43
Junior colleges, colleges, and universities	17	17	70	54
Health care and social assistance	11	11	42	38
Leisure and hospitality	3	3	20	17
Accommodation and food services	2	2	19	16
Other services	8	9	20	21
1 to 99 workers	5	5	26	25
1 to 49 workers	5	5	24	23
50 to 99 workers	6	6	30	30
100 workers or more	17	17	55	47
100 to 499 workers	13	13	49	45
500 workers or more	25	23	64	50
Geographic areas				
Northeast	15	16	44	38
New England	11	13	42	38
Middle Atlantic	16	17	44	38
South	10	10	34	31
South Atlantic	11	11	35	31
East South Central	8	8	33	30
West South Central	9	8	32	31
Midwest	7	7	29	23
East North Central	6	6	28	22
West North Central	10	9	30	26
West	11	11	53	50
Mountain	8	8	43	38
Pacific	13	12	58	55

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

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 45. Medical care benefit combinations: Access, private industry workers, March 2016

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	58	9	8	25	54	14	1	31
Worker characteristics								
Management, professional, and related	77	9	4	10	75	12	1	13
Management, business, and financial	84	10	1	4	83	11	(¹)	5
Professional and related	73	9	5	13	70	12	1	17
Service	30	9	11	50	25	14	2	59
Protective service	35	—	—	35	34	—	—	44
Sales and office	57	9	12	22	52	14	2	32
Sales and related	46	8	20	25	40	15	2	44
Office and administrative support	65	9	7	19	60	14	2	25
Natural resources, construction, and maintenance	58	14	4	23	53	19	1	26
Construction, extraction, farming, fishing, and forestry	51	14	6	29	44	21	2	33
Installation, maintenance, and repair	64	15	3	19	61	17	1	20
Production, transportation, and material moving	65	9	5	21	61	13	1	25
Production	71	10	3	17	67	13	1	19
Transportation and material moving	60	8	7	25	55	13	1	31
Full time	74	12	3	11	70	15	1	13
Part time	16	3	21	60	10	9	2	79
Union	88	4	2	5	83	10	1	7
Nonunion	55	10	8	27	51	14	1	34
Average wage within the following categories: ²								
Lowest 25 percent	25	8	17	50	19	14	2	65
Lowest 10 percent	15	7	18	60	11	11	2	76
Second 25 percent	59	12	6	23	55	15	1	28
Third 25 percent	74	11	4	11	71	14	1	14
Highest 25 percent	84	8	2	6	82	11	1	7
Highest 10 percent	86	7	2	5	85	8	1	7
Establishment characteristics								
Goods-producing industries	72	12	2	13	69	15	1	15
Construction	50	17	5	28	41	26	1	32
Manufacturing	82	10	1	7	81	11	1	8
Service-providing industries	55	9	9	27	51	13	1	34
Trade, transportation, and utilities	60	7	14	19	52	15	2	31
Wholesale trade	73	12	4	11	69	16	1	14
Retail trade	48	6	22	24	37	17	3	43
Transportation and warehousing	78	5	4	13	73	—	—	17
Utilities	96	—	—	—	95	—	—	—

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, March 2016—continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	17	50	1	32	54	13	8	25
Worker characteristics								
Management, professional, and related	25	62	(¹)	13	74	13	4	10
Management, business, and financial	28	66	—	—	82	13	1	4
Professional and related	23	59	(¹)	18	69	13	5	13
Service	6	33	1	60	27	12	11	50
Protective service	—	30	—	58	32	8	23	37
Sales and office	14	52	2	32	54	12	12	22
Sales and related	9	46	2	43	43	12	19	26
Office and administrative support	17	56	1	25	62	12	6	20
Natural resources, construction, and maintenance	—	50	—	28	52	21	4	24
Construction, extraction, farming, fishing, and forestry	—	42	—	35	41	24	6	29
Installation, maintenance, and repair	21	58	—	21	61	17	3	19
Production, transportation, and material moving ...	22	52	1	25	58	16	5	21
Production	21	59	—	—	68	12	3	17
Transportation and material moving	22	46	1	31	49	19	7	25
Full time	21	64	(¹)	14	69	16	3	11
Part time	6	13	2	79	13	6	20	61
Union	69	24	1	6	54	39	2	6
Nonunion	12	53	1	34	54	11	8	27
Average wage within the following categories: ²								
Lowest 25 percent	4	28	2	66	23	10	16	51
Lowest 10 percent	3	19	1	77	13	9	17	61
Second 25 percent	12	59	1	29	55	15	6	24
Third 25 percent	23	62	(¹)	15	69	16	4	11
Highest 25 percent	34	58	(¹)	8	79	13	2	6
Highest 10 percent	35	58	—	—	82	11	2	5
Establishment characteristics								
Goods-producing industries	25	59	—	—	68	16	2	14
Construction	—	49	—	33	41	26	5	28
Manufacturing	28	63	—	—	79	12	1	7
Service-providing industries	16	49	1	35	51	13	9	27
Trade, transportation, and utilities	16	51	2	31	52	14	14	20
Wholesale trade	—	74	—	15	71	14	4	11
Retail trade	10	44	4	42	42	12	21	25
Transportation and warehousing	34	49	—	—	60	23	3	14
Utilities	76	23	—	—	95	—	—	—

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, March 2016—continued

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
Information	87	6	2	5	88	—	—	6
Financial activities	79	9	3	9	80	8	1	11
Finance and insurance	90	4	2	5	89	4	1	6
Credit intermediation and related activities	92	3	2	3	92	3	1	4
Insurance carriers and related activities	86	3	3	7	85	4	1	9
Real estate and rental and leasing	48	24	7	22	51	—	—	29
Professional and business services	53	13	7	27	51	15	2	32
Professional and technical services	71	12	5	12	66	—	—	17
Administrative and waste services	28	14	10	47	27	15	4	53
Education and health services	65	9	6	20	61	13	1	25
Educational services	70	6	2	22	67	—	—	24
Junior colleges, colleges, and universities	87	—	—	9	87	—	—	10
Health care and social assistance	64	9	7	20	60	13	1	25
Leisure and hospitality	22	9	10	59	18	—	—	68
Accommodation and food services	21	9	10	60	16	—	—	70
Other services	36	10	11	43	32	14	2	52
1 to 99 workers	42	13	9	36	39	17	1	44
1 to 49 workers	38	14	9	39	34	18	1	47
50 to 99 workers	56	10	9	25	53	13	1	33
100 workers or more	77	5	6	11	72	10	2	16
100 to 499 workers	72	7	8	13	65	13	2	20
500 workers or more	86	3	4	8	84	5	1	11
Geographic areas								
Northeast	60	8	8	24	55	13	1	31
New England	60	—	—	24	53	12	2	32
Middle Atlantic	60	9	8	24	55	14	1	31
South	58	10	8	24	56	12	2	31
South Atlantic	59	9	8	24	55	12	1	31
East South Central	61	10	7	22	54	17	2	27
West South Central	55	12	9	24	58	9	2	31
Midwest	62	7	9	22	58	11	1	30
East North Central	61	8	9	22	57	12	1	30
West North Central	63	5	9	22	60	9	1	31
West	53	12	6	29	46	19	1	33
Mountain	56	9	7	28	49	16	1	34
Pacific	52	14	5	29	45	21	1	33

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, March 2016—continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
Information	37	56	—	—	87	6	2	5
Financial activities	37	50	(¹)	12	79	9	3	9
Finance and insurance	47	46	(¹)	7	89	4	2	5
Credit intermediation and related activities	47	48	—	—	91	4	2	3
Insurance carriers and related activities	48	42	—	—	86	3	3	7
Real estate and rental and leasing	7	64	—	29	47	24	7	22
Professional and business services	—	53	—	34	52	14	7	27
Professional and technical services	—	69	—	17	71	12	5	12
Administrative and waste services	4	38	—	58	28	15	10	47
Education and health services	17	57	(¹)	26	60	14	6	20
Educational services	—	60	—	24	61	15	2	22
Junior colleges, colleges, and universities	15	74	—	—	83	—	—	9
Health care and social assistance	17	56	(¹)	26	60	14	7	20
Leisure and hospitality	3	28	(¹)	69	20	11	9	60
Accommodation and food services	—	27	—	70	19	11	10	61
Other services	—	38	—	53	33	13	10	44
1 to 99 workers	8	47	(¹)	44	40	15	9	36
1 to 49 workers	6	45	(¹)	48	37	15	9	39
50 to 99 workers	14	53	1	33	51	15	9	25
100 workers or more	28	54	1	17	71	12	6	12
100 to 499 workers	19	60	1	20	66	13	8	14
500 workers or more	42	46	1	11	78	10	4	8
Geographic areas								
Northeast	21	46	1	31	54	14	8	24
New England	—	47	—	34	56	—	—	25
Middle Atlantic	22	46	1	31	54	15	7	24
South	16	52	1	32	55	13	8	24
South Atlantic	18	49	1	32	55	13	8	25
East South Central	—	58	—	28	58	13	7	22
West South Central	13	53	(¹)	33	53	14	9	24
Midwest	18	51	1	30	58	11	9	23
East North Central	18	51	1	30	57	12	9	22
West North Central	—	52	—	31	60	8	9	23
West	15	51	1	34	49	16	5	29
Mountain	11	54	1	34	52	13	6	29
Pacific	—	49	—	34	48	18	5	29

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/ebbs/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 46. Paid leave combinations: Access, private industry workers, March 2016

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
All workers	38	34	60	71	70	81	83
Worker characteristics							
Management, professional, and related	55	51	79	86	89	93	93
Management, business, and financial	61	56	88	96	95	98	98
Professional and related	52	49	74	81	87	91	91
Service	20	18	35	42	46	61	63
Protective service	26	24	39	53	52	68	71
Sales and office	42	38	66	76	74	83	85
Sales and related	35	32	56	66	64	76	80
Office and administrative support	47	43	73	82	80	87	89
Natural resources, construction, and maintenance	29	25	53	72	62	81	84
Construction, extraction, farming, fishing, and forestry	16	14	38	55	46	69	75
Installation, maintenance, and repair	40	34	67	88	76	92	93
Production, transportation, and material moving ...	32	26	58	78	67	83	86
Production	33	23	56	85	68	88	91
Transportation and material moving	31	28	59	71	66	78	81
Full time	47	42	74	88	82	93	94
Part time	14	12	23	28	37	48	52
Union	49	44	74	86	83	91	92
Nonunion	37	33	59	70	69	80	82
Average wage within the following categories: ²							
Lowest 25 percent	18	15	33	42	43	58	62
Lowest 10 percent	9	8	23	31	30	46	51
Second 25 percent	38	34	63	77	72	85	87
Third 25 percent	46	41	72	85	82	91	92
Highest 25 percent	56	52	82	90	91	95	95
Highest 10 percent	58	55	85	90	93	95	95
Establishment characteristics							
Goods-producing industries	34	27	61	84	71	89	92
Construction	17	15	43	61	50	73	79
Manufacturing	42	32	69	95	80	97	98
Service-providing industries	39	36	60	69	70	79	81
Trade, transportation, and utilities	37	33	63	75	71	83	85
Wholesale trade	40	36	76	89	82	91	93
Retail trade	33	29	55	67	65	77	81
Transportation and warehousing	43	40	73	84	77	88	89
Utilities	60	56	91	98	96	100	100

See footnotes at end of table.

Table 46. Paid leave combinations: Access, private industry workers, March 2016—continued

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
Information	80	76	91	95	96	97	98
Financial activities	61	57	87	93	94	96	96
Finance and insurance	68	64	90	97	97	98	98
Credit intermediation and related activities	63	61	93	97	97	99	99
Insurance carriers and related activities	75	67	86	96	96	98	98
Real estate and rental and leasing	38	36	78	81	84	90	88
Professional and business services	38	34	62	72	69	78	82
Professional and technical services	47	44	80	89	86	92	93
Administrative and waste services	20	18	38	50	45	59	67
Education and health services	50	47	68	76	82	88	90
Educational services	31	43	53	53	81	83	80
Junior colleges, colleges, and universities	41	45	70	71	88	90	87
Health care and social assistance	53	47	71	80	82	89	91
Leisure and hospitality	11	11	25	28	35	51	49
Accommodation and food services	10	10	22	26	33	50	48
Other services	28	24	52	60	63	75	74
1 to 99 workers	27	24	51	62	60	74	76
1 to 49 workers	25	22	49	61	58	72	74
50 to 99 workers	32	29	55	65	65	79	82
100 workers or more	52	47	72	83	82	89	90
100 to 499 workers	47	41	68	80	79	87	89
500 workers or more	60	55	79	87	88	92	93
Geographic areas							
Northeast	46	42	64	72	75	82	83
New England	37	32	60	68	74	80	81
Middle Atlantic	49	46	65	74	75	82	83
South	38	34	60	73	68	81	85
South Atlantic	39	36	60	73	67	81	85
East South Central	32	28	61	75	67	83	86
West South Central	37	33	61	73	69	82	85
Midwest	35	30	58	72	67	80	82
East North Central	35	30	58	72	67	80	82
West North Central	36	30	59	71	67	78	81
West	34	32	60	67	72	80	79
Mountain	37	35	57	68	65	76	79
Pacific	33	31	61	67	76	82	79

¹ Includes workers with access to one or more of these leave benefits.

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