

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2018

(All workers = 100 percent)

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	71	55	78	26	22	83	60	42	71
Worker characteristics									
Management, professional, and related	86	75	87	41	34	83	70	54	78
Management, business, and financial	88	77	88	34	28	83	79	66	83
Professional and related	85	74	87	44	36	83	65	49	75
Teachers	86	77	90	74	65	88	40	20	50
Primary, secondary, and special education school teachers	95	86	91	89	80	91	34	13	38
Registered nurses	91	80	88	42	31	75	81	67	82
Service	49	31	64	16	14	89	40	21	52
Protective service	82	67	82	55	51	92	49	28	57
Sales and office	73	54	75	20	15	75	66	46	70
Sales and related	68	42	62	11	7	62	65	39	60
Office and administrative support	76	62	81	26	20	78	67	51	76
Natural resources, construction, and maintenance	64	50	78	25	23	94	55	38	69
Construction, extraction, farming, fishing, and forestry	61	48	79	28	27	96	48	33	69
Installation, maintenance, and repair	68	52	76	22	20	91	62	43	70
Production, transportation, and material moving ...	72	55	77	23	19	82	63	45	72
Production	73	56	77	20	15	78	70	51	73
Transportation and material moving	70	54	77	27	23	85	56	40	71
Full time	81	66	81	31	26	84	69	50	73
Part time	40	23	58	11	8	72	33	17	52
Union	95	84	89	80	72	89	47	31	66
Nonunion	67	51	76	18	14	79	62	44	71
Average wage within the following categories: ⁴									
Lowest 25 percent	46	25	55	8	6	72	41	21	50
Lowest 10 percent	33	15	44	4	3	68	30	12	40
Second 25 percent	72	55	76	21	17	81	62	43	70
Third 25 percent	83	69	84	33	28	85	69	53	77
Highest 25 percent	90	80	90	48	41	85	72	58	80
Highest 10 percent	90	81	90	47	39	82	76	62	82
Establishment characteristics									
Goods-producing industries	75	60	79	23	19	84	71	54	75
Service-providing industries	70	55	78	27	22	83	58	40	70
Education and health services	80	67	84	41	35	85	58	40	69
Educational services	88	78	89	73	64	88	42	22	53
Elementary and secondary schools	90	81	91	85	77	91	30	11	38
Junior colleges, colleges, and universities	91	79	87	59	47	80	69	44	63
Health care and social assistance	75	59	79	21	17	79	68	51	75
Hospitals	93	79	85	45	34	76	83	66	79
Public administration	91	85	94	87	79	91	36	19	54

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2018—continued

(All workers = 100 percent)

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	55	40	73	12	10	86	50	34	68
1 to 49 workers	50	36	72	9	8	86	47	32	69
50 to 99 workers	69	51	74	20	18	87	58	38	66
100 workers or more	86	71	82	41	33	82	70	51	72
100 to 499 workers	84	64	77	28	23	82	71	49	70
500 workers or more	90	78	87	56	46	82	70	53	75
Geographic areas									
Northeast	72	59	82	31	27	86	59	44	74
New England	74	60	81	30	26	86	60	46	77
Middle Atlantic	71	59	83	31	27	86	58	43	73
South	70	52	74	26	21	82	61	40	66
South Atlantic	70	53	76	27	22	79	62	41	66
East South Central	74	53	71	26	22	84	64	40	63
West South Central	70	52	74	24	21	86	56	38	67
Midwest	72	57	79	25	21	82	63	46	72
East North Central	72	58	80	25	21	82	64	47	73
West North Central	73	56	77	26	21	82	61	43	71
West	69	55	80	25	20	83	57	42	74
Mountain	74	60	81	21	18	85	63	48	77
Pacific	67	53	79	26	22	83	55	39	72

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.

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/nce/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 3. Retirement benefit combinations: Access, civilian workers,¹ March 2018

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	16	11	45
Worker characteristics			
Management, professional, and related	25	16	45
Management, business, and financial	26	8	54
Professional and related	24	20	41
Teachers	28	46	12
Primary, secondary, and special education school teachers	28	60	6
Registered nurses	32	10	49
Service	6	9	34
Protective service	22	34	27
Sales and office	13	7	53
Sales and related	7	3	57
Office and administrative support	16	9	50
Natural resources, construction, and maintenance	15	9	40
Construction, extraction, farming, fishing, and forestry	15	13	33
Installation, maintenance, and repair	16	6	46
Production, transportation, and material moving	14	9	48
Production	16	3	54
Transportation and material moving	12	14	44
Full time	19	12	50
Part time	4	7	29
Union	33	47	14
Nonunion	13	5	49
Average wage within the following categories: ²			
Lowest 25 percent	3	4	38
Lowest 10 percent	1	3	29
Second 25 percent	11	10	51
Third 25 percent	20	14	49
Highest 25 percent	31	17	42
Highest 10 percent	33	14	43
Establishment characteristics			
Goods-producing industries	18	4	53
Service-providing industries	15	12	43
Education and health services	20	22	39
Educational services	27	46	15
Elementary and secondary schools	25	60	5
Junior colleges, colleges, and universities	37	22	32
Health care and social assistance	15	6	54
Hospitals	35	9	48
Public administration	32	55	4

See footnotes at end of table.

Table 3. Retirement benefit combinations: Access, civilian workers,¹ March 2018—continued

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
1 to 99 workers	7	6	43
1 to 49 workers	6	4	41
50 to 99 workers	10	11	49
100 workers or more	24	16	46
100 to 499 workers	15	13	56
500 workers or more	36	20	34
Geographic areas			
Northeast	18	13	41
New England	16	15	44
Middle Atlantic	18	13	40
South	16	10	45
South Atlantic	19	8	43
East South Central	16	9	48
West South Central	10	13	46
Midwest	16	9	47
East North Central	17	8	47
West North Central	14	12	47
West	13	12	45
Mountain	10	11	53
Pacific	14	12	41

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,¹ March 2018

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

Characteristics	Open plans ²	Soft freeze ³		Hard freeze ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	52	39	2	7
Worker characteristics				
Management, professional, and related	47	44	2	8
Management, business, and financial	52	32	2	14
Professional and related	45	48	2	5
Teachers	43	56	—	—
Primary, secondary, and special education school teachers	44	55	—	—
Registered nurses	49	35	—	—
Service	55	41	1	4
Protective service	51	48	—	—
Sales and office	52	37	1	10
Sales and related	57	22	1	19
Office and administrative support	51	39	1	8
Natural resources, construction, and maintenance	71	25	1	3
Construction, extraction, farming, fishing, and forestry	83	15	—	—
Installation, maintenance, and repair	56	37	3	4
Production, transportation, and material moving ...	59	29	3	9
Production	44	36	2	18
Transportation and material moving	68	24	4	4
Full time	51	39	2	8
Part time	62	34	—	—
Union	57	41	1	2
Nonunion	49	37	3	12
Average wage within the following categories: ⁵				
Lowest 25 percent	57	36	—	—
Lowest 10 percent	72	24	—	—
Second 25 percent	57	34	2	7
Third 25 percent	53	38	2	7
Highest 25 percent	49	42	2	8
Highest 10 percent	46	42	2	10
Establishment characteristics				
Goods-producing industries	56	25	5	13
Service-providing industries	52	41	1	6
Education and health services	47	49	1	3
Educational services	43	56	—	—
Elementary and secondary schools	43	56	—	—
Junior colleges, colleges, and universities	41	58	—	—
Health care and social assistance	58	29	—	—
Hospitals	52	31	—	—
Public administration	43	56	—	—

See footnotes at end of table.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,¹ March 2018—continued

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

Characteristics	Open plans ²	Soft freeze ³		Hard freeze ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
1 to 99 workers	57	35	1	7
1 to 49 workers	57	32	1	10
50 to 99 workers	56	38	—	—
100 workers or more	51	40	2	7
100 to 499 workers	58	34	3	5
500 workers or more	47	43	2	8
Geographic areas				
Northeast	49	41	1	8
New England	55	37	1	7
Middle Atlantic	47	42	1	9
South	53	40	2	6
South Atlantic	59	32	3	7
East South Central	45	52	—	—
West South Central	46	47	—	—
Midwest	57	32	2	9
East North Central	57	31	3	9
West North Central	57	33	—	—
West	50	42	2	7
Mountain	49	43	—	—
Pacific	50	42	2	7

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Plans open to new participants.

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

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

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² March 2018

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits ³		
	1 year	2 to 5 years	Greater than 5 years
All workers	(⁴)	17	82
Worker characteristics			
Management, professional, and related	(⁴)	17	82
Management, business, and financial	—	—	85
Professional and related	(⁴)	18	81
Teachers	1	19	81
Primary, secondary, and special education school teachers	1	19	80
Registered nurses	—	24	76
Service	—	—	74
Protective service	—	—	77
Sales and office	—	—	86
Sales and related	—	3	97
Office and administrative support	—	—	84
Natural resources, construction, and maintenance	—	—	81
Construction, extraction, farming, fishing, and forestry	—	19	81
Installation, maintenance, and repair	—	—	81
Production, transportation, and material moving	—	—	88
Production	—	12	88
Transportation and material moving	—	—	88
Full time	(⁴)	17	83
Part time	(⁴)	25	75
Union	1	19	81
Nonunion	(⁴)	16	83
Average wage within the following categories: ⁵			
Lowest 25 percent	—	—	82
Lowest 10 percent	—	—	80
Second 25 percent	(⁴)	18	82
Third 25 percent	—	—	81
Highest 25 percent	(⁴)	16	83
Highest 10 percent	1	17	82
Establishment characteristics			
Goods-producing industries	—	10	90
Service-providing industries	(⁴)	18	81
Education and health services	1	22	77
Educational services	1	20	79
Elementary and secondary schools	1	20	79
Junior colleges, colleges, and universities	—	—	78
Health care and social assistance	—	27	73
Hospitals	—	19	81
Public administration	—	24	76

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² March 2018—continued

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits ³		
	1 year	2 to 5 years	Greater than 5 years
1 to 99 workers	1	21	78
1 to 49 workers	1	25	74
50 to 99 workers	—	—	82
100 workers or more	—	—	84
100 to 499 workers	—	—	82
500 workers or more	—	—	84
Geographic areas			
Northeast	—	—	93
New England	—	—	89
Middle Atlantic	—	—	94
South	—	16	84
South Atlantic	—	9	91
East South Central	—	46	54
West South Central	—	10	90
Midwest	1	14	85
East North Central	2	13	86
West North Central	—	16	84
West	—	—	66
Mountain	—	—	88
Pacific	—	43	57

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

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

³ The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2017 are included in the "1 year" column. Those frozen between 2013 and 2016 are included in the "2 to 5 years" column and plans frozen before 2013 are included in the "Greater than 5 years" column.

⁴ Less than 0.5.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, civilian workers,² March 2018

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans ³			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	4	96	58	12	15	23
Worker characteristics						
Management, professional, and related	3	97	64	10	16	22
Management, business, and financial	4	96	44	13	28	25
Professional and related	3	97	71	9	13	20
Service	3	97	77	7	5	22
Sales and office	8	92	46	12	20	26
Sales and related	23	77	–	–	42	22
Office and administrative support	6	94	53	12	16	27
Natural resources, construction, and maintenance	5	95	47	24	13	18
Production, transportation, and material moving ...	7	93	29	24	17	30
Full time	3	97	59	12	16	23
Part time	17	83	52	9	7	21
Union	2	98	76	12	5	20
Nonunion	6	94	46	12	23	25
Average wage within the following categories: ⁴						
Lowest 25 percent	15	85	59	7	12	19
Second 25 percent	4	96	60	12	13	24
Third 25 percent	5	95	55	14	11	26
Highest 25 percent	2	98	59	12	20	21
Highest 10 percent	3	97	54	12	24	24
Establishment characteristics						
Goods-producing industries	4	96	14	28	39	30
Service-providing industries	4	96	64	10	12	22
Education and health services	2	98	82	5	4	21
Health care and social assistance	7	93	41	–	15	34
Public administration	–	100	89	8	–	20

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, civilian workers,² March 2018—continued

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans ³			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
1 to 99 workers	4	96	58	14	12	24
1 to 49 workers	3	97	51	13	13	25
50 to 99 workers	5	95	66	14	10	21
100 workers or more	4	96	58	12	16	23
100 to 499 workers	8	92	56	13	14	24
500 workers or more	3	97	59	11	17	22
Geographic areas						
Northeast	5	95	62	6	14	24
Middle Atlantic	5	95	64	7	14	24
South	4	96	58	15	14	26
South Atlantic	6	94	46	17	20	38
Midwest	5	95	52	14	15	24
East North Central	5	95	50	14	15	28
West	4	96	60	11	19	16
Pacific	5	95	58	12	19	18

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

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

³ The sum of the individual components may be greater than the total because some employers offer more than one alternative.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ March 2018

(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	83	17
Worker characteristics				
Management, professional, and related	66	34	83	17
Management, business, and financial	68	32	85	15
Professional and related	64	36	82	18
Teachers	71	29	93	7
Primary, secondary, and special education school teachers	76	24	96	4
Registered nurses	60	40	76	24
Service	65	35	83	17
Protective service	72	28	92	8
Sales and office	71	29	84	16
Sales and related	77	23	86	14
Office and administrative support	68	32	84	16
Natural resources, construction, and maintenance	65	35	82	18
Construction, extraction, farming, fishing, and forestry	55	45	77	23
Installation, maintenance, and repair	72	28	86	14
Production, transportation, and material moving ...	71	29	84	16
Production	72	28	84	16
Transportation and material moving	70	30	84	16
Full time	68	32	84	16
Part time	67	33	83	17
Union	65	35	81	19
Nonunion	68	32	84	16
Average wage within the following categories: ²				
Lowest 25 percent	74	26	83	17
Lowest 10 percent	70	30	78	22
Second 25 percent	70	30	85	15
Third 25 percent	65	35	84	16
Highest 25 percent	66	34	83	17
Highest 10 percent	64	36	83	17
Establishment characteristics				
Goods-producing industries	68	32	82	18
Service-providing industries	68	32	84	16
Education and health services	59	41	81	19
Educational services	67	33	90	10
Elementary and secondary schools	69	31	91	9
Junior colleges, colleges, and universities	65	35	88	12
Health care and social assistance	58	42	78	22
Hospitals	63	37	80	20
Public administration	67	33	90	10

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ March 2018—continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers	66	34	84	16
1 to 49 workers	64	36	83	17
50 to 99 workers	68	32	85	15
100 workers or more	69	31	83	17
100 to 499 workers	72	28	86	14
500 workers or more	66	34	81	19
Geographic areas				
Northeast	62	38	82	18
New England	59	41	81	19
Middle Atlantic	63	37	83	17
South	72	28	81	19
South Atlantic	70	30	80	20
East South Central	77	23	81	19
West South Central	75	25	83	17
Midwest	67	33	85	15
East North Central	66	34	85	15
West North Central	69	31	83	17
West	67	33	87	13
Mountain	68	32	87	13
Pacific	66	34	87	13

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/hcs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2018

(All workers = 100 percent)

Characteristics	Healthcare ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	72	59	81	72	52	73
Worker characteristics						
Management, professional, and related	89	76	86	89	68	77
Management, business, and financial	95	81	84	95	72	76
Professional and related	86	74	86	86	66	77
Teachers	84	72	86	84	65	77
Primary, secondary, and special education school teachers	94	81	85	94	71	76
Registered nurses	89	75	84	88	65	74
Service	48	35	73	47	31	66
Protective service	75	62	82	75	55	74
Sales and office	69	54	78	68	48	70
Sales and related	55	39	70	54	35	65
Office and administrative support	77	63	82	76	55	73
Natural resources, construction, and maintenance	75	63	84	75	59	78
Construction, extraction, farming, fishing, and forestry	70	59	85	69	56	81
Installation, maintenance, and repair	80	67	84	80	61	76
Production, transportation, and material moving	78	62	80	77	56	73
Production	82	67	83	81	61	75
Transportation and material moving	74	57	78	73	51	70
Full time	88	73	82	88	65	74
Part time	22	14	63	21	12	56
Union	95	84	88	95	75	80
Nonunion	69	54	79	68	49	72
Average wage within the following categories: ⁴						
Lowest 25 percent	39	26	65	38	23	60
Lowest 10 percent	25	14	56	25	13	50
Second 25 percent	77	61	80	76	55	72
Third 25 percent	88	74	84	87	66	76
Highest 25 percent	93	82	87	93	73	78
Highest 10 percent	94	83	89	93	74	79
Establishment characteristics						
Goods-producing industries	85	73	86	85	67	79
Service-providing industries	70	56	80	69	50	72
Education and health services	80	67	83	79	58	74
Educational services	87	75	86	86	66	77
Elementary and secondary schools	88	75	85	88	66	75
Junior colleges, colleges, and universities	90	80	89	90	72	80
Health care and social assistance	76	61	81	74	53	71
Hospitals	92	78	86	91	65	72
Public administration	90	82	91	90	74	82

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2018—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	44	35	80	26	21	80	70	52	73
Worker characteristics									
Management, professional, and related	60	49	81	36	29	81	87	67	76
Management, business, and financial	64	52	80	38	31	82	93	71	76
Professional and related	59	48	81	35	29	81	85	65	77
Teachers	53	42	80	32	26	81	83	64	77
Primary, secondary, and special education school teachers	57	46	80	34	29	83	93	70	76
Registered nurses	63	48	76	37	31	83	87	64	73
Service	27	20	74	16	12	79	46	30	66
Protective service	44	35	80	31	25	81	70	53	76
Sales and office	40	31	78	22	17	79	67	47	70
Sales and related	27	20	72	15	11	74	53	34	64
Office and administrative support	47	38	81	26	21	80	75	54	73
Natural resources, construction, and maintenance	40	34	85	26	22	83	73	57	78
Construction, extraction, farming, fishing, and forestry	34	30	87	23	21	91	68	55	81
Installation, maintenance, and repair	46	39	84	29	22	77	78	59	76
Production, transportation, and material moving	45	37	81	28	22	78	76	55	73
Production	47	38	81	26	21	81	80	60	76
Transportation and material moving	44	36	81	30	22	75	73	51	70
Full time	54	44	80	32	26	81	86	64	74
Part time	12	8	68	8	5	70	21	12	56
Union	75	63	84	55	47	84	94	75	80
Nonunion	39	31	78	22	17	78	67	48	72
Average wage within the following categories: ⁴									
Lowest 25 percent	18	12	67	10	7	73	37	22	60
Lowest 10 percent	11	7	60	7	4	66	24	12	51
Second 25 percent	43	34	80	24	19	79	75	54	72
Third 25 percent	56	45	81	34	27	80	86	65	76
Highest 25 percent	67	55	82	41	34	82	92	72	78
Highest 10 percent	71	59	83	44	36	82	93	73	79
Establishment characteristics									
Goods-producing industries	51	43	84	31	26	82	83	66	79
Service-providing industries	43	34	79	25	20	80	68	49	72
Education and health services	53	41	79	30	24	82	77	57	73
Educational services	56	45	80	33	26	81	85	65	77
Elementary and secondary schools	53	43	81	32	26	82	87	65	75
Junior colleges, colleges, and universities	63	50	79	35	27	77	89	71	80
Health care and social assistance	51	39	78	27	23	84	72	51	71
Hospitals	69	53	77	39	32	82	90	65	72
Public administration	60	53	88	43	38	89	89	73	82

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2018—continued

(All workers = 100 percent)

Characteristics	Healthcare ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	58	45	78	57	41	71
1 to 49 workers	52	41	78	52	37	71
50 to 99 workers	72	55	77	71	50	71
100 workers or more	87	72	83	86	64	74
100 to 499 workers	85	68	80	83	60	72
500 workers or more	90	78	87	89	69	77
Geographic areas						
Northeast	73	61	83	72	53	74
New England	73	61	83	73	53	72
Middle Atlantic	73	61	83	72	54	74
South	72	57	78	72	52	72
South Atlantic	71	56	79	70	51	73
East South Central	73	57	78	73	52	71
West South Central	75	58	77	74	53	72
Midwest	70	56	80	70	50	71
East North Central	70	56	80	69	50	72
West North Central	71	57	81	71	49	70
West	74	63	85	73	56	76
Mountain	75	61	82	74	54	73
Pacific	74	63	86	73	56	78

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2018—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	30	24	77	18	14	77	56	40	71
1 to 49 workers	26	21	79	15	11	78	51	36	72
50 to 99 workers	42	32	75	27	21	77	69	48	71
100 workers or more	58	47	81	35	28	81	85	63	74
100 to 499 workers	52	41	79	31	25	80	82	59	72
500 workers or more	65	53	82	39	32	82	89	69	77
Geographic areas									
Northeast	49	40	82	28	23	83	71	53	74
New England	46	38	81	16	12	80	71	51	72
Middle Atlantic	50	41	83	32	27	83	71	53	74
South	36	27	76	19	15	75	70	51	72
South Atlantic	38	29	76	20	15	76	68	50	73
East South Central	32	24	76	20	15	77	73	51	71
West South Central	34	25	74	19	14	74	73	52	71
Midwest	44	35	79	25	19	78	69	49	71
East North Central	44	34	78	27	21	78	68	49	72
West North Central	45	36	80	21	16	76	69	49	70
West	54	44	83	37	31	84	72	55	76
Mountain	49	41	83	30	25	83	73	53	73
Pacific	56	46	82	41	34	84	72	56	77

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

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

³ Healthcare is a collective term for the following benefits: medical, dental, and vision care benefits; and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in healthcare.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ March 2018

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	80	20	68	32
Worker characteristics				
Management, professional, and related	81	19	68	32
Management, business, and financial	79	21	69	31
Professional and related	82	18	68	32
Teachers	83	17	66	34
Primary, secondary, and special education school teachers	84	16	65	35
Registered nurses	81	19	68	32
Service	80	20	64	36
Protective service	86	14	74	26
Sales and office	79	21	66	34
Sales and related	77	23	64	36
Office and administrative support	80	20	66	34
Natural resources, construction, and maintenance	80	20	68	32
Construction, extraction, farming, fishing, and forestry	80	20	68	32
Installation, maintenance, and repair	79	21	68	32
Production, transportation, and material moving ...	79	21	71	29
Production	79	21	72	28
Transportation and material moving	79	21	69	31
Full time	80	20	68	32
Part time	78	22	62	38
Union	86	14	80	20
Nonunion	79	21	64	36
Average wage within the following categories: ²				
Lowest 25 percent	76	24	59	41
Lowest 10 percent	75	25	59	41
Second 25 percent	79	21	65	35
Third 25 percent	81	19	69	31
Highest 25 percent	82	18	71	29
Highest 10 percent	82	18	73	27
Establishment characteristics				
Goods-producing industries	80	20	72	28
Service-providing industries	80	20	67	33
Education and health services	82	18	65	35
Educational services	84	16	67	33
Elementary and secondary schools	84	16	65	35
Junior colleges, colleges, and universities	84	16	71	29
Health care and social assistance	80	20	63	37
Hospitals	83	17	73	27
Public administration	88	12	77	23

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ March 2018—continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	79	21	64	36
1 to 49 workers	79	21	64	36
50 to 99 workers	78	22	63	37
100 workers or more	81	19	70	30
100 to 499 workers	80	20	66	34
500 workers or more	82	18	74	26
Geographic areas				
Northeast	81	19	73	27
New England	78	22	73	27
Middle Atlantic	82	18	74	26
South	79	21	63	37
South Atlantic	79	21	64	36
East South Central	80	20	64	36
West South Central	79	21	61	39
Midwest	80	20	70	30
East North Central	79	21	71	29
West North Central	81	19	68	32
West	81	19	68	32
Mountain	79	21	66	34
Pacific	82	18	68	32

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2018

(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	\$461.70	15	\$570.94	85	\$442.01	\$132.51
Worker characteristics							
Management, professional, and related	100	475.70	15	566.55	85	459.03	129.77
Management, business, and financial	100	450.79	11	544.07	89	438.88	129.67
Professional and related	100	487.76	17	573.57	83	469.51	129.83
Teachers	100	524.36	21	577.34	79	510.66	139.46
Primary, secondary, and special education school teachers	100	523.04	23	569.83	77	508.84	145.27
Registered nurses	100	472.03	14	561.13	86	457.81	124.96
Service	100	454.33	16	552.23	84	435.67	129.10
Protective service	100	521.72	22	550.09	78	513.89	108.91
Sales and office	100	449.15	12	565.01	88	433.10	133.21
Sales and related	100	422.44	8	596.83	92	408.22	134.33
Office and administrative support	100	459.10	14	558.57	86	443.05	132.77
Natural resources, construction, and maintenance	100	454.60	21	577.88	79	421.55	139.17
Construction, extraction, farming, fishing, and forestry	100	457.81	28	595.07	72	403.76	146.71
Installation, maintenance, and repair	100	451.80	15	549.65	85	434.59	133.65
Production, transportation, and material moving ...	100	453.38	15	600.02	85	427.60	137.65
Production	100	441.51	14	536.40	86	425.50	134.66
Transportation and material moving	100	465.94	15	662.73	85	429.86	140.85
Full time	100	462.45	15	564.46	85	444.25	131.99
Part time	100	448.50	17	669.33	83	402.12	141.91
Union	100	559.80	31	622.76	69	531.94	131.08
Nonunion	100	436.97	11	535.75	89	424.28	132.79
Average wage within the following categories: ²							
Lowest 25 percent	100	418.24	11	590.26	89	397.57	139.33
Lowest 10 percent	100	415.14	13	614.30	87	385.72	155.12
Second 25 percent	100	445.56	14	552.96	86	427.95	133.03
Third 25 percent	100	469.42	17	569.59	83	449.19	132.25
Highest 25 percent	100	484.18	17	579.25	83	465.30	129.51
Highest 10 percent	100	478.75	17	556.17	83	463.24	130.43
Establishment characteristics							
Goods-producing industries	100	444.95	17	541.65	83	425.96	134.34
Service-providing industries	100	465.63	15	578.47	85	445.72	132.09
Education and health services	100	496.31	14	577.28	86	482.47	130.47
Educational services	100	525.08	19	582.45	81	511.37	131.94
Elementary and secondary schools	100	522.56	23	569.31	77	508.75	137.53
Junior colleges, colleges, and universities	100	534.55	12	607.92	88	524.12	120.05
Health care and social assistance	100	473.45	11	569.97	89	461.69	129.41
Hospitals	100	496.95	12	570.95	88	486.99	120.12
Public administration	100	579.98	23	598.56	77	574.47	104.22

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2018—continued

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	100	\$447.06	17	\$560.96	83	\$424.37	\$140.05
1 to 49 workers	100	444.84	18	559.83	82	419.27	139.85
50 to 99 workers	100	451.62	13	564.12	87	434.27	140.42
100 workers or more	100	470.90	14	578.18	86	452.82	127.89
100 to 499 workers	100	459.49	13	599.44	87	438.27	132.18
500 workers or more	100	482.60	16	559.91	84	468.19	123.37
Geographic areas							
Northeast	100	490.10	16	590.17	84	470.24	133.25
New England	100	475.79	10	621.86	90	459.49	147.58
Middle Atlantic	100	494.63	19	584.76	81	474.00	128.23
South	100	441.22	13	545.39	87	425.21	132.55
South Atlantic	100	449.18	11	557.30	89	434.97	135.96
East South Central	100	447.79	14	536.58	86	433.81	128.86
West South Central	100	425.48	16	535.08	84	404.76	128.62
Midwest	100	463.17	15	604.01	85	439.29	136.11
East North Central	100	465.01	13	623.42	87	440.46	138.77
West North Central	100	459.14	17	570.09	83	436.62	130.02
West	100	468.09	18	559.61	82	448.20	128.31
Mountain	100	437.32	15	553.57	85	417.41	131.07
Pacific	100	481.91	19	561.66	81	462.83	127.00

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ March 2018

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
All workers	71	18	10	2
Worker characteristics				
Management, professional, and related	70	19	10	2
Management, business, and financial	74	17	8	2
Professional and related	68	20	11	2
Teachers	66	23	6	4
Primary, secondary, and special education school teachers	68	21	7	4
Registered nurses	60	22	16	1
Service	76	16	6	2
Protective service	73	15	4	7
Sales and office	65	25	9	1
Sales and related	58	32	9	1
Office and administrative support	68	22	9	1
Natural resources, construction, and maintenance	75	10	13	1
Construction, extraction, farming, fishing, and forestry	79	8	11	2
Installation, maintenance, and repair	73	–	15	–
Production, transportation, and material moving ...	74	13	12	1
Production	80	12	7	1
Transportation and material moving	68	13	18	1
Full time	71	18	10	2
Part time	72	18	9	2
Union	71	12	12	6
Nonunion	71	19	9	1
Average wage within the following categories: ⁴				
Lowest 25 percent	78	15	6	1
Lowest 10 percent	85	10	–	–
Second 25 percent	69	21	9	1
Third 25 percent	71	17	10	1
Highest 25 percent	69	18	11	3
Highest 10 percent	69	18	10	3
Establishment characteristics				
Goods-producing industries	78	12	10	1
Service-providing industries	69	19	10	2
Education and health services	69	22	8	2
Educational services	66	25	6	3
Elementary and secondary schools	68	21	7	4
Junior colleges, colleges, and universities	60	35	–	–
Health care and social assistance	71	19	9	1
Hospitals	59	28	–	–
Public administration	63	21	7	9

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ March 2018—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
1 to 99 workers	73	15	10	1
1 to 49 workers	73	16	10	1
50 to 99 workers	74	14	11	2
100 workers or more	69	20	9	2
100 to 499 workers	75	16	8	1
500 workers or more	63	23	11	2
Geographic areas				
Northeast	72	17	9	2
New England	78	12	10	1
Middle Atlantic	70	19	9	2
South	71	21	8	(⁵)
South Atlantic	69	23	7	1
East South Central	71	20	—	—
West South Central	73	17	10	(⁵)
Midwest	72	16	11	1
East North Central	73	15	11	1
West North Central	70	17	11	2
West	69	17	11	3
Mountain	65	23	—	—
Pacific	70	14	11	4

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

⁵ 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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2018

(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	\$1,089.55	7	\$1,489.22	93	\$1,058.54	\$549.84
Worker characteristics							
Management, professional, and related	100	1,103.56	6	1,436.23	94	1,082.06	540.67
Management, business, and financial	100	1,100.96	4	1,421.56	96	1,087.10	516.29
Professional and related	100	1,104.80	7	1,440.38	93	1,079.57	552.68
Teachers	100	1,066.58	7	1,527.14	93	1,032.28	571.66
Primary, secondary, and special education school teachers	100	1,036.54	8	1,530.92	92	991.24	596.38
Registered nurses	100	1,134.45	8	1,585.51	92	1,096.65	557.19
Service	100	1,008.73	7	1,485.89	93	970.84	585.77
Protective service	100	1,230.05	9	1,609.37	91	1,193.17	430.57
Sales and office	100	1,056.56	4	1,431.66	96	1,039.63	558.00
Sales and related	100	999.88	3	1,401.57	97	986.60	565.66
Office and administrative support	100	1,077.73	5	1,439.26	95	1,059.76	555.10
Natural resources, construction, and maintenance	100	1,094.21	13	1,519.30	87	1,030.09	570.79
Construction, extraction, farming, fishing, and forestry	100	1,074.81	20	1,594.95	80	944.14	593.47
Installation, maintenance, and repair	100	1,110.58	7	1,341.85	93	1,092.57	554.31
Production, transportation, and material moving ...	100	1,161.42	11	1,580.01	89	1,111.68	521.08
Production	100	1,168.32	11	1,527.75	89	1,123.89	495.47
Transportation and material moving	100	1,154.21	10	1,638.81	90	1,099.01	547.64
Full time	100	1,096.04	7	1,485.68	93	1,066.99	544.85
Part time	100	977.32	12	1,525.36	88	904.53	640.81
Union	100	1,366.92	23	1,570.62	77	1,306.55	457.44
Nonunion	100	1,019.75	3	1,345.54	97	1,008.77	568.38
Average wage within the following categories: ²							
Lowest 25 percent	100	913.11	5	1,460.76	95	886.18	632.92
Lowest 10 percent	100	903.22	4	1,506.81	96	874.37	636.17
Second 25 percent	100	1,033.62	5	1,407.03	95	1,011.89	566.84
Third 25 percent	100	1,122.04	9	1,499.66	91	1,086.69	542.73
Highest 25 percent	100	1,170.92	8	1,527.59	92	1,138.84	509.71
Highest 10 percent	100	1,185.96	9	1,466.13	91	1,158.62	491.96
Establishment characteristics							
Goods-producing industries	100	1,151.10	11	1,522.83	89	1,106.44	496.40
Service-providing industries	100	1,075.18	6	1,476.03	94	1,047.87	561.73
Education and health services	100	1,073.89	6	1,518.26	94	1,045.70	599.84
Educational services	100	1,092.63	6	1,540.40	94	1,061.40	557.95
Elementary and secondary schools	100	1,038.41	8	1,538.30	92	992.52	596.17
Junior colleges, colleges, and universities	100	1,200.75	3	1,482.56	97	1,192.41	482.70
Health care and social assistance	100	1,058.77	5	1,497.14	95	1,033.17	633.29
Hospitals	100	1,258.47	7	1,575.06	93	1,233.73	491.42
Public administration	100	1,296.37	7	1,583.80	93	1,273.66	412.06

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2018—continued

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	100	\$1,009.83	7	\$1,416.93	93	\$979.29	\$608.43
1 to 49 workers	100	1,004.01	8	1,384.14	92	972.35	600.37
50 to 99 workers	100	1,021.78	6	1,510.46	94	993.20	624.57
100 workers or more	100	1,138.22	7	1,531.21	93	1,107.10	513.93
100 to 499 workers	100	1,070.31	5	1,578.44	95	1,041.26	563.07
500 workers or more	100	1,207.23	9	1,503.28	91	1,176.90	461.84
Geographic areas							
Northeast	100	1,216.84	11	1,505.73	89	1,179.94	491.15
New England	100	1,222.73	6	1,445.04	94	1,208.51	487.88
Middle Atlantic	100	1,214.95	13	1,514.71	87	1,170.04	492.29
South	100	994.61	3	1,526.30	97	975.22	588.42
South Atlantic	100	1,019.66	4	1,527.33	96	997.00	589.67
East South Central	100	997.77	4	1,554.08	96	974.59	555.46
West South Central	100	953.62	2	1,498.18	98	941.91	601.71
Midwest	100	1,133.14	8	1,496.80	92	1,100.79	529.84
East North Central	100	1,155.16	9	1,484.42	91	1,123.30	519.57
West North Central	100	1,086.15	7	1,531.22	93	1,053.80	551.29
West	100	1,089.38	9	1,441.84	91	1,056.55	553.07
Mountain	100	1,033.19	7	1,435.01	93	1,002.01	561.67
Pacific	100	1,115.08	9	1,444.30	91	1,082.03	549.05

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ March 2018

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
All workers	71	18	10	2
Worker characteristics				
Management, professional, and related	70	18	9	2
Management, business, and financial	73	18	8	2
Professional and related	69	19	10	2
Teachers	69	21	7	3
Primary, secondary, and special education school teachers	71	19	7	4
Registered nurses	60	21	18	1
Service	77	16	6	2
Protective service	74	15	4	6
Sales and office	65	24	10	1
Sales and related	57	32	—	—
Office and administrative support	68	21	9	2
Natural resources, construction, and maintenance	74	10	14	2
Construction, extraction, farming, fishing, and forestry	79	9	11	2
Installation, maintenance, and repair	71	—	16	—
Production, transportation, and material moving	74	12	13	1
Production	80	12	7	1
Transportation and material moving	68	13	18	1
Full time	71	18	10	2
Part time	72	17	9	1
Union	71	12	11	6
Nonunion	71	19	10	1
Average wage within the following categories: ⁴				
Lowest 25 percent	79	15	—	—
Lowest 10 percent	87	9	—	—
Second 25 percent	69	20	10	1
Third 25 percent	70	17	11	2
Highest 25 percent	69	18	11	2
Highest 10 percent	69	18	10	3
Establishment characteristics				
Goods-producing industries	78	11	10	(⁵)
Service-providing industries	69	19	10	2
Education and health services	69	21	8	2
Educational services	68	23	6	3
Elementary and secondary schools	70	19	7	4
Junior colleges, colleges, and universities	61	33	5	1
Health care and social assistance	71	19	10	1
Hospitals	59	28	12	1
Public administration	63	22	6	8

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ March 2018—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
1 to 99 workers	72	15	11	1
1 to 49 workers	72	17	11	1
50 to 99 workers	74	12	12	2
100 workers or more	70	19	9	2
100 to 499 workers	76	16	7	1
500 workers or more	63	23	11	3
Geographic areas				
Northeast	72	16	9	2
New England	79	11	—	—
Middle Atlantic	70	18	9	3
South	71	20	8	(⁵)
South Atlantic	71	22	—	—
East South Central	73	19	—	—
West South Central	72	18	—	—
Midwest	72	16	11	1
East North Central	73	15	11	1
West North Central	71	16	12	1
West	67	17	12	3
Mountain	64	24	12	1
Pacific	69	14	13	4

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

⁵ 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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ March 2018

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

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$41.17	\$73.37	\$117.62	\$166.74	\$234.98	\$193.33	\$297.27	\$456.16	\$713.12	\$1073.38
Worker characteristics										
Management, professional, and related	40.04	70.00	112.51	166.74	234.98	182.01	290.78	448.00	702.79	1088.38
Management, business, and financial	45.50	75.84	119.69	168.58	228.28	180.00	294.42	435.62	654.34	1002.55
Professional and related	37.96	67.72	111.00	165.38	241.88	183.97	288.26	457.05	723.76	1106.72
Teachers	32.63	60.82	105.04	180.00	267.12	168.24	294.69	510.78	785.00	1082.85
Primary, secondary, and special education school teachers	32.00	61.08	106.70	191.02	302.46	157.22	306.56	561.47	824.76	1161.67
Registered nurses	31.94	63.25	105.17	168.65	288.69	200.18	290.78	454.82	775.08	1182.56
Service	34.81	67.45	115.93	161.36	236.49	202.68	323.23	507.15	799.64	1110.81
Protective service	31.13	52.76	101.55	144.91	205.63	153.45	225.00	374.88	575.86	756.94
Sales and office	43.33	74.19	123.00	165.83	229.74	207.65	314.45	474.85	723.53	1040.88
Sales and related	52.92	84.63	124.96	166.54	215.00	211.40	320.00	475.27	658.92	1001.45
Office and administrative support	40.00	70.93	121.72	165.76	236.85	206.00	312.45	474.08	737.00	1060.60
Natural resources, construction, and maintenance	47.97	74.40	121.66	171.46	232.96	210.60	296.45	446.79	712.52	1059.95
Construction, extraction, farming, fishing, and forestry	48.53	74.67	121.66	183.15	253.28	222.46	296.45	478.08	746.09	1010.92
Installation, maintenance, and repair	45.69	73.92	121.55	160.33	217.42	200.74	292.01	439.06	687.14	1093.83
Production, transportation, and material moving	48.45	80.66	118.65	168.70	241.03	179.40	285.08	393.57	651.86	1024.42
Production	44.98	73.37	118.58	167.03	251.05	163.23	265.90	379.19	613.12	995.96
Transportation and material moving	51.00	90.00	119.00	172.12	233.66	207.65	302.25	420.46	685.80	1032.27
Full time	41.95	73.37	117.75	165.39	233.23	191.62	295.03	450.81	703.05	1053.96
Part time	—	76.28	116.73	197.71	302.25	258.58	366.95	522.03	783.00	1260.85
Union	37.28	70.10	113.33	158.61	215.86	153.45	242.67	366.95	545.52	890.68
Nonunion	42.06	74.15	118.58	167.80	237.73	200.00	312.81	474.85	748.17	1101.92
Average wage within the following categories: ³										
Lowest 25 percent	45.06	87.69	121.98	173.14	245.53	244.57	360.11	533.39	858.55	1196.02
Lowest 10 percent	61.21	95.00	127.49	207.92	259.77	232.36	365.64	548.22	858.55	1205.89
Second 25 percent	42.03	70.93	116.73	163.20	239.30	194.26	296.18	451.30	756.06	1131.27
Third 25 percent	40.76	73.00	116.02	166.74	230.00	191.73	294.33	454.82	690.46	1023.56
Highest 25 percent	40.67	70.10	114.36	166.74	233.46	179.59	282.08	430.18	648.17	997.00
Highest 10 percent	42.94	72.70	114.65	170.82	233.66	179.59	282.00	420.40	592.00	940.50
Establishment characteristics										
Goods-producing industries	44.92	73.65	114.84	166.70	233.94	175.92	275.97	388.74	629.53	946.19
Service-providing industries	40.00	72.92	118.00	166.74	236.30	196.34	309.44	472.36	738.39	1098.35
Education and health services	36.01	66.24	105.82	166.92	260.28	205.49	316.67	510.78	838.62	1176.68
Educational services	34.16	62.22	103.60	168.58	259.22	173.18	285.44	500.16	736.56	1075.93
Elementary and secondary schools	31.61	60.00	103.00	174.10	279.00	157.22	306.23	551.36	856.68	1170.00
Junior colleges, colleges, and universities	37.28	62.86	102.79	156.80	223.87	180.00	243.10	412.94	560.00	787.43
Health care and social assistance	36.06	68.09	106.85	166.55	269.59	220.64	337.42	529.77	932.18	1273.10
Hospitals	36.06	66.24	103.00	150.39	221.15	190.64	264.45	390.66	581.09	923.72
Public administration	23.31	49.69	89.33	135.87	185.12	123.16	216.74	343.55	500.16	717.19

See footnotes at end of table.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ March 2018—continued

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

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$51.19	\$85.93	\$125.00	\$172.28	\$240.35	\$221.08	\$337.00	\$496.76	\$823.88	\$1182.20
1 to 49 workers	52.00	85.45	126.24	170.64	239.81	230.80	341.39	487.06	783.00	1154.06
50 to 99 workers	50.00	88.00	121.62	173.03	259.16	196.34	332.19	533.18	898.00	1228.78
100 workers or more	37.85	66.54	111.78	162.01	230.20	180.00	276.25	425.71	654.59	982.86
100 to 499 workers	39.65	70.00	116.05	167.24	234.60	193.33	303.58	470.14	746.76	1031.73
500 workers or more	36.06	62.33	108.08	154.19	219.48	156.21	252.05	378.74	557.00	836.44
Geographic areas										
Northeast	48.53	78.12	119.17	162.07	225.52	164.26	269.94	396.00	562.00	976.50
New England	50.25	93.11	131.32	181.87	245.81	201.78	314.45	407.50	576.75	852.65
Middle Atlantic	48.53	74.92	112.25	152.05	219.48	153.45	261.64	387.62	550.70	983.66
South	37.96	69.33	118.63	170.64	237.73	201.26	325.87	501.19	809.25	1110.81
South Atlantic	36.37	70.55	118.79	173.03	246.27	193.73	312.33	497.98	836.44	1121.01
East South Central	35.81	62.18	112.00	170.00	232.96	196.78	312.54	434.37	714.50	1101.92
West South Central	40.63	71.50	118.69	170.64	233.23	232.18	343.35	519.90	809.52	1110.81
Midwest	44.74	76.84	119.31	167.24	245.53	183.48	280.73	427.41	683.64	1066.41
East North Central	47.38	83.09	122.27	169.27	242.46	180.00	282.08	425.45	660.02	995.96
West North Central	40.00	71.50	110.79	163.19	259.77	191.62	280.46	439.45	757.32	1098.92
West	39.52	69.09	111.78	161.50	225.23	194.01	301.68	463.32	713.12	1032.27
Mountain	40.79	68.00	105.21	177.06	234.00	193.33	299.11	463.34	723.31	1088.55
Pacific	37.85	69.33	113.39	157.97	216.67	194.01	301.95	462.00	709.89	1023.56

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2018

(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	60	59	98	39	38	97	34	33	97
Worker characteristics									
Management, professional, and related	79	78	99	48	47	98	54	53	97
Management, business, and financial	83	82	99	60	59	98	62	59	96
Professional and related	77	76	99	43	42	98	51	50	97
Teachers	76	74	98	25	24	96	42	40	97
Primary, secondary, and special education school teachers	83	82	98	23	22	96	41	40	98
Registered nurses	83	82	99	46	45	97	61	60	98
Service	36	35	96	23	23	98	14	14	97
Protective service	67	65	97	28	28	98	21	21	99
Sales and office	57	55	98	40	39	96	33	31	96
Sales and related	42	40	96	33	31	93	19	17	92
Office and administrative support	65	64	99	44	43	98	41	40	98
Natural resources, construction, and maintenance	56	55	98	35	35	98	25	24	96
Construction, extraction, farming, fishing, and forestry	48	47	98	29	28	99	16	15	97
Installation, maintenance, and repair	64	62	98	42	40	97	34	33	96
Production, transportation, and material moving ...	64	62	97	46	44	96	30	29	96
Production	66	65	98	50	49	98	33	32	97
Transportation and material moving	62	60	96	43	40	93	27	25	95
Full time	75	73	98	47	46	98	44	42	97
Part time	14	13	90	16	15	93	5	5	95
Union	87	84	97	50	48	96	38	37	97
Nonunion	56	55	98	38	37	98	34	33	97
Average wage within the following categories: ³									
Lowest 25 percent	27	25	93	19	18	94	8	8	92
Lowest 10 percent	17	15	89	12	11	93	4	4	89
Second 25 percent	63	61	97	41	39	97	32	31	97
Third 25 percent	75	74	99	49	48	98	45	44	97
Highest 25 percent	84	83	99	54	54	99	58	56	97
Highest 10 percent	85	84	99	59	58	98	61	59	96
Establishment characteristics									
Goods-producing industries	69	68	98	51	51	99	37	36	97
Service-providing industries	59	57	98	37	36	97	34	33	97
Education and health services	70	69	99	33	32	98	44	43	98
Educational services	78	77	98	28	27	96	44	42	97
Elementary and secondary schools	78	76	98	24	23	96	38	37	97
Junior colleges, colleges, and universities	87	85	97	37	36	96	60	57	96
Health care and social assistance	66	65	99	36	35	98	44	43	98
Hospitals	89	88	99	49	48	98	68	66	98
Public administration	83	81	98	30	30	99	35	34	98

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2018—continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	43	42	98	30	29	98	24	24	97
1 to 49 workers	37	36	98	28	28	98	22	21	97
50 to 99 workers	59	57	97	35	34	98	31	30	97
100 workers or more	78	76	98	49	47	97	44	43	97
100 to 499 workers	71	70	97	46	44	96	37	36	97
500 workers or more	85	83	98	52	51	98	53	52	97
Geographic areas									
Northeast	60	59	98	63	62	99	32	31	97
New England	64	62	97	41	40	97	36	35	98
Middle Atlantic	58	57	99	70	69	99	31	30	96
South	61	60	97	33	32	96	33	32	96
South Atlantic	61	60	98	35	34	96	36	34	96
East South Central	60	58	96	31	30	96	35	33	95
West South Central	62	60	97	30	29	97	29	28	96
Midwest	62	60	97	41	40	97	38	38	98
East North Central	62	60	97	44	42	97	39	38	97
West North Central	61	60	99	34	34	98	37	37	98
West	57	56	98	29	29	98	33	32	97
Mountain	61	61	99	34	33	98	39	38	98
Pacific	55	54	98	27	27	98	30	30	97

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.

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/nchs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,¹ March 2018

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	5	95
Worker characteristics		
Management, professional, and related	5	95
Management, business, and financial	4	96
Professional and related	5	95
Teachers	9	91
Primary, secondary, and special education school teachers	9	91
Registered nurses	3	97
Service	6	94
Sales and office	5	95
Sales and related	7	93
Office and administrative support	4	96
Natural resources, construction, and maintenance	5	95
Construction, extraction, farming, fishing, and forestry	5	95
Installation, maintenance, and repair	4	96
Production, transportation, and material moving ...	5	95
Production	5	95
Transportation and material moving	6	94
Full time	5	95
Part time	5	95
Union	5	95
Nonunion	5	95
Average wage within the following categories: ²		
Lowest 25 percent	6	94
Lowest 10 percent	7	93
Second 25 percent	6	94
Third 25 percent	4	96
Highest 25 percent	5	95
Highest 10 percent	5	95
Establishment characteristics		
Service-providing industries	5	95
Education and health services	5	95
Educational services	9	91
Elementary and secondary schools	9	91
Junior colleges, colleges, and universities	10	90
Health care and social assistance	2	98
Hospitals	3	97
Public administration	7	93

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,¹ March 2018—continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	6	94
1 to 49 workers	6	94
50 to 99 workers	5	95
100 workers or more	5	95
100 to 499 workers	4	96
500 workers or more	5	95
Geographic areas		
Northeast	6	94
New England	10	90
Middle Atlantic	4	96
South	6	94
South Atlantic	5	95
East South Central	7	93
West South Central	6	94
Midwest	4	96
East North Central	5	95
West North Central	4	96
West	4	96
Mountain	4	96
Pacific	4	96

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ March 2018

(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	56	2	38	3	1
Worker characteristics					
Management, professional, and related	61	2	32	2	2
Management, business, and financial	68	2	27	1	1
Professional and related	58	2	35	3	2
Teachers	34	2	56	4	4
Primary, secondary, and special education school teachers	28	2	62	3	5
Registered nurses	78	—	17	—	—
Service	49	1	46	3	1
Protective service	39	1	53	5	2
Sales and office	59	3	35	2	1
Sales and related	59	4	35	2	1
Office and administrative support	59	2	35	3	1
Natural resources, construction, and maintenance	39	1	56	3	1
Construction, extraction, farming, fishing, and forestry	18	—	77	4	—
Installation, maintenance, and repair	54	1	41	3	1
Production, transportation, and material moving ...	50	2	43	5	1
Production	48	—	45	5	—
Transportation and material moving	52	2	41	5	1
Full time	56	2	38	3	1
Part time	49	4	42	6	1
Union	39	2	50	8	1
Nonunion	60	2	35	2	1
Average wage within the following categories: ²					
Lowest 25 percent	46	1	49	3	1
Lowest 10 percent	32	—	63	4	—
Second 25 percent	52	2	42	2	1
Third 25 percent	56	2	38	4	1
Highest 25 percent	62	2	32	3	1
Highest 10 percent	65	2	28	2	2
Establishment characteristics					
Service-providing industries	57	2	37	3	1
Education and health services	54	2	39	3	2
Educational services	38	2	53	4	4
Elementary and secondary schools	29	2	61	3	4
Junior colleges, colleges, and universities	54	3	36	5	3
Health care and social assistance	67	—	28	3	—
Hospitals	81	—	16	2	—
Public administration	35	2	53	7	3

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ March 2018—continued

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
1 to 99 workers	47	1	49	1	1
1 to 49 workers	48	1	48	1	1
50 to 99 workers	45	—	51	2	—
100 workers or more	61	2	32	4	1
100 to 499 workers	57	3	35	3	1
500 workers or more	64	2	29	4	1
Geographic areas					
Northeast	62	2	30	5	1
New England	60	—	33	4	—
Middle Atlantic	63	2	29	6	1
South	57	2	36	2	2
South Atlantic	60	3	32	2	3
East South Central	57	—	34	5	—
West South Central	53	1	45	1	1
Midwest	54	1	41	3	1
East North Central	54	1	42	2	(³)
West North Central	56	1	37	4	1
West	50	1	46	2	1
Mountain	54	—	42	2	—
Pacific	48	2	48	2	1

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹ March 2018

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

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	(³)	64	9	22	4	1.3	1.0
Worker characteristics							
Management, professional, and related	(³)	61	10	25	5	1.4	1.0
Management, business, and financial	1	58	8	27	6	1.4	1.0
Professional and related	–	62	11	23	–	1.4	1.0
Teachers	–	49	21	23	–	1.5	1.3
Primary, secondary, and special education school teachers	–	49	25	21	5	1.5	1.3
Registered nurses	–	82	8	8	–	1.1	1.0
Service	–	73	8	16	–	1.3	1.0
Protective service	–	65	9	18	8	1.4	1.0
Sales and office	1	66	9	20	4	1.3	1.0
Sales and related	–	71	9	18	–	1.3	1.0
Office and administrative support	1	64	9	21	5	1.4	1.0
Natural resources, construction, and maintenance	–	64	8	23	–	1.4	1.0
Construction, extraction, farming, fishing, and forestry	–	68	–	18	–	1.3	1.0
Installation, maintenance, and repair	–	64	7	24	–	1.4	1.0
Production, transportation, and material moving ...	–	64	11	22	–	1.3	1.0
Production	–	58	8	31	–	1.4	1.0
Transportation and material moving	–	70	13	14	–	1.2	1.0
Full time	(³)	64	10	22	4	1.3	1.0
Part time	–	71	7	21	–	1.3	1.0
Union	–	65	14	16	–	1.3	1.0
Nonunion	1	64	9	23	4	1.3	1.0
Average wage within the following categories: ⁴							
Lowest 25 percent	–	75	8	16	–	1.2	1.0
Lowest 10 percent	–	73	5	20	–	1.3	1.0
Second 25 percent	1	68	9	18	4	1.3	1.0
Third 25 percent	1	62	10	23	4	1.4	1.0
Highest 25 percent	(³)	60	9	26	4	1.4	1.0
Highest 10 percent	–	57	9	28	–	1.4	1.0
Establishment characteristics							
Service-providing industries	1	66	10	20	4	1.3	1.0
Education and health services	–	67	11	17	–	1.3	1.0
Educational services	–	49	19	24	–	1.5	1.0
Elementary and secondary schools	–	48	23	24	6	1.5	1.3
Junior colleges, colleges, and universities	–	49	15	25	–	1.4	1.0
Health care and social assistance	–	75	8	14	–	1.2	1.0
Hospitals	–	78	11	10	1	1.2	1.0
Public administration	–	55	17	22	6	1.4	1.0

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹ March 2018—continued

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

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
1 to 99 workers	1	63	11	21	4	1.3	1.0
1 to 49 workers	1	63	10	22	4	1.3	1.0
50 to 99 workers	—	61	12	20	—	1.4	1.0
100 workers or more	—	65	9	23	—	1.3	1.0
100 to 499 workers	—	64	8	23	—	1.4	1.0
500 workers or more	—	65	9	22	—	1.3	1.0
Geographic areas							
Northeast	—	62	14	21	—	1.3	1.0
New England	—	61	13	23	—	1.3	1.0
Middle Atlantic	—	62	14	20	—	1.3	1.0
South	1	64	8	24	4	1.3	1.0
South Atlantic	1	65	9	22	3	1.3	1.0
East South Central	—	65	6	24	5	1.4	1.0
West South Central	—	60	8	28	—	1.4	1.0
Midwest	—	67	10	20	—	1.3	1.0
East North Central	—	68	9	19	4	1.3	1.0
West North Central	—	64	—	20	5	1.3	1.0
West	(³)	64	7	24	5	1.4	1.0
Mountain	—	71	7	21	—	1.3	1.0
Pacific	—	60	7	26	—	1.4	1.0

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Less than 0.5.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,¹ March 2018

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

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	77	\$50,000	\$50,000	\$200,000	\$500,000	\$1,000,000	23
Worker characteristics							
Management, professional, and related	77	50,000	100,000	250,000	675,000	–	23
Management, business, and financial	79	50,000	–	250,000	650,000	–	21
Professional and related	76	50,000	100,000	275,000	700,000	–	24
Teachers	60	50,000	50,000	150,000	300,000	500,000	40
Primary, secondary, and special education school teachers	51	50,000	50,000	–	300,000	500,000	49
Registered nurses	84	50,000	–	–	–	1,000,000	16
Service	77	–	50,000	150,000	500,000	1,000,000	23
Protective service	70	50,000	50,000	150,000	–	500,000	30
Sales and office	82	50,000	50,000	200,000	500,000	1,000,000	18
Sales and related	86	50,000	50,000	–	500,000	–	14
Office and administrative support	80	50,000	–	200,000	500,000	–	20
Natural resources, construction, and maintenance	76	50,000	50,000	200,000	500,000	–	24
Construction, extraction, farming, fishing, and forestry	74	50,000	100,000	200,000	–	1,000,000	26
Installation, maintenance, and repair	77	50,000	50,000	200,000	500,000	–	23
Production, transportation, and material moving ...	69	50,000	50,000	150,000	500,000	1,000,000	31
Production	69	50,000	–	–	500,000	1,000,000	31
Transportation and material moving	70	50,000	50,000	100,000	300,000	500,000	30
Full time	78	50,000	50,000	200,000	500,000	1,000,000	22
Part time	67	50,000	–	–	500,000	1,000,000	33
Union	65	50,000	50,000	150,000	–	1,000,000	35
Nonunion	79	50,000	50,000	250,000	500,000	1,000,000	21
Average wage within the following categories: ³							
Lowest 25 percent	76	50,000	50,000	–	500,000	1,000,000	24
Lowest 10 percent	82	50,000	50,000	–	–	1,000,000	18
Second 25 percent	79	50,000	50,000	150,000	500,000	1,000,000	21
Third 25 percent	77	50,000	–	200,000	500,000	1,000,000	23
Highest 25 percent	77	50,000	100,000	300,000	–	–	23
Highest 10 percent	77	50,000	–	300,000	–	2,000,000	23
Establishment characteristics							
Service-providing industries	78	50,000	50,000	200,000	500,000	1,000,000	22
Education and health services	75	50,000	–	200,000	500,000	1,000,000	25
Educational services	65	50,000	50,000	170,000	300,000	500,000	35
Elementary and secondary schools	53	50,000	50,000	200,000	300,000	500,000	47
Junior colleges, colleges, and universities	77	50,000	50,000	–	350,000	500,000	23
Health care and social assistance	80	50,000	100,000	250,000	500,000	1,000,000	20
Hospitals	85	50,000	150,000	500,000	–	1,000,000	15
Public administration	61	40,000	–	150,000	300,000	500,000	39

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,¹ March 2018—continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	78	\$50,000	\$50,000	\$150,000	\$500,000	\$1,000,000	22
1 to 49 workers	82	50,000	50,000	150,000	500,000	—	18
50 to 99 workers	71	50,000	50,000	150,000	500,000	750,000	29
100 workers or more	77	50,000	50,000	250,000	600,000	1,000,000	23
100 to 499 workers	77	50,000	50,000	200,000	500,000	—	23
500 workers or more	77	50,000	—	300,000	850,000	1,000,000	23
Geographic areas							
Northeast	72	50,000	—	200,000	500,000	1,000,000	28
New England	76	50,000	100,000	200,000	500,000	1,000,000	24
Middle Atlantic	71	50,000	50,000	200,000	500,000	1,000,000	29
South	80	50,000	50,000	200,000	500,000	—	20
South Atlantic	80	50,000	—	—	—	—	20
East South Central	78	50,000	50,000	—	500,000	1,000,000	22
West South Central	80	50,000	50,000	200,000	500,000	—	20
Midwest	75	50,000	50,000	—	500,000	—	25
East North Central	78	50,000	—	250,000	500,000	—	22
West North Central	69	50,000	50,000	200,000	500,000	1,000,000	31
West	80	50,000	—	200,000	750,000	1,000,000	20
Mountain	79	50,000	—	250,000	1,000,000	1,000,000	21
Pacific	81	50,000	50,000	200,000	—	1,000,000	19

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² March 2018

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

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$10,000	\$10,000	\$20,000	\$40,000	\$50,000
Worker characteristics					
Management, professional, and related	–	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	6,000	15,000	25,000	50,000	50,000
Teachers	6,000	15,000	25,000	50,000	50,000
Primary, secondary, and special education school teachers	–	15,000	25,000	50,000	50,000
Registered nurses	5,000	10,000	–	50,000	–
Service	5,000	10,000	15,000	25,000	50,000
Protective service	5,000	10,000	15,000	–	50,000
Sales and office	10,000	–	20,000	–	50,000
Sales and related	10,000	15,000	20,000	25,000	50,000
Office and administrative support	10,000	–	20,000	50,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	20,000	–	50,000
Construction, extraction, farming, fishing, and forestry	–	10,000	20,000	25,000	50,000
Installation, maintenance, and repair	10,000	15,000	20,000	35,000	50,000
Production, transportation, and material moving	10,000	15,000	20,000	25,000	50,000
Production	10,000	15,000	20,000	25,000	50,000
Transportation and material moving	10,000	15,000	20,000	25,000	40,000
Full time	10,000	12,000	20,000	40,000	50,000
Part time	5,000	5,000	15,000	–	50,000
Union	5,000	10,000	20,000	41,116	50,000
Nonunion	10,000	15,000	20,000	–	50,000
Average wage within the following categories: ⁴					
Lowest 25 percent	5,000	10,000	15,000	20,000	25,000
Lowest 10 percent	5,000	10,000	15,000	15,000	25,000
Second 25 percent	10,000	15,000	20,000	25,000	50,000
Third 25 percent	10,000	12,500	20,000	40,000	50,000
Highest 25 percent	6,000	15,000	25,000	50,000	50,000
Highest 10 percent	5,000	–	25,000	50,000	50,000
Establishment characteristics					
Service-providing industries	–	10,000	20,000	40,000	50,000
Education and health services	6,000	10,000	25,000	50,000	50,000
Educational services	6,000	–	25,000	50,000	50,000
Elementary and secondary schools	–	15,000	25,000	50,000	50,000
Junior colleges, colleges, and universities	5,000	–	25,000	50,000	50,000
Health care and social assistance	–	10,000	20,000	–	50,000
Hospitals	5,000	10,000	–	50,000	–
Public administration	5,000	10,000	20,000	35,000	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² March 2018—continued

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

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$10,000	\$15,000	\$20,000	\$40,000	\$50,000
1 to 49 workers	10,000	—	20,000	40,000	50,000
50 to 99 workers	10,000	15,000	20,000	40,000	50,000
100 workers or more	6,000	10,000	20,000	40,000	50,000
100 to 499 workers	10,000	—	20,000	30,000	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000
Geographic areas					
Northeast	5,000	10,000	21,000	50,000	50,000
New England	5,000	10,000	20,000	—	50,000
Middle Atlantic	6,000	10,000	25,000	50,000	50,000
South	10,000	10,000	20,000	25,000	50,000
South Atlantic	10,000	—	20,000	25,000	50,000
East South Central	10,000	15,000	20,000	—	50,000
West South Central	—	10,000	—	—	50,000
Midwest	10,000	15,000	20,000	35,000	50,000
East North Central	10,000	15,000	20,000	35,000	50,000
West North Central	10,000	15,000	25,000	—	50,000
West	5,000	10,000	20,000	50,000	50,000
Mountain	10,000	15,000	25,000	50,000	50,000
Pacific	5,000	10,000	20,000	40,000	50,000

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

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 22. Short-term disability plans: Method of funding, civilian workers,¹ March 2018

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
All workers	42	43	15	(³)
Worker characteristics				
Management, professional, and related	45	43	12	(³)
Management, business, and financial	47	42	—	—
Professional and related	44	44	—	—
Teachers	48	37	—	—
Primary, secondary, and special education school teachers	46	44	—	—
Registered nurses	39	51	10	—
Service	—	39	33	—
Protective service	34	42	—	—
Sales and office	46	38	—	—
Sales and related	50	35	15	—
Office and administrative support	45	39	—	—
Natural resources, construction, and maintenance	35	50	—	—
Construction, extraction, farming, fishing, and forestry	26	56	—	—
Installation, maintenance, and repair	40	47	—	—
Production, transportation, and material moving ...	41	49	—	—
Production	47	47	—	—
Transportation and material moving	34	52	14	—
Full time	43	44	12	(³)
Part time	—	30	43	—
Union	36	48	—	—
Nonunion	43	42	15	(³)
Average wage within the following categories: ⁴				
Lowest 25 percent	33	37	—	—
Lowest 10 percent	33	33	34	—
Second 25 percent	40	44	16	(³)
Third 25 percent	42	46	12	(³)
Highest 25 percent	46	42	12	(³)
Highest 10 percent	47	41	—	—
Establishment characteristics				
Service-providing industries	41	41	17	(³)
Education and health services	33	50	—	—
Educational services	47	38	—	—
Elementary and secondary schools	41	47	—	—
Junior colleges, colleges, and universities	60	26	14	—
Health care and social assistance	26	56	—	—
Hospitals	39	50	11	—
Public administration	38	48	—	—

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, civilian workers,¹ March 2018—continued

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
1 to 99 workers	31	46	23	(³)
1 to 49 workers	31	43	26	(³)
50 to 99 workers	29	52	—	—
100 workers or more	49	41	10	(³)
100 to 499 workers	45	44	11	(³)
500 workers or more	53	38	9	(³)
Geographic areas				
Northeast	22	31	46	(³)
New England	36	62	—	—
Middle Atlantic	—	26	54	—
South	51	49	—	—
South Atlantic	49	51	—	—
East South Central	54	45	—	—
West South Central	53	47	—	—
Midwest	55	45	—	(³)
East North Central	54	45	—	(³)
West North Central	56	44	—	—
West	41	50	—	—
Mountain	37	63	—	—
Pacific	44	42	—	—

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Less than 0.5.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,¹ March 2018

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	15	85
Worker characteristics		
Management, professional, and related	12	88
Management, business, and financial	12	88
Professional and related	12	88
Teachers	12	88
Primary, secondary, and special education school teachers	13	87
Registered nurses	16	84
Service	29	71
Protective service	28	72
Sales and office	16	84
Sales and related	18	82
Office and administrative support	16	84
Natural resources, construction, and maintenance	12	88
Construction, extraction, farming, fishing, and forestry	12	88
Installation, maintenance, and repair	12	88
Production, transportation, and material moving	11	89
Production	7	92
Transportation and material moving	15	85
Full time	13	87
Part time	38	62
Union	15	85
Nonunion	15	85
Average wage within the following categories: ²		
Lowest 25 percent	29	71
Lowest 10 percent	35	65
Second 25 percent	16	84
Third 25 percent	11	89
Highest 25 percent	12	88
Highest 10 percent	13	87
Establishment characteristics		
Goods-producing industries	9	91
Service-providing industries	17	83
Education and health services	17	83
Educational services	12	88
Elementary and secondary schools	15	85
Junior colleges, colleges, and universities	7	93
Health care and social assistance	19	81
Hospitals	16	84
Public administration	15	85

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,¹ March 2018—continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	20	80
1 to 49 workers	21	79
50 to 99 workers	19	81
100 workers or more	12	88
100 to 499 workers	14	86
500 workers or more	10	90
Geographic areas		
Northeast	37	63
New England	4	96
Middle Atlantic	43	57
South	4	96
South Atlantic	4	96
West South Central	4	96
Midwest	5	95
East North Central	4	96
West North Central	7	93
West	9	91
Mountain	4	96
Pacific	13	87

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,¹
March 2018**

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	5	2	73	20	(²)
Worker characteristics					
Management, professional, and related	1	1	72	26	1
Management, business, and financial	2	—	62	35	—
Professional and related	1	1	77	20	1
Teachers	—	—	83	12	4
Primary, secondary, and special education school teachers	—	—	82	10	6
Registered nurses	—	—	93	5	—
Service	5	—	88	6	—
Protective service	—	—	88	7	—
Sales and office	2	1	72	23	1
Sales and related	4	—	72	22	—
Office and administrative support	2	1	73	24	(²)
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	16	—	63	16	—
Installation, maintenance, and repair	35	5	54	—	—
Production, transportation, and material moving ... Production	4	4	68	24	—
Transportation and material moving	13	—	68	13	—
Production	17	—	60	17	—
Transportation and material moving	9	—	76	9	—
Full time	5	2	71	21	(²)
Part time	—	3	86	9	—
Union	16	9	63	11	1
Nonunion	3	1	75	22	(²)
Average wage within the following categories: ³					
Lowest 25 percent	5	—	83	10	—
Lowest 10 percent	—	2	82	—	—
Second 25 percent	7	1	76	15	(²)
Third 25 percent	5	4	72	19	(²)
Highest 25 percent	3	2	67	28	1
Highest 10 percent	1	1	66	31	1
Establishment characteristics					
Goods-producing industries	16	4	61	18	(²)
Service-providing industries	2	2	75	20	(²)
Education and health services	2	—	89	8	—
Educational services	—	—	83	14	3
Elementary and secondary schools	—	—	85	10	4
Junior colleges, colleges, and universities Health care and social assistance	1	—	77	21	—
Hospitals	2	—	92	6	—
Public administration	—	—	91	6	—
Public administration	—	—	94	6	—

See footnotes at end of table.

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,¹
March 2018—continued**

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
1 to 99 workers	5	1	78	15	(²)
1 to 49 workers	5	1	78	15	1
50 to 99 workers	6	1	78	15	—
100 workers or more	5	3	69	22	(²)
100 to 499 workers	6	2	72	20	(²)
500 workers or more	4	4	66	25	1
Geographic areas					
Northeast	2	—	84	12	—
New England	5	—	69	24	—
Middle Atlantic	2	—	87	10	—
South	4	3	67	26	(²)
South Atlantic	4	2	68	25	1
East South Central	—	6	64	22	—
West South Central	4	2	66	29	—
Midwest	10	—	65	22	—
East North Central	10	—	64	23	—
West North Central	11	—	66	21	—
West	3	2	74	19	1
Mountain	4	—	76	17	—
Pacific	3	2	73	20	2

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 25. Short-term disability plans: Duration of benefits, civilian workers,¹ March 2018

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

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	93	12	20	26	26	26	7
Worker characteristics							
Management, professional, and related	94	12	18	26	26	26	6
Management, business, and financial	96	12	18	26	26	26	4
Professional and related	92	12	18	26	26	26	8
Teachers	92	12	–	26	26	52	8
Primary, secondary, and special education school teachers	90	12	13	26	26	52	10
Registered nurses	93	12	18	26	26	26	7
Service	96	13	21	26	26	26	4
Protective service	95	12	–	26	26	26	5
Sales and office	93	12	18	26	26	26	7
Sales and related	91	12	–	26	26	26	9
Office and administrative support	94	12	20	26	26	26	6
Natural resources, construction, and maintenance	91	13	25	26	26	–	9
Construction, extraction, farming, fishing, and forestry	93	13	26	26	26	–	7
Installation, maintenance, and repair	90	13	25	26	26	52	10
Production, transportation, and material moving ...	92	13	21	26	26	26	8
Transportation and material moving	94	13	25	26	26	26	6
Full time	93	12	18	26	26	26	7
Part time	96	13	26	26	26	26	4
Union	89	13	26	26	26	26	11
Nonunion	94	12	18	26	26	26	6
Average wage within the following categories: ³							
Lowest 25 percent	95	12	21	26	26	26	5
Lowest 10 percent	94	12	–	26	26	–	6
Second 25 percent	95	12	21	26	26	26	5
Third 25 percent	93	12	18	26	26	26	7
Highest 25 percent	92	12	21	26	26	26	8
Highest 10 percent	92	12	24	26	26	26	8
Establishment characteristics							
Service-providing industries	94	12	20	26	26	26	6
Education and health services	94	12	18	26	26	26	6
Educational services	90	12	22	26	26	52	10
Elementary and secondary schools	86	12	13	26	26	52	14
Health care and social assistance	96	12	–	26	26	26	4
Hospitals	92	12	18	26	26	26	8
Public administration	88	–	25	26	26	52	12

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, civilian workers,¹ March 2018—continued

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

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	95	12	18	26	26	26	5
1 to 49 workers	96	12	20	26	26	26	4
50 to 99 workers	94	12	—	26	26	26	6
100 workers or more	92	12	21	26	26	26	8
100 to 499 workers	95	12	—	26	26	26	5
500 workers or more	90	12	25	26	26	26	10
Geographic areas							
Northeast	95	—	26	26	26	26	5
New England	96	12	—	26	26	26	4
Middle Atlantic	94	25	26	26	26	26	6
South	93	12	13	26	26	26	7
South Atlantic	94	12	13	26	26	26	6
West South Central	94	11	13	26	26	26	6
Midwest	91	12	13	26	26	26	9
East North Central	90	12	13	26	26	26	10
West North Central	95	12	13	26	26	26	5
West	95	12	—	26	26	26	5
Mountain	95	11	13	21	26	26	5
Pacific	94	13	25	26	26	26	6

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ March 2018

(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	25	2	39	20	14	61.8	60.0
Worker characteristics								
Management, professional, and related	1	20	2	40	21	17	63.5	60.0
Management, business, and financial	—	15	—	41	24	17	64.1	60.0
Professional and related	—	22	—	40	19	17	63.2	60.0
Teachers	—	35	—	17	29	15	63.1	60.0
Primary, secondary, and special education school teachers	—	33	—	17	36	12	62.9	60.0
Registered nurses	—	26	—	49	18	—	58.8	60.0
Service	—	37	—	34	20	7	58.7	60.0
Protective service	—	33	—	31	—	9	60.2	60.0
Sales and office	1	30	2	38	18	11	60.9	60.0
Sales and related	—	35	—	37	14	12	60.9	60.0
Office and administrative support	1	28	3	38	19	11	60.8	60.0
Natural resources, construction, and maintenance	—	25	—	37	23	11	61.1	60.0
Construction, extraction, farming, fishing, and forestry	—	37	—	26	27	—	59.0	60.0
Installation, maintenance, and repair	—	19	—	43	21	13	62.2	60.0
Production, transportation, and material moving ...	—	20	—	44	17	17	62.6	60.0
Production	—	16	—	42	16	22	63.3	60.0
Transportation and material moving	—	22	—	45	19	12	62.0	60.0
Full time	1	24	2	41	18	15	62.1	60.0
Part time	—	38	—	25	28	5	59.2	60.0
Union	1	29	4	30	27	9	60.3	60.0
Nonunion	1	25	1	41	18	15	62.1	60.0
Average wage within the following categories: ²								
Lowest 25 percent	—	40	—	33	18	7	58.4	60.0
Lowest 10 percent	—	35	—	29	25	9	59.5	60.0
Second 25 percent	1	28	2	40	19	11	60.4	60.0
Third 25 percent	1	21	1	44	19	15	62.3	60.0
Highest 25 percent	1	19	2	38	22	19	64.2	60.0
Highest 10 percent	—	19	—	37	21	21	65.3	60.0
Establishment characteristics								
Goods-producing industries	2	16	1	41	18	22	63.9	60.0
Service-providing industries	(³)	27	2	39	20	12	61.4	60.0
Education and health services	—	26	—	44	19	9	60.4	60.0
Educational services	—	37	—	18	23	15	62.0	60.0
Elementary and secondary schools	—	41	3	14	31	10	61.1	60.0
Junior colleges, colleges, and universities	—	28	—	24	13	23	64.4	60.0
Health care and social assistance	—	20	—	55	18	6	59.7	60.0
Hospitals	—	26	—	51	15	5	58.8	60.0
Public administration	—	38	—	27	25	8	59.1	60.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ March 2018—continued

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
1 to 99 workers	(³)	25	2	38	23	12	61.9	60.0
1 to 49 workers	—	27	—	36	23	11	61.4	60.0
50 to 99 workers	—	21	—	42	22	13	63.1	60.0
100 workers or more	1	25	2	40	17	15	61.7	60.0
100 to 499 workers	2	25	1	41	17	15	61.0	60.0
500 workers or more	(³)	25	2	39	18	15	62.4	60.0
Geographic areas								
Northeast	—	37	—	22	34	6	60.3	60.0
New England	—	8	—	52	23	13	63.4	60.0
Middle Atlantic	—	41	—	18	36	5	59.8	60.0
South	—	22	—	51	9	17	62.4	60.0
South Atlantic	1	25	—	47	9	18	61.6	60.0
East South Central	—	15	—	49	—	—	65.5	60.0
West South Central	—	17	—	60	8	14	62.5	60.0
Midwest	—	20	—	49	12	18	62.7	60.0
East North Central	—	21	—	49	11	18	62.4	60.0
West North Central	—	16	—	50	13	19	63.5	60.0
West	—	15	—	42	17	17	62.8	60.0
Mountain	—	13	2	49	—	21	62.9	60.0
Pacific	—	16	—	37	18	15	62.7	60.0

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2018

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	76	\$170	\$230	\$633	\$1,500	\$2,500	24
Worker characteristics							
Management, professional, and related	74	170	500	750	2,000	2,500	26
Management, business, and financial	76	170	559	1,000	2,000	2,500	24
Professional and related	73	170	500	700	2,000	2,500	27
Teachers	82	170	200	615	750	–	18
Primary, secondary, and special education school teachers	86	200	–	692	808	1,000	14
Registered nurses	67	215	577	–	2,325	3,000	33
Service	75	170	170	500	637	1,662	25
Protective service	82	170	170	600	–	2,500	18
Sales and office	80	170	200	633	1,500	2,500	20
Sales and related	85	170	200	500	1,385	–	15
Office and administrative support	79	170	200	637	1,500	2,500	21
Natural resources, construction, and maintenance	77	170	260	595	1,000	2,000	23
Construction, extraction, farming, fishing, and forestry	81	170	–	500	750	–	19
Installation, maintenance, and repair	75	170	350	600	1,250	2,500	25
Production, transportation, and material moving	72	170	350	584	1,000	1,730	28
Production	66	170	300	633	1,500	2,500	34
Transportation and material moving	78	170	–	500	1,000	1,500	22
Full time	74	170	275	637	1,500	2,500	26
Part time	86	170	170	500	633	700	14
Union	80	170	200	500	633	1,150	20
Nonunion	75	170	300	645	1,500	2,500	25
Average wage within the following categories: ³							
Lowest 25 percent	82	170	170	500	645	1,730	18
Second 25 percent	77	170	200	615	1,167	2,325	23
Third 25 percent	74	170	462	692	1,500	2,500	26
Highest 25 percent	73	170	450	700	2,000	2,500	27
Highest 10 percent	73	170	–	831	2,000	2,500	27
Establishment characteristics							
Goods-producing industries	71	170	350	700	1,500	2,500	29
Service-providing industries	77	170	200	633	1,500	2,500	23
Education and health services	72	170	250	637	1,500	2,500	28
Educational services	74	170	185	595	692	–	26
Elementary and secondary schools	79	170	200	604	692	1,000	21
Junior colleges, colleges, and universities	62	170	185	595	692	1,500	38
Health care and social assistance	71	170	500	692	2,000	2,500	29
Hospitals	73	185	595	1,000	2,350	3,000	27
Public administration	71	135	200	576	–	1,500	29

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2018—continued

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	78	\$170	\$200	\$615	\$1,000	\$2,000	22
1 to 49 workers	77	170	170	615	1,000	2,000	23
50 to 99 workers	79	170	300	615	1,000	2,000	21
100 workers or more	74	170	260	675	1,730	2,500	26
100 to 499 workers	77	170	275	633	1,500	2,500	23
500 workers or more	71	170	—	692	2,076	3,000	29
Geographic areas							
Northeast	90	170	170	500	633	1,200	10
New England	76	200	500	700	1,500	2,500	24
Middle Atlantic	92	170	170	—	633	808	8
South	68	200	500	1,000	2,000	2,500	32
South Atlantic	71	200	500	1,000	2,000	2,500	29
East South Central	57	200	500	1,000	1,500	2,423	43
West South Central	67	—	550	—	2,500	2,771	33
Midwest	62	—	500	1,000	—	2,500	38
East North Central	61	200	500	1,000	—	2,500	39
West North Central	63	275	500	1,000	2,157	—	37
West	77	185	570	1,000	2,000	2,500	23
Mountain	70	—	1,000	1,385	2,000	2,310	30
Pacific	82	185	—	—	2,300	3,000	18

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,¹ March 2018

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	8	92
Worker characteristics		
Management, professional, and related	8	92
Management, business, and financial	6	94
Professional and related	9	91
Teachers	20	80
Primary, secondary, and special education school teachers	24	76
Registered nurses	4	96
Service	8	92
Sales and office	7	93
Sales and related	7	93
Office and administrative support	7	93
Natural resources, construction, and maintenance	9	91
Construction, extraction, farming, fishing, and forestry	5	95
Installation, maintenance, and repair	10	90
Production, transportation, and material moving ...	7	93
Production	5	95
Transportation and material moving	9	91
Full time	8	92
Part time	6	94
Union	12	88
Nonunion	7	93
Average wage within the following categories: ²		
Lowest 25 percent	12	88
Second 25 percent	7	93
Third 25 percent	7	93
Highest 25 percent	8	92
Highest 10 percent	8	92
Establishment characteristics		
Goods-producing industries	6	94
Service-providing industries	8	92
Education and health services	9	91
Educational services	17	83
Elementary and secondary schools	20	80
Junior colleges, colleges, and universities	12	88
Health care and social assistance	5	95
Hospitals	5	95
Public administration	15	85

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,¹ March 2018—continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	7	93
1 to 49 workers	5	95
50 to 99 workers	10	90
100 workers or more	8	92
100 to 499 workers	8	92
500 workers or more	8	92
Geographic areas		
Northeast	8	92
New England	4	96
Middle Atlantic	9	91
South	8	92
South Atlantic	9	91
West South Central	5	95
Midwest	9	91
East North Central	10	90
West North Central	6	94
West	6	94
Mountain	9	91
Pacific	3	97

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,¹ March 2018

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	95	3	2	(²)
Worker characteristics				
Management, professional, and related	96	4	(²)	(²)
Management, business, and financial	96	4	—	—
Professional and related	95	4	1	(²)
Teachers	95	2	2	1
Primary, secondary, and special education school teachers	95	2	2	1
Registered nurses	97	—	—	—
Service	97	2	—	—
Protective service	96	—	—	—
Sales and office	97	2	—	—
Sales and related	96	3	—	—
Office and administrative support	98	2	—	—
Natural resources, construction, and maintenance	87	3	8	1
Installation, maintenance, and repair	94	4	—	—
Production, transportation, and material moving ...	89	4	6	1
Production	86	5	7	1
Transportation and material moving	93	3	—	—
Full time	95	3	1	(²)
Part time	95	4	—	—
Union	89	2	8	2
Nonunion	96	4	—	—
Average wage within the following categories: ³				
Lowest 25 percent	96	4	—	—
Second 25 percent	97	2	—	—
Third 25 percent	94	3	3	(²)
Highest 25 percent	94	4	1	(²)
Highest 10 percent	93	6	1	(²)
Establishment characteristics				
Goods-producing industries	86	8	6	1
Service-providing industries	97	2	1	(²)
Education and health services	97	2	1	(²)
Educational services	96	2	1	1
Elementary and secondary schools	96	1	2	1
Junior colleges, colleges, and universities	97	3	—	—
Health care and social assistance	98	—	—	—
Hospitals	98	—	—	—
Public administration	98	2	—	—

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,¹ March 2018—continued

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
1 to 99 workers	95	3	1	(²)
1 to 49 workers	95	3	—	—
50 to 99 workers	96	—	1	—
100 workers or more	94	4	2	(²)
100 to 499 workers	96	3	1	(²)
500 workers or more	93	4	2	(²)
Geographic areas				
Northeast	95	3	—	—
New England	98	—	2	—
Middle Atlantic	94	5	—	—
South	95	4	—	—
South Atlantic	98	2	—	—
East South Central	90	7	—	—
West South Central	93	7	—	—
Midwest	92	4	4	(²)
East North Central	92	4	4	(²)
West North Central	92	4	—	—
West	98	1	—	—
Mountain	98	1	—	—
Pacific	97	—	—	1

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ March 2018

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	25	60	8	6	1	58.1	60.0
Worker characteristics							
Management, professional, and related	25	57	10	7	1	58.2	60.0
Management, business, and financial	22	64	7	6	1	58.3	60.0
Professional and related	26	54	11	8	1	58.2	60.0
Teachers	13	44	24	15	3	60.8	60.0
Primary, secondary, and special education school teachers	16	34	26	20	4	60.9	60.0
Registered nurses	41	54	3	—	—	55.7	60.0
Service	28	58	7	6	1	57.9	60.0
Protective service	26	47	—	15	—	59.2	60.0
Sales and office	27	61	5	6	1	57.6	60.0
Sales and related	24	66	—	5	—	57.7	60.0
Office and administrative support	28	60	5	7	1	57.6	60.0
Natural resources, construction, and maintenance	20	66	9	—	—	58.8	60.0
Installation, maintenance, and repair	23	67	6	—	—	58.0	60.0
Production, transportation, and material moving ...	24	66	5	4	1	58.0	60.0
Production	26	61	7	—	—	58.0	60.0
Transportation and material moving	22	71	3	—	—	58.0	60.0
Full time	25	60	8	6	1	58.1	60.0
Part time	28	57	8	5	2	58.0	60.0
Union	28	51	8	11	2	58.4	60.0
Nonunion	25	61	8	5	1	58.0	60.0
Average wage within the following categories: ²							
Lowest 25 percent	26	62	6	5	1	57.7	60.0
Second 25 percent	27	61	6	5	1	57.7	60.0
Third 25 percent	24	61	8	6	1	58.2	60.0
Highest 25 percent	25	57	9	8	1	58.3	60.0
Highest 10 percent	24	58	9	8	1	58.3	60.0
Establishment characteristics							
Goods-producing industries	24	57	13	—	—	58.6	60.0
Service-providing industries	26	60	7	6	1	58.0	60.0
Education and health services	27	55	11	6	1	58.0	60.0
Educational services	12	48	21	15	3	60.8	60.0
Elementary and secondary schools	14	37	25	21	4	61.3	60.0
Junior colleges, colleges, and universities	10	63	17	7	2	60.1	60.0
Health care and social assistance	35	59	4	1	—	56.4	60.0
Hospitals	43	52	2	3	—	55.3	60.0
Public administration	20	44	13	20	2	60.3	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ March 2018—continued

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
1 to 99 workers	21	62	10	7	1	58.8	60.0
1 to 49 workers	22	64	7	6	1	58.4	60.0
50 to 99 workers	19	56	15	8	2	59.6	60.0
100 workers or more	28	59	7	6	1	57.6	60.0
100 to 499 workers	22	65	6	6	1	58.4	60.0
500 workers or more	32	54	8	6	(³)	57.0	60.0
Geographic areas							
Northeast	24	67	3	5	(³)	57.9	60.0
New England	22	67	6	—	—	58.2	60.0
Middle Atlantic	25	68	—	5	—	57.8	60.0
South	27	60	9	4	(³)	57.6	60.0
South Atlantic	26	58	12	4	1	57.8	60.0
East South Central	23	69	—	4	—	57.9	60.0
West South Central	31	60	—	4	—	57.0	60.0
Midwest	26	60	6	7	2	58.0	60.0
East North Central	28	58	6	8	1	57.7	60.0
West North Central	21	64	6	6	2	58.6	60.0
West	24	53	13	10	(³)	58.9	60.0
Mountain	19	59	—	13	—	59.7	60.0
Pacific	27	49	15	—	—	58.4	60.0

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2018

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	88	\$3,500	\$5,000	\$8,000	\$10,900	\$15,000	12
Worker characteristics							
Management, professional, and related	88	3,900	5,000	8,000	12,000	17,500	12
Management, business, and financial	89	5,000	6,000	10,000	15,000	20,000	11
Professional and related	87	3,900	5,000	7,500	10,500	15,000	13
Teachers	77	1,900	3,900	5,000	7,500	10,000	23
Primary, secondary, and special education school teachers	73	1,500	3,900	5,000	6,111	10,000	27
Registered nurses	86	–	5,000	7,500	10,000	15,000	14
Service	89	–	5,000	6,667	10,000	12,500	11
Protective service	74	3,102	5,000	5,000	6,500	12,000	26
Sales and office	89	3,900	5,000	8,000	12,500	20,000	11
Sales and related	87	5,000	5,000	9,000	12,000	20,000	13
Office and administrative support	89	3,900	5,000	8,000	12,500	20,000	11
Natural resources, construction, and maintenance	86	–	5,000	7,000	10,000	15,000	14
Installation, maintenance, and repair	88	3,000	5,000	6,000	10,000	15,000	12
Production, transportation, and material moving	88	–	5,000	7,000	10,000	15,000	12
Production	87	3,000	5,000	7,000	10,000	15,000	13
Transportation and material moving	88	–	5,000	7,000	10,000	15,000	12
Full time	88	3,500	5,000	8,000	11,000	15,000	12
Part time	82	4,500	5,000	6,500	10,000	–	18
Union	78	3,000	4,000	5,000	10,000	12,000	22
Nonunion	90	4,000	5,000	8,000	12,000	16,000	10
Average wage within the following categories: ³							
Lowest 25 percent	91	–	5,000	7,000	10,000	15,000	9
Second 25 percent	89	3,166	5,000	7,000	10,000	15,000	11
Third 25 percent	89	–	5,000	7,500	10,000	15,000	11
Highest 25 percent	87	3,900	5,000	10,000	12,500	20,000	13
Highest 10 percent	88	4,000	6,000	10,000	13,000	20,000	12
Establishment characteristics							
Goods-producing industries	91	–	5,000	10,000	12,500	–	9
Service-providing industries	88	–	5,000	7,500	10,000	15,000	12
Education and health services	88	–	5,000	6,000	10,000	15,000	12
Educational services	79	2,000	4,000	5,000	9,200	13,000	21
Elementary and secondary schools	74	1,500	3,900	5,000	7,000	9,450	26
Junior colleges, colleges, and universities	84	3,000	5,000	7,000	10,000	20,000	16
Health care and social assistance	94	4,000	5,000	6,000	10,000	15,000	6
Hospitals	91	3,000	5,000	8,000	12,000	15,000	9
Public administration	67	3,102	4,000	5,000	6,250	10,000	33

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2018—continued

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	90	\$4,000	\$5,000	\$7,000	\$10,000	\$15,000	10
1 to 49 workers	90	4,000	5,000	7,500	10,000	15,000	10
50 to 99 workers	91	3,900	5,000	6,250	10,000	15,000	9
100 workers or more	87	3,102	5,000	8,000	12,000	16,000	13
100 to 499 workers	89	3,500	5,000	7,500	10,000	15,000	11
500 workers or more	86	3,000	5,000	10,000	15,000	20,000	14
Geographic areas							
Northeast	93	3,000	5,000	8,000	10,000	15,000	7
New England	92	—	5,000	7,500	—	15,000	8
Middle Atlantic	93	3,000	5,000	8,000	10,000	15,000	7
South	91	3,900	5,000	7,500	12,000	15,000	9
South Atlantic	91	3,900	5,000	7,500	12,000	16,000	9
East South Central	88	—	5,000	7,000	10,000	15,000	12
West South Central	92	4,000	5,000	10,000	12,000	15,000	8
Midwest	81	—	5,000	7,000	11,250	15,000	19
East North Central	79	—	5,000	6,000	10,000	15,000	21
West North Central	85	4,800	5,000	7,500	12,500	20,000	15
West	89	4,000	5,000	8,000	10,500	15,000	11
Mountain	85	5,000	6,000	8,000	10,500	15,000	15
Pacific	92	4,000	5,000	8,500	10,000	—	8

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 32. Leave benefits: Access, civilian workers,¹ March 2018

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ²	
								Paid	Unpaid
All workers	77	74	75	45	59	61	34	17	89
Worker characteristics									
Management, professional, and related	82	90	78	62	77	80	50	27	94
Management, business, and financial	95	94	95	63	79	82	50	29	95
Professional and related	76	89	71	62	76	79	49	27	93
Teachers	34	86	18	62	75	79	56	24	93
Primary, secondary, and special education school teachers	30	96	17	78	80	86	58	27	96
Registered nurses	90	92	90	68	77	84	46	26	95
Service	57	56	59	28	37	41	19	11	83
Protective service	78	77	79	40	60	65	49	17	90
Sales and office	83	76	80	48	59	60	31	18	89
Sales and related	74	65	71	40	46	48	22	14	86
Office and administrative support	88	82	86	53	66	66	36	20	91
Natural resources, construction, and maintenance	80	65	77	32	48	48	23	11	84
Construction, extraction, farming, fishing, and forestry	70	54	65	22	34	36	15	7	81
Installation, maintenance, and repair	89	76	88	41	61	60	31	14	87
Production, transportation, and material moving ...	84	66	82	39	62	60	32	8	88
Production	90	63	87	37	64	61	30	8	87
Transportation and material moving	79	69	78	41	60	59	34	8	88
Full time	88	85	87	54	70	71	40	21	91
Part time	43	40	38	18	26	28	14	7	80
Union	81	90	75	63	83	85	55	21	93
Nonunion	76	71	75	43	55	57	30	17	88
Average wage within the following categories: ³									
Lowest 25 percent	55	47	53	24	31	34	14	8	82
Lowest 10 percent	43	31	43	14	23	27	9	5	77
Second 25 percent	83	77	84	45	62	62	32	16	89
Third 25 percent	90	86	89	54	71	73	41	20	91
Highest 25 percent	84	92	80	63	80	83	53	28	95
Highest 10 percent	84	93	80	63	81	84	56	30	95
Establishment characteristics									
Goods-producing industries	90	69	87	39	62	61	31	10	88
Service-providing industries	75	75	73	47	59	61	34	19	89
Education and health services	74	87	69	59	72	75	42	23	93
Educational services	53	90	41	61	79	83	60	24	93
Elementary and secondary schools	39	92	27	71	79	84	58	25	92
Junior colleges, colleges, and universities	82	89	71	43	85	88	72	24	97
Health care and social assistance	88	85	87	58	67	70	30	22	94
Hospitals	94	94	93	69	85	88	50	31	96
Public administration	91	92	90	54	85	89	77	24	96

See footnotes at end of table.

Table 32. Leave benefits: Access, civilian workers,¹ March 2018—continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ²	
								Paid	Unpaid
1 to 99 workers	71	63	69	35	45	47	20	13	82
1 to 49 workers	70	61	69	31	41	42	18	12	80
50 to 99 workers	73	69	69	44	58	61	28	15	88
100 workers or more	83	84	81	56	73	75	47	22	95
100 to 499 workers	84	80	82	52	67	68	37	19	95
500 workers or more	83	89	81	60	81	84	59	25	94
Geographic areas									
Northeast	77	77	75	55	68	74	40	23	88
New England	77	79	74	52	69	74	44	20	93
Middle Atlantic	77	76	75	56	67	74	39	23	87
South	78	71	76	45	60	63	36	16	87
South Atlantic	78	70	76	46	60	61	34	14	88
East South Central	78	67	75	38	58	61	37	16	84
West South Central	77	75	75	47	62	66	39	20	85
Midwest	74	67	74	44	58	57	28	14	90
East North Central	75	67	74	43	58	56	27	16	89
West North Central	74	69	73	44	57	59	29	12	92
West	77	82	76	40	52	52	30	18	90
Mountain	77	72	78	44	56	59	31	17	91
Pacific	77	87	75	38	50	49	30	19	90

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 33. Paid holidays: Number of days provided, civilian workers,¹ March 2018

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	7	3	22	13	13	9	13	8	5	2	2	3	8	8
Worker characteristics														
Management, professional, and related	2	1	16	11	14	12	15	10	8	4	3	4	9	9
Management, business, and financial	2	1	15	9	15	12	19	10	9	3	2	3	9	9
Professional and related	3	1	16	13	13	13	12	10	8	4	3	4	9	9
Teachers	7	—	12	—	6	6	11	12	7	6	5	14	10	10
Primary, secondary, and special education school teachers	10	5	18	—	3	4	9	11	3	—	3	16	10	8
Registered nurses	—	1	33	22	—	13	6	6	4	3	1	—	8	7
Service	13	6	25	18	9	6	7	6	5	2	2	2	7	7
Protective service	—	—	—	6	6	—	15	18	16	6	4	2	10	10
Sales and office	12	4	24	12	12	8	13	6	4	2	1	1	8	7
Sales and related	27	6	30	10	10	6	6	4	1	1	—	—	6	6
Office and administrative support	5	3	22	13	13	9	17	7	6	2	2	2	8	8
Natural resources, construction, and maintenance	4	5	32	16	11	7	11	6	3	2	1	2	8	7
Construction, extraction, farming, fishing, and forestry	5	5	34	16	13	7	7	5	3	—	—	2	8	7
Installation, maintenance, and repair	4	5	31	16	10	7	13	7	3	1	1	2	8	7
Production, transportation, and material moving	5	2	24	11	18	10	13	10	3	1	1	3	8	8
Production	3	2	21	10	14	13	16	12	4	—	—	4	9	9
Transportation and material moving	7	3	27	13	22	6	9	7	2	1	(²)	2	8	8
Full time	5	3	21	13	14	10	14	9	6	3	2	3	8	8
Part time	23	6	32	12	9	4	6	2	2	2	1	1	6	6
Union	2	1	16	8	11	7	13	17	11	5	3	6	10	10
Nonunion	8	3	23	14	13	10	13	6	4	2	1	2	8	8
Average wage within the following categories: ³														
Lowest 25 percent	20	7	33	15	9	5	5	3	1	1	(²)	1	6	6
Lowest 10 percent	24	5	37	16	9	3	4	(²)	1	—	—	(²)	6	6
Second 25 percent	6	3	24	14	14	9	13	7	4	2	1	2	8	8
Third 25 percent	3	2	20	12	14	10	15	10	6	3	2	4	9	8
Highest 25 percent	2	1	14	11	14	13	16	11	9	4	2	4	9	9
Highest 10 percent	2	1	11	10	16	14	17	10	9	4	2	4	9	9
Establishment characteristics														
Goods-producing industries	2	2	19	12	14	13	16	10	6	2	1	3	9	9
Service-providing industries	8	3	23	13	13	8	12	8	5	3	2	2	8	8
Education and health services	3	4	23	16	10	7	10	7	7	4	4	6	9	8
Educational services	4	3	6	4	5	7	13	11	12	10	8	17	11	11
Elementary and secondary schools	7	5	12	6	4	6	12	10	8	7	6	18	11	10
Junior colleges, colleges, and universities	1	1	1	2	6	7	14	12	16	14	11	15	12	12
Health care and social assistance	3	—	31	21	12	7	8	5	5	2	—	—	8	7
Hospitals	—	—	30	19	14	11	10	6	5	3	—	—	8	7
Public administration	—	—	—	—	2	8	16	29	25	10	7	3	11	11

See footnotes at end of table.

Table 33. Paid holidays: Number of days provided, civilian workers,¹ March 2018—continued

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
1 to 99 workers	10	4	27	15	13	9	11	6	3	2	1	1	7	7
1 to 49 workers	10	4	28	16	12	8	11	6	3	1	1	1	7	7
50 to 99 workers	9	4	24	12	15	10	10	6	5	2	1	2	8	8
100 workers or more	5	2	18	11	13	10	14	10	7	3	2	4	9	9
100 to 499 workers	7	3	21	13	13	10	13	7	5	3	2	2	8	8
500 workers or more	1	1	13	9	13	11	16	13	10	4	3	6	10	10
Geographic areas														
Northeast	6	2	18	14	12	8	13	11	9	3	1	3	9	8
New England	7	—	13	10	12	7	18	14	9	4	—	2	9	9
Middle Atlantic	6	2	19	15	12	8	11	10	9	3	2	3	9	8
South	9	4	23	13	12	10	11	6	5	2	2	2	8	8
South Atlantic	10	3	24	12	12	10	12	6	6	2	1	2	8	8
East South Central	—	5	21	7	13	11	11	—	4	4	—	5	8	8
West South Central	7	6	22	16	12	11	11	6	3	—	3	—	8	7
Midwest	6	1	26	14	14	8	14	8	3	2	1	3	8	8
East North Central	6	1	25	15	14	7	14	8	3	3	1	4	8	8
West North Central	6	1	28	11	16	10	14	8	4	1	—	—	8	8
West	6	4	20	11	14	10	13	9	5	3	2	2	8	8
Mountain	7	4	27	11	14	9	14	7	4	1	1	2	8	8
Pacific	6	4	17	11	14	11	13	10	6	4	3	2	9	8

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 34. Paid sick leave: Type of provision, civilian workers,¹ March 2018

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ²	As needed ³	As part of consolidated leave plan ⁴
All workers	68	4	28
Worker characteristics			
Management, professional, and related	65	5	30
Management, business, and financial	64	6	30
Professional and related	65	4	31
Teachers	88	3	9
Primary, secondary, and special education school teachers	89	1	10
Service	69	2	29
Protective service	80	4	16
Sales and office	65	3	32
Sales and related	61	3	36
Office and administrative support	66	3	31
Natural resources, construction, and maintenance	74	6	20
Construction, extraction, farming, fishing, and forestry	71	6	23
Installation, maintenance, and repair	76	6	18
Production, transportation, and material moving	78	2	20
Transportation and material moving	83	2	15
Full time	67	4	29
Part time	73	1	26
Union	87	2	11
Nonunion	64	4	32
Average wage within the following categories: ⁵			
Lowest 25 percent	68	2	30
Second 25 percent	67	4	29
Third 25 percent	70	3	28
Highest 25 percent	66	6	28
Highest 10 percent	65	7	28
Establishment characteristics			
Goods-producing industries	69	5	26
Service-providing industries	68	4	29
Education and health services	66	1	33
Educational services	90	2	8
Elementary and secondary schools	91	1	8
Junior colleges, colleges, and universities	90	3	7
Health care and social assistance	50	—	—
Hospitals	48	1	51
Public administration	86	3	11

See footnotes at end of table.

Table 34. Paid sick leave: Type of provision, civilian workers,¹ March 2018—continued

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ²	As needed ³	As part of consolidated leave plan ⁴
1 to 99 workers	66	5	29
1 to 49 workers	64	6	30
50 to 99 workers	72	2	26
100 workers or more	69	3	28
100 to 499 workers	70	2	28
500 workers or more	68	4	29
Geographic areas			
Northeast	73	5	23
New England	73	5	22
Middle Atlantic	73	5	23
South	63	4	32
South Atlantic	62	4	34
East South Central	68	4	28
West South Central	63	5	32
Midwest	67	4	29
East North Central	69	4	27
West North Central	64	3	33
West	70	2	27
Mountain	65	1	34
Pacific	72	3	25

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Plan does not specify maximum number of days.

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

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 35. Paid sick leave: Number of annual days by service requirement,¹ civilian workers,² March 2018

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

Characteristics	Paid sick leave days by length of service ³					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	22	45	27	5	1	8	6
Full time	20	44	30	5	1	8	6
Part time	35	51	12	1	(⁴)	6	6
Union	16	30	45	10	(⁴)	9	10
Nonunion	24	49	22	3	1	7	6
1 to 99 workers	28	49	19	3	1	7	5
1 to 49 workers	28	52	17	2	1	7	5
50 to 99 workers	29	43	23	—	—	7	6
100 workers or more	18	42	33	6	1	9	8
100 to 499 workers	23	46	25	4	(⁴)	8	6
500 workers or more	13	37	42	8	1	9	10
After 5 years							
All workers	21	45	27	5	1	8	6
Full time	19	44	30	6	1	8	7
Part time	32	53	12	2	(⁴)	6	6
Union	13	30	44	11	1	10	10
Nonunion	23	49	22	4	1	8	6
1 to 99 workers	27	50	19	3	1	7	6
1 to 49 workers	27	52	17	3	1	7	5
50 to 99 workers	28	44	23	—	—	7	6
100 workers or more	17	42	33	7	1	9	8
100 to 499 workers	22	47	25	5	1	8	6
500 workers or more	11	37	42	9	1	10	10

See footnotes at end of table.

Table 35. Paid sick leave: Number of annual days by service requirement,¹ civilian workers,² March 2018—continued

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

Characteristics	Paid sick leave days by length of service ³					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	21	45	28	6	1	8	7
Full time	19	43	30	6	1	9	7
Part time	32	52	13	2	(⁴)	7	6
Union	13	30	44	12	1	10	10
Nonunion	23	49	23	4	1	8	6
1 to 99 workers	27	49	20	3	1	7	6
1 to 49 workers	27	52	18	3	1	7	5
50 to 99 workers	28	43	24	—	—	7	6
100 workers or more	16	42	33	7	1	9	8
100 to 499 workers	22	46	25	5	1	8	6
500 workers or more	11	37	42	9	1	10	10
After 20 years							
All workers	21	45	28	6	1	8	7
Full time	19	43	30	6	1	9	7
Part time	32	52	13	2	(⁴)	7	6
Union	13	30	44	12	1	10	10
Nonunion	23	49	23	4	1	8	6
1 to 99 workers	27	49	20	3	1	7	6
1 to 49 workers	27	52	18	3	1	7	5
50 to 99 workers	28	43	24	—	—	7	6
100 workers or more	16	42	33	7	1	9	8
100 to 499 workers	22	47	25	5	1	8	6
500 workers or more	11	37	42	9	1	10	10

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

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

⁴ Less than 0.5.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 36. Paid sick leave: Carryover provisions, civilian workers,¹ March 2018

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

Characteristics	Carryover provision ²			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	56	21	36	44
Worker characteristics				
Management, professional, and related	68	30	38	32
Management, business, and financial	57	21	36	43
Professional and related	73	35	38	27
Teachers	87	51	35	13
Primary, secondary, and special education school teachers	88	52	36	12
Service	61	20	41	39
Protective service	75	43	32	25
Sales and office	50	15	35	50
Sales and related	43	8	35	57
Office and administrative support	53	18	35	47
Natural resources, construction, and maintenance	45	14	31	55
Construction, extraction, farming, fishing, and forestry	47	13	34	53
Installation, maintenance, and repair	43	14	29	57
Transportation and material moving	43	9	34	57
Full time	57	22	35	43
Union	70	35	35	30
Nonunion	53	16	36	47
Average wage within the following categories: ³				
Lowest 25 percent	46	11	35	54
Second 25 percent	54	18	37	46
Third 25 percent	57	21	35	43
Highest 25 percent	64	28	36	36
Highest 10 percent	62	26	36	38
Establishment characteristics				
Service-providing industries	60	22	37	40
Education and health services	81	36	45	19
Educational services	87	52	35	13
Elementary and secondary schools	88	52	35	12
Junior colleges, colleges, and universities	88	55	33	12
Health care and social assistance	75	18	57	25
Public administration	94	58	36	6

See footnotes at end of table.

Table 36. Paid sick leave: Carryover provisions, civilian workers,¹ March 2018—continued

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

Characteristics	Carryover provision ²			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
1 to 99 workers	44	13	30	56
1 to 49 workers	37	11	26	63
50 to 99 workers	58	18	40	42
100 workers or more	66	26	40	34
100 to 499 workers	59	19	40	41
500 workers or more	74	34	40	26
Geographic areas				
Northeast	55	16	39	45
New England	54	13	42	46
Middle Atlantic	55	17	37	45
South	57	25	33	43
South Atlantic	58	25	33	42
East South Central	56	25	32	44
West South Central	57	24	33	43
East North Central	50	17	33	50
West	60	22	38	40
Mountain	69	21	49	31
Pacific	56	22	34	44

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Plans that allow employees to accumulate unused sick leave from year to year.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/nchs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 38. Paid vacations: Number of annual days by service requirement,¹ civilian workers,² March 2018

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ³						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	7	29	38	16	7	2	11	10
Full time	5	27	40	18	8	2	11	10
Part time	27	41	22	4	—	—	8	5
Union	7	31	43	13	5	1	10	10
Nonunion	8	29	37	17	8	2	11	10
1 to 99 workers	11	37	35	11	—	—	9	10
1 to 49 workers	12	36	35	11	—	—	9	10
50 to 99 workers	9	39	37	11	4	1	9	10
100 workers or more	4	23	40	21	9	3	12	10
100 to 499 workers	6	29	40	18	6	2	11	10
500 workers or more	2	16	40	24	13	5	14	12
After 5 years								
All workers	2	10	31	35	15	6	15	15
Full time	1	8	31	37	16	7	15	15
Part time	9	27	34	21	6	4	12	10
Union	1	7	39	37	12	4	14	15
Nonunion	2	11	30	35	15	7	15	15
1 to 99 workers	4	16	34	32	11	3	13	13
1 to 49 workers	4	18	33	31	12	3	13	12
50 to 99 workers	3	10	37	38	10	3	14	15
100 workers or more	1	5	29	38	18	9	16	15
100 to 499 workers	1	7	35	36	15	6	15	15
500 workers or more	1	4	22	40	21	12	17	15

See footnotes at end of table.

Table 38. Paid vacations: Number of annual days by service requirement,¹ civilian workers,² March 2018—continued

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ³						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	2	7	15	38	24	15	17	15
Full time	1	5	14	39	26	16	18	17
Part time	9	19	23	31	9	9	14	14
Union	1	2	12	51	25	9	17	15
Nonunion	2	8	15	36	23	16	17	15
1 to 99 workers	4	12	20	36	21	8	15	15
1 to 49 workers	4	14	20	33	20	9	15	15
50 to 99 workers	3	7	17	42	24	8	16	15
100 workers or more	1	3	11	40	26	20	19	19
100 to 499 workers	1	3	14	43	24	16	18	16
500 workers or more	(⁴)	2	7	37	28	25	20	20
After 20 years								
All workers	2	7	11	19	32	29	20	20
Full time	1	5	11	19	34	31	21	20
Part time	8	18	13	25	18	18	16	16
Union	1	2	5	13	46	34	22	20
Nonunion	2	7	12	21	30	28	20	20
1 to 99 workers	3	12	17	23	28	17	17	17
1 to 49 workers	4	14	18	22	26	17	16	15
50 to 99 workers	3	6	14	24	34	19	18	20
100 workers or more	1	2	6	17	36	39	22	21
100 to 499 workers	1	3	7	22	35	32	21	20
500 workers or more	(⁴)	2	5	10	37	46	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 Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

⁴ Less than 0.5.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 39. Consolidated leave plans:¹ Access, civilian workers,² March 2018

(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	36	14	19	21	24	64	9	13	15	18
Worker characteristics										
Management, professional, and related	44	17	21	23	26	56	11	15	17	20
Management, business, and financial	38	17	20	23	25	62	11	15	17	20
Professional and related	47	17	21	24	26	53	11	15	17	20
Teachers	25	12	13	13	14	75	12	14	16	18
Primary, secondary, and special education school teachers	31	11	11	12	12	69	10	12	14	16
Registered nurses	76	18	22	25	27	24	11	15	17	19
Service	39	14	18	20	22	61	8	11	14	16
Protective service	17	16	19	23	26	83	10	12	15	18
Sales and office	38	13	18	21	24	62	8	12	15	18
Sales and related	37	11	16	19	22	63	7	11	14	16
Office and administrative support	38	15	19	22	24	62	9	13	16	18
Natural resources, construction, and maintenance	22	11	15	17	19	78	7	11	13	16
Construction, extraction, farming, fishing, and forestry	25	9	13	15	16	75	7	11	13	14
Installation, maintenance, and repair	20	12	16	19	22	80	8	11	14	17
Production, transportation, and material moving ...	21	10	15	18	21	79	7	11	15	18
Production	23	10	15	18	20	77	7	11	14	17
Transportation and material moving	19	10	15	18	21	81	7	12	15	18
Full time	36	15	19	22	24	64	9	13	16	18
Part time	37	11	15	16	18	63	6	10	12	14
Union	16	15	18	22	25	84	9	13	17	21
Nonunion	39	14	19	21	24	61	9	12	15	17
Average wage within the following categories: ³										
Lowest 25 percent	35	11	16	18	20	65	6	10	13	15
Lowest 10 percent	26	10	15	17	18	74	6	9	12	13
Second 25 percent	35	14	18	21	24	65	8	12	15	17
Third 25 percent	35	15	19	22	24	65	9	13	16	19
Highest 25 percent	40	17	21	23	25	60	11	15	17	20
Highest 10 percent	39	17	21	23	25	61	12	15	18	21
Establishment characteristics										
Goods-producing industries	25	11	15	17	20	75	7	11	15	17
Service-providing industries	38	15	19	22	24	62	9	13	15	18
Education and health services	55	17	21	24	25	45	11	15	17	19
Educational services	12	14	15	16	17	88	13	16	18	20
Elementary and secondary schools	13	11	12	13	13	87	11	14	16	18
Junior colleges, colleges, and universities	9	19	21	23	25	91	15	17	19	22
Health care and social assistance	68	17	21	24	26	32	10	14	17	18
Hospitals	77	20	24	28	30	23	12	16	19	21
Public administration	10	18	22	26	30	90	11	14	17	22

See footnotes at end of table.

Table 39. Consolidated leave plans:¹ Access, civilian workers,² March 2018—continued

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
1 to 99 workers	33	12	16	19	20	67	8	11	14	15
1 to 49 workers	33	13	16	19	20	67	7	11	13	15
50 to 99 workers	34	12	17	19	20	66	8	12	15	17
100 workers or more	38	16	20	23	26	62	10	14	17	20
100 to 499 workers	37	14	19	22	25	63	9	13	16	19
500 workers or more	40	18	22	25	27	60	11	14	18	21
Geographic areas										
Northeast	31	15	19	22	24	69	10	14	16	19
New England	31	16	20	22	25	69	10	14	16	19
Middle Atlantic	31	14	19	21	24	69	9	14	16	18
South	36	14	18	21	23	64	8	12	14	17
South Atlantic	36	14	18	21	23	64	8	12	14	17
East South Central	29	15	19	21	25	71	8	11	14	16
West South Central	41	13	17	20	22	59	9	12	15	17
Midwest	36	15	20	23	25	64	8	12	16	19
East North Central	34	15	19	22	25	66	8	12	16	19
West North Central	41	16	20	23	26	59	8	12	15	19
West	39	14	18	21	23	61	9	13	15	18
Mountain	46	14	18	21	23	54	8	12	15	17
Pacific	36	14	18	21	22	64	9	13	16	18

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

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 40. Quality of life benefits: Access, civilian workers,¹ March 2018

(All workers = 100 percent)

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	11	7	8	43	54
Worker characteristics					
Management, professional, and related	18	14	13	59	71
Management, business, and financial	19	21	14	59	70
Professional and related	17	11	13	60	71
Teachers	13	4	7	54	67
Primary, secondary, and special education school teachers	10	4	4	52	66
Registered nurses	24	3	12	80	86
Service	7	1	5	27	37
Protective service	11	2	8	42	59
Sales and office	9	6	7	43	56
Sales and related	5	4	3	39	53
Office and administrative support	11	7	8	46	58
Natural resources, construction, and maintenance	7	2	4	31	38
Construction, extraction, farming, fishing, and forestry	5	2	3	24	28
Installation, maintenance, and repair	10	1	4	37	47
Production, transportation, and material moving ...	5	3	3	42	52
Production	7	4	2	44	51
Transportation and material moving	3	3	4	40	53
Full time	13	8	9	49	60
Part time	4	2	3	25	36
Union	16	3	12	57	79
Nonunion	10	7	7	41	50
Average wage within the following categories: ³					
Lowest 25 percent	4	1	2	25	35
Lowest 10 percent	3	1	3	17	26
Second 25 percent	8	4	5	41	52
Third 25 percent	12	7	9	51	62
Highest 25 percent	20	16	14	61	74
Highest 10 percent	23	20	17	63	77
Establishment characteristics					
Goods-producing industries	9	6	3	45	51
Service-providing industries	11	7	8	43	55
Education and health services	15	4	9	54	67
Educational services	14	5	10	58	72
Elementary and secondary schools	10	3	4	53	68
Junior colleges, colleges, and universities	26	7	22	77	90
Health care and social assistance	15	4	9	51	64
Hospitals	34	2	17	85	94
Public administration	18	6	17	64	82

See footnotes at end of table.

Table 40. Quality of life benefits: Access, civilian workers,¹ March 2018—continued

(All workers = 100 percent)

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
1 to 99 workers	5	6	5	24	32
1 to 49 workers	4	6	5	20	28
50 to 99 workers	7	5	4	35	44
100 workers or more	16	8	10	63	76
100 to 499 workers	10	6	7	54	69
500 workers or more	24	10	15	73	85
Geographic areas					
Northeast	15	8	10	42	57
New England	18	11	12	47	61
Middle Atlantic	15	7	9	41	55
South	10	7	6	47	55
South Atlantic	11	7	6	47	57
East South Central	8	4	3	46	53
West South Central	10	7	6	50	53
Midwest	8	6	5	42	53
East North Central	8	7	6	41	52
West North Central	7	5	5	43	54
West	10	6	11	40	53
Mountain	11	8	9	42	52
Pacific	10	6	12	39	53

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 41. Financial benefits: Access, civilian workers,¹ March 2018

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ⁴	Financial planning
		Flexible benefits	Dependent care flexible spending account ²	Healthcare flexible spending account ³		
All workers	29	18	42	45	23	21
Worker characteristics						
Management, professional, and related	42	28	61	65	33	28
Management, business, and financial	49	27	62	66	26	29
Professional and related	39	29	60	65	36	28
Teachers	35	35	55	61	56	23
Primary, secondary, and special education school teachers	35	38	54	62	58	21
Registered nurses	36	33	77	79	33	32
Service	14	11	25	26	16	11
Protective service	22	23	43	49	39	19
Sales and office	32	15	39	42	18	23
Sales and related	27	8	30	31	10	22
Office and administrative support	35	20	44	48	23	24
Natural resources, construction, and maintenance	20	13	28	31	17	15
Construction, extraction, farming, fishing, and forestry	14	9	17	21	16	10
Installation, maintenance, and repair	25	16	38	41	19	20
Production, transportation, and material moving	24	17	41	42	22	17
Production	27	19	40	41	19	19
Transportation and material moving	20	16	42	43	24	15
Full time	35	23	50	53	26	24
Part time	11	5	19	19	12	10
Union	28	21	58	64	47	25
Nonunion	29	18	39	42	19	20
Average wage within the following categories: ⁷						
Lowest 25 percent	12	8	20	21	11	11
Lowest 10 percent	7	6	14	13	8	7
Second 25 percent	28	17	39	42	21	19
Third 25 percent	35	23	51	55	28	24
Highest 25 percent	43	29	64	68	34	31
Highest 10 percent	47	28	67	72	33	31
Establishment characteristics						
Goods-producing industries	29	18	40	41	16	23
Service-providing industries	29	18	43	46	24	20
Education and health services	32	27	52	58	37	22
Educational services	37	35	60	66	56	25
Elementary and secondary schools	33	37	54	61	55	21
Junior colleges, colleges, and universities	48	36	79	82	65	37
Health care and social assistance	28	22	48	53	25	20
Hospitals	38	41	81	86	37	41
Public administration	35	35	64	69	66	31

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ March 2018—continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total ⁵	Performance	Signing	Other
All workers	7	2	1	6
Worker characteristics				
Management, professional, and related	9	3	2	6
Management, business, and financial	14	5	3	11
Professional and related	7	3	1	4
Teachers	(⁶)	—	—	—
Primary, secondary, and special education school teachers	—	—	—	—
Registered nurses	1	—	—	1
Service	3	(⁶)	(⁶)	3
Protective service	—	—	—	—
Sales and office	8	2	1	7
Sales and related	8	2	1	7
Office and administrative support	9	2	1	7
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	4	3	(⁶)	2
Installation, maintenance, and repair	2	—	—	—
Production, transportation, and material moving ... Production	7	4	1	3
Transportation and material moving	9	1	1	8
Production	5	1	1	5
Transportation and material moving	12	—	1	12
Full time	8	2	1	6
Part time	5	1	(⁶)	5
Union	7	2	(⁶)	5
Nonunion	7	2	1	6
Average wage within the following categories: ⁷				
Lowest 25 percent	4	(⁶)	(⁶)	4
Lowest 10 percent	2	(⁶)	(⁶)	2
Second 25 percent	6	1	1	6
Third 25 percent	8	2	1	6
Highest 25 percent	11	4	2	7
Highest 10 percent	13	6	3	8
Establishment characteristics				
Goods-producing industries	7	3	1	5
Service-providing industries	7	2	1	6
Education and health services	2	(⁶)	(⁶)	2
Educational services	1	(⁶)	1	—
Elementary and secondary schools	(⁶)	—	—	—
Junior colleges, colleges, and universities	1	1	1	—
Health care and social assistance	3	—	—	3
Hospitals	2	—	—	—
Public administration	1	—	1	—

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ March 2018—continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ⁴	Financial planning
		Flexible benefits	Dependent care flexible spending account ²	Healthcare flexible spending account ³		
1 to 99 workers	19	10	24	27	14	10
1 to 49 workers	17	8	21	22	12	9
50 to 99 workers	24	17	34	39	22	13
100 workers or more	38	27	60	63	31	31
100 to 499 workers	36	20	50	52	24	27
500 workers or more	42	34	71	76	40	35
Geographic areas						
Northeast	24	13	41	46	26	21
New England	27	12	46	52	21	21
Middle Atlantic	23	14	39	44	27	21
South	28	23	43	45	23	22
South Atlantic	28	21	42	44	24	21
East South Central	28	24	41	42	21	25
West South Central	28	27	45	47	22	22
Midwest	32	19	43	46	22	19
East North Central	31	18	43	45	23	20
West North Central	35	23	44	49	20	17
West	30	14	41	43	21	20
Mountain	29	16	43	46	20	22
Pacific	30	13	39	42	21	19

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ March 2018—continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total ⁵	Performance	Signing	Other
1 to 99 workers	5	1	1	4
1 to 49 workers	5	1	1	4
50 to 99 workers	5	2	(⁶)	3
100 workers or more	9	3	1	7
100 to 499 workers	9	2	1	7
500 workers or more	10	3	2	8
Geographic areas				
Northeast	7	2	1	6
New England	8	1	1	6
Middle Atlantic	7	2	1	5
South	6	2	1	5
South Atlantic	6	2	1	5
East South Central	7	2	1	6
West South Central	6	2	1	5
Midwest	7	1	(⁶)	6
East North Central	7	1	(⁶)	7
West North Central	7	1	(⁶)	6
West	8	3	1	6
Mountain	8	2	1	7
Pacific	8	4	1	5

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Formerly referred to as Dependent care reimbursement account.

³ Formerly referred to as Healthcare reimbursement account.

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

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

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

⁶ Less than 0.5.

⁷ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 42. Health-related benefits: Access, civilian workers,¹ March 2018

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree healthcare benefits ³	
		Under age 65	Age 65 and over
All workers	17	22	20
Worker characteristics			
Management, professional, and related	27	34	31
Management, business, and financial	31	30	27
Professional and related	26	36	32
Teachers	27	58	53
Primary, secondary, and special education school teachers	24	62	55
Registered nurses	22	23	18
Service	9	11	10
Protective service	17	43	39
Sales and office	16	18	17
Sales and related	12	10	9
Office and administrative support	19	23	22
Natural resources, construction, and maintenance	12	17	16
Construction, extraction, farming, fishing, and forestry	7	13	13
Installation, maintenance, and repair	16	20	18
Production, transportation, and material moving	13	19	17
Production	14	15	13
Transportation and material moving	12	22	20
Full time	21	26	24
Part time	6	7	7
Union	24	55	51
Nonunion	16	16	15
Average wage within the following categories: ⁴			
Lowest 25 percent	7	6	5
Lowest 10 percent	4	3	3
Second 25 percent	14	17	15
Third 25 percent	21	27	26
Highest 25 percent	31	40	36
Highest 10 percent	33	39	35
Establishment characteristics			
Goods-producing industries	14	17	15
Service-providing industries	18	23	20
Education and health services	22	32	28
Educational services	31	60	55
Elementary and secondary schools	23	60	54
Junior colleges, colleges, and universities	51	69	67
Health care and social assistance	16	14	11
Hospitals	27	30	23
Public administration	29	72	71

See footnotes at end of table.

Table 42. Health-related benefits: Access, civilian workers,¹ March 2018—continued

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree healthcare benefits ³	
		Under age 65	Age 65 and over
1 to 99 workers	9	9	9
1 to 49 workers	8	7	7
50 to 99 workers	12	15	13
100 workers or more	26	34	30
100 to 499 workers	19	21	19
500 workers or more	35	49	44
Geographic areas			
Northeast	16	24	23
New England	16	23	22
Middle Atlantic	16	24	23
South	19	24	21
South Atlantic	19	23	19
East South Central	21	23	19
West South Central	19	26	24
Midwest	15	19	18
East North Central	15	19	17
West North Central	14	21	19
West	18	19	17
Mountain	19	16	14
Pacific	17	20	18

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 43. Nonproduction bonuses: Access, civilian workers,¹ March 2018

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ²	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ³
All workers	39	6	3	10	6	6	2	5	10
Worker characteristics									
Management, professional, and related	45	6	5	12	3	9	2	6	13
Management, business, and financial	53	8	6	17	4	7	2	7	15
Professional and related	42	4	5	9	3	10	3	6	12
Teachers	28	—	2	1	1	14	4	(⁴)	11
Primary, secondary, and special education school teachers	31	—	2	1	—	17	4	—	12
Registered nurses	47	2	6	7	—	9	2	14	19
Service	25	1	1	6	6	4	3	4	5
Protective service	34	1	3	2	1	11	9	—	13
Sales and office	41	9	3	10	6	5	1	5	8
Sales and related	35	12	1	8	6	3	1	4	5
Office and administrative support	45	7	4	12	7	6	2	6	10
Natural resources, construction, and maintenance	40	6	2	12	11	3	2	4	10
Construction, extraction, farming, fishing, and forestry	37	4	1	12	13	2	—	1	7
Installation, maintenance, and repair	44	9	3	12	9	5	2	6	13
Production, transportation, and material moving ...	40	7	2	9	6	4	1	5	14
Production	43	11	2	12	6	3	1	4	15
Transportation and material moving	37	4	1	6	5	5	1	6	14
Full time	44	6	4	11	6	7	2	6	12
Part time	21	3	1	4	5	1	1	4	4
Union	39	5	4	2	1	17	4	3	15
Nonunion	39	6	3	11	6	4	2	6	9
Average wage within the following categories: ⁵									
Lowest 25 percent	24	4	1	5	6	2	2	5	4
Lowest 10 percent	20	1	—	6	6	1	(⁴)	3	3
Second 25 percent	41	5	2	10	8	4	2	5	10
Third 25 percent	45	6	4	12	5	8	2	6	13
Highest 25 percent	48	8	6	13	3	10	2	6	14
Highest 10 percent	50	8	6	14	2	12	2	7	15
Establishment characteristics									
Goods-producing industries	47	11	2	15	8	4	1	4	14
Service-providing industries	37	5	3	9	5	6	2	6	10
Education and health services	35	1	3	6	5	10	3	6	9
Educational services	28	—	3	1	1	14	4	(⁴)	9
Elementary and secondary schools	29	—	2	1	—	16	5	—	11
Junior colleges, colleges, and universities	27	—	5	—	1	12	4	1	6
Health care and social assistance	40	1	3	8	8	8	3	9	9
Hospitals	39	2	3	4	—	11	2	12	15
Public administration	43	—	6	2	1	19	10	—	14

See footnotes at end of table.

Table 43. Nonproduction bonuses: Access, civilian workers,¹ March 2018—continued

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ²	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ³
1 to 99 workers	36	3	2	13	8	4	1	4	6
1 to 49 workers	36	3	2	14	10	3	1	3	6
50 to 99 workers	36	4	2	10	6	5	2	6	8
100 workers or more	41	8	4	7	3	8	3	7	14
100 to 499 workers	41	8	3	7	5	7	2	7	11
500 workers or more	42	7	5	6	1	10	3	6	17
Geographic areas									
Northeast	42	4	3	13	3	10	1	5	10
New England	40	4	3	14	1	9	3	4	7
Middle Atlantic	42	4	3	12	4	10	1	5	11
South	42	6	4	10	8	3	2	6	12
South Atlantic	44	6	4	11	9	4	2	7	13
East South Central	41	7	2	9	8	2	3	5	13
West South Central	39	7	3	11	7	2	2	5	10
Midwest	38	6	2	9	5	6	2	6	10
East North Central	40	7	2	10	6	6	2	5	10
West North Central	34	5	2	7	3	5	4	6	9
West	32	5	3	7	5	7	—	4	7
Mountain	33	5	2	9	7	3	1	3	8
Pacific	32	5	3	6	4	10	—	5	6

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

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

⁴ Less than 0.5.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/nchs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

**Table 44. Unmarried domestic partner benefits: Access¹, civilian workers,²
March 2018**

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	17	17	41	37
Worker characteristics				
Management, professional, and related	28	28	56	51
Management, business, and financial	24	24	62	58
Professional and related	30	29	53	48
Teachers	49	48	45	41
Primary, secondary, and special education school teachers	57	56	47	43
Registered nurses	23	23	48	44
Service	10	10	25	23
Protective service	34	34	44	39
Sales and office	14	14	42	38
Sales and related	7	7	35	32
Office and administrative support	18	18	46	43
Natural resources, construction, and maintenance	13	11	33	29
Construction, extraction, farming, fishing, and forestry	10	9	24	24
Installation, maintenance, and repair	16	12	41	34
Production, transportation, and material moving ...	14	12	36	32
Production	10	8	33	29
Transportation and material moving	17	16	38	34
Full time	21	20	49	44
Part time	7	7	17	16
Union	47	44	63	53
Nonunion	12	12	38	35
Average wage within the following categories: ³				
Lowest 25 percent	5	5	20	19
Lowest 10 percent	2	2	11	10
Second 25 percent	14	14	40	37
Third 25 percent	21	20	48	44
Highest 25 percent	33	31	62	55
Highest 10 percent	32	32	68	61
Establishment characteristics				
Goods-producing industries	11	10	37	35
Service-providing industries	18	18	42	38
Education and health services	28	27	44	41
Educational services	50	50	49	44
Elementary and secondary schools	57	56	45	42
Junior colleges, colleges, and universities	44	44	59	50
Health care and social assistance	13	13	41	39
Hospitals	28	28	54	48
Public administration	56	56	50	46

See footnotes at end of table.

Table 44. Unmarried domestic partner benefits: Access¹, civilian workers,² March 2018—continued

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
1 to 99 workers	8	8	28	28
1 to 49 workers	7	6	26	25
50 to 99 workers	13	13	35	34
100 workers or more	26	26	54	47
100 to 499 workers	18	18	48	44
500 workers or more	36	35	60	51
Geographic areas				
Northeast	23	23	48	43
New England	16	16	44	40
Middle Atlantic	25	25	49	45
South	17	16	33	30
South Atlantic	16	16	33	30
East South Central	17	14	31	28
West South Central	17	17	33	33
Midwest	11	10	31	26
East North Central	10	8	31	26
West North Central	13	13	30	27
West	21	21	59	56
Mountain	17	17	51	45
Pacific	23	23	63	61

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 www.bls.gov/opub/btn/volume-3/employer-sponsored-benefits-extended-to-domestic-partners.htm.

² Includes workers in private industry and state and local government. See Technical Note for further explanation.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ March 2018

(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	63	9	8	21	59	13	1	27
Worker characteristics								
Management, professional, and related	82	7	4	8	78	10	1	11
Management, business, and financial	87	9	1	3	83	13	(²)	4
Professional and related	80	6	5	9	76	9	1	13
Teachers	83	1	3	13	75	9	1	15
Primary, secondary, and special education school teachers	94	—	—	5	83	12	—	—
Registered nurses	85	3	6	6	81	—	—	10
Service	39	9	11	42	35	13	2	51
Protective service	71	—	—	14	65	—	—	23
Sales and office	60	8	13	19	54	14	2	30
Sales and related	46	8	22	24	40	14	3	44
Office and administrative support	68	8	8	16	63	13	2	22
Natural resources, construction, and maintenance	60	14	4	21	55	20	1	24
Construction, extraction, farming, fishing, and forestry	55	14	6	25	46	23	2	29
Installation, maintenance, and repair	65	14	3	18	63	17	1	20
Production, transportation, and material moving	67	10	5	18	63	14	1	22
Production	70	11	3	15	66	16	(²)	18
Transportation and material moving	64	10	7	20	61	12	1	25
Full time	78	10	3	9	74	14	1	11
Part time	17	4	22	56	12	9	3	76
Union	92	3	3	3	86	9	1	5
Nonunion	59	9	9	23	54	14	2	30
Average wage within the following categories: ³								
Lowest 25 percent	29	9	16	45	24	14	2	59
Lowest 10 percent	16	9	17	58	15	10	2	73
Second 25 percent	66	10	6	18	61	15	1	22
Third 25 percent	78	9	4	8	74	13	1	11
Highest 25 percent	87	6	2	5	84	9	1	6
Highest 10 percent	87	6	3	4	85	9	1	6
Establishment characteristics								
Goods-producing industries	73	12	3	12	69	16	(²)	15
Service-providing industries	62	8	9	22	57	12	2	29
Education and health services	73	6	7	14	69	10	2	19
Educational services	84	2	4	10	77	9	1	13
Elementary and secondary schools	86	2	4	8	77	11	1	11
Junior colleges, colleges, and universities	88	2	3	7	86	4	1	9
Health care and social assistance	66	9	9	17	63	11	2	23
Hospitals	89	2	4	5	88	3	2	8
Public administration	89	1	2	8	83	7	(²)	9

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ March 2018—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	25	46	1	27	53	19	7	21
Worker characteristics								
Management, professional, and related	40	49	1	11	66	22	3	8
Management, business, and financial	34	61	(²)	5	78	17	1	4
Professional and related	42	43	1	13	61	25	4	10
Teachers	72	12	2	14	39	45	1	14
Primary, secondary, and special education school teachers	88	6	—	—	34	61	—	—
Registered nurses	40	49	—	—	76	13	6	6
Service	15	33	1	52	30	17	10	43
Protective service	54	21	2	23	38	36	10	15
Sales and office	19	49	1	31	53	15	13	20
Sales and related	9	45	2	45	43	11	21	25
Office and administrative support	24	52	1	23	59	17	7	17
Natural resources, construction, and maintenance	24	50	(²)	25	51	24	4	21
Construction, extraction, farming, fishing, and forestry	27	42	1	30	42	27	5	25
Installation, maintenance, and repair	22	58	—	—	59	20	3	18
Production, transportation, and material moving	22	55	1	22	58	19	5	18
Production	19	62	—	—	67	14	3	15
Transportation and material moving	25	48	2	25	50	23	6	21
Full time	31	57	(²)	12	66	22	3	9
Part time	7	14	4	75	12	9	21	58
Union	79	16	2	3	46	49	1	4
Nonunion	17	51	1	31	54	14	8	24
Average wage within the following categories: ³								
Lowest 25 percent	6	32	2	60	25	13	16	46
Lowest 10 percent	3	22	1	74	13	12	17	58
Second 25 percent	20	56	1	23	57	19	5	19
Third 25 percent	33	55	1	12	65	23	4	8
Highest 25 percent	47	46	1	6	70	23	2	5
Highest 10 percent	46	47	1	6	73	20	2	4
Establishment characteristics								
Goods-producing industries	23	62	(²)	15	68	16	3	12
Service-providing industries	26	44	1	29	50	19	8	22
Education and health services	40	39	2	19	52	27	6	15
Educational services	70	16	3	11	41	46	2	12
Elementary and secondary schools	81	7	3	9	28	60	1	11
Junior colleges, colleges, and universities	57	33	2	8	67	23	1	9
Health care and social assistance	20	54	1	25	60	15	9	17
Hospitals	43	47	2	8	80	11	4	6
Public administration	85	5	1	8	35	55	1	9

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ March 2018—continued

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
1 to 99 workers	45	12	10	33	41	16	1	41
1 to 49 workers	40	12	10	38	35	17	2	46
50 to 99 workers	61	11	9	20	58	13	1	28
100 workers or more	81	5	6	8	76	10	1	12
100 to 499 workers	76	7	8	9	70	14	2	15
500 workers or more	87	3	3	7	84	6	1	9
Geographic areas								
Northeast	64	8	8	20	59	13	1	27
New England	66	7	8	19	64	9	1	27
Middle Atlantic	64	8	7	20	57	15	1	27
South	63	9	8	20	60	12	2	26
South Atlantic	62	8	8	22	59	11	2	28
East South Central	66	7	7	19	58	15	1	25
West South Central	62	12	8	18	61	14	2	24
Midwest	63	6	9	21	60	10	2	29
East North Central	62	7	10	21	60	9	2	29
West North Central	65	5	8	22	60	10	1	28
West	63	10	6	21	56	17	1	26
Mountain	67	8	7	18	60	14	1	25
Pacific	61	11	6	22	54	18	1	27

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ March 2018—continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
1 to 99 workers	12	45	1	42	40	17	10	33
1 to 49 workers	9	43	(²)	48	37	15	10	38
50 to 99 workers	20	52	1	28	50	21	8	21
100 workers or more	39	47	2	12	65	21	5	9
100 to 499 workers	26	57	2	15	63	20	7	9
500 workers or more	55	35	1	9	67	22	2	8
Geographic areas								
Northeast	30	43	1	26	52	20	7	21
New England	29	43	1	26	52	21	8	20
Middle Atlantic	30	42	2	26	52	20	6	21
South	25	47	1	27	53	19	8	20
South Atlantic	26	44	1	29	54	16	8	22
East South Central	25	48	1	26	57	16	7	20
West South Central	23	51	(²)	25	49	25	7	18
Midwest	24	46	1	29	54	15	9	22
East North Central	24	46	1	29	55	15	9	21
West North Central	25	45	1	29	54	16	7	22
West	24	49	1	26	51	22	6	21
Mountain	20	54	1	25	56	19	7	19
Pacific	25	47	1	27	49	23	5	22

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 46. Paid leave combinations: Access, civilian workers,¹ March 2018

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ²	Personal leave, sick leave, paid family leave, or vacation ²	Personal leave, vacation, or holidays ²
All workers	41	44	66	71	76	84	84
Worker characteristics							
Management, professional, and related	52	61	75	76	92	94	91
Management, business, and financial	62	62	92	94	95	98	97
Professional and related	47	61	68	69	91	92	89
Teachers	11	61	16	14	88	89	76
Primary, secondary, and special education school teachers	11	78	15	12	96	99	86
Registered nurses	66	67	88	88	93	95	94
Service	27	28	48	50	58	68	67
Protective service	39	40	73	74	77	83	82
Sales and office	47	46	72	77	78	85	86
Sales and related	40	38	60	66	67	77	80
Office and administrative support	52	52	79	84	85	89	90
Natural resources, construction, and maintenance	31	29	60	73	68	83	85
Construction, extraction, farming, fishing, and forestry	21	20	46	59	57	74	77
Installation, maintenance, and repair	41	39	73	86	79	92	92
Production, transportation, and material moving ...	38	35	63	80	71	86	87
Production	37	31	61	86	70	89	91
Transportation and material moving	39	38	64	74	72	83	84
Full time	50	53	77	84	87	94	94
Part time	16	16	28	30	43	52	52
Union	48	61	70	73	92	95	92
Nonunion	40	41	65	71	74	82	82
Average wage within the following categories: ³							
Lowest 25 percent	23	23	39	46	50	62	63
Lowest 10 percent	13	13	26	34	33	48	52
Second 25 percent	43	43	71	79	79	89	89
Third 25 percent	52	52	81	86	89	94	94
Highest 25 percent	53	63	77	79	93	95	93
Highest 10 percent	54	62	78	79	94	96	91
Establishment characteristics							
Goods-producing industries	38	35	66	85	73	90	92
Service-providing industries	42	45	65	69	77	83	82
Education and health services	45	59	67	66	88	90	88
Educational services	24	60	41	38	91	91	83
Elementary and secondary schools	18	70	27	23	93	93	83
Junior colleges, colleges, and universities	36	42	69	69	91	92	87
Health care and social assistance	58	58	83	84	86	89	91
Hospitals	68	69	93	92	95	95	95
Public administration	53	53	90	90	93	93	92

See footnotes at end of table.

Table 46. Paid leave combinations: Access, civilian workers,¹ March 2018—continued

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ²	Personal leave, sick leave, paid family leave, or vacation ²	Personal leave, vacation, or holidays ²
1 to 99 workers	32	33	56	63	66	77	78
1 to 49 workers	30	30	55	63	64	75	76
50 to 99 workers	38	42	59	65	72	80	81
100 workers or more	51	54	75	79	87	91	90
100 to 499 workers	48	50	72	79	83	90	89
500 workers or more	53	59	78	78	90	92	90
Geographic areas							
Northeast	50	53	68	72	80	85	84
New England	46	51	69	70	82	85	86
Middle Atlantic	52	54	68	72	80	85	83
South	41	43	65	72	74	83	85
South Atlantic	42	45	65	72	72	82	84
East South Central	34	36	60	71	70	82	84
West South Central	41	44	67	72	78	84	86
Midwest	40	41	60	69	70	81	82
East North Central	40	41	60	69	70	81	82
West North Central	40	41	62	68	72	80	82
West	38	40	70	71	84	89	84
Mountain	41	43	67	72	74	84	85
Pacific	36	38	71	71	88	91	83

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2018.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.