National Compensation Survey:

Employee Benefits in the United States, March 2020

U.S. Department of Labor

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U.S. Bureau of Labor Statistics

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Overview

The National Compensation Survey (NCS) provides comprehensive measures of compensation cost trends and the coverage, costs, and provisions of employer-sponsored benefits in the United States. This bulletin presents 2020 estimates of the incidence and key provisions of employer-sponsored benefits for civilian workers, private industry workers, as well as state and local government workers by worker and establishment characteristics.

Estimates are also accessible in Excel format and through the benefits database. Estimates for prior years and additional benefits publications are available on the NCS publications page.

U. S. Bureau of Labor Statistics (BLS) staff designed the survey, collected and reviewed the survey data, and prepared survey estimates for publication. For information about the survey design, concepts, and calculations see the Handbook of Methods: National Compensation Measures.

The survey could not have been conducted without the cooperation of the many private businesses and state and local government agencies and jurisdictions that provided benefits data. BLS thanks these respondents for their cooperation. Additional information for survey respondents is available on the National Compensation Survey (NCS) Respondents page.

For more information on benefits estimates, contact National Compensation Survey staff by:

Email: Online form

Telephone: (202) 691-6199 (Monday–Friday, 8:30 a.m. - 4:30 p.m. Eastern Time)

Services for individuals with a sensory impairment:

Information voice phone: (202) 691-5200 The Federal Relay Service: 1-800-877-8339

Bureau of Labor Statistics

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Table 2. Retirement benefits: Access, participation, and take-up rates,[1] civilian workers,[2] March 2020

(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	25	20	81	60	43	71
Worker characteristics									
Management, professional, and related	86	74	86	39	32	81	71	56	78
Management, business, and financial	89	80	90	33	27	81	82	70	85
Professional and related	85	72	84	42	34	81	67	49	74
Teachers	88	78	89	75	66	88	42	22	52
Primary, secondary, and special education school teachers	97	87	90	90	81	90	36	14	39
Registered nurses	90	78	87	43	29	68	80	66	83
Service	46	32	68	15	13	89	37	21	57
Protective service	81	71	88	57	53	93	46	31	67
Sales and office	75	55	73	20	14	72	68	47	69
Sales and related	70	42	60	9	5	53	68	40	59
Office and administrative support	78	62	80	26	20	76	68	51	75
Natural resources, construction, and maintenance	64	51	80	23	21	94	55	39	72
Construction, extraction, farming, fishing, and forestry	59	48	81	25	24	96	47	34	71
Installation, maintenance, and repair	69	54	78	20	18	90	62	45	73
Production, transportation, and material moving	71	55	77	21	17	81	63	46	73
Production	72	58	80	17	14	80	69	54	78
Transportation and material moving	69	51	75	24	19	81	56	38	68
Full time	80	66	82	30	24	82	68	51	75
Part time	40	22	55	10	7	72	34	16	49
Union	94	85	90	79	69	87	49	34	69
Nonunion	67	51	76	17	13	77	62	44	72
Average wage within the following categories:[4]									
Lowest 25 percent	45	26	57	7	5	73	42	22	52
Lowest 10 percent	32	16	51	3	2	78	30	14	48
Second 25 percent	70	53	76	19	15	80	61	43	70
Third 25 percent	83	69	83	32	26	83	70	54	77
Highest 25 percent	90	81	90	47	38	82	73	59	81
Highest 10 percent	92	83	90	45	36	79	79	66	83
Establishment characteristics									
Goods-producing industries	76	62	82	20	17	84	72	57	79
Service-providing industries	70	54	78	26	21	81	58	41	70
Education and health services	78	64	82	40	33	83	57	38	67
Educational services	88	78	89	73	64	87	42	23	54
Elementary and secondary schools	91	82	90	86	77	90	31	12	40
Junior colleges, colleges, and universities	91	80	88	60	47	79	69	46	67
Health care and social assistance	72	55	76	20	14	74	66	47	72
Hospitals	93	82	87	47	32	68	83	69	83
Public administration	91	85	94	87	79	91	37	21	57

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,[1] civilian workers,[2] March 2020—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	72	12	10	86	50	33	66
1 to 49 workers	50	36	71	9	7	85	46	31	67
50 to 99 workers	71	52	72	20	18	88	61	39	64
100 workers or more	85	71	83	38	31	80	70	53	75
100 to 499 workers	81	64	78	25	21	83	70	50	72
500 workers or more	89	79	88	53	42	78	71	55	78
Geographic areas									
Northeast	70	58	83	30	25	84	57	43	75
New England	72	58	81	28	22	80	60	46	78
Middle Atlantic	69	58	84	31	26	85	57	42	73
South	68	51	74	23	19	80	60	40	66
South Atlantic	70	51	74	23	17	75	64	42	65
East South Central	68	49	73	25	21	85	58	38	65
West South Central	66	51	77	23	20	87	53	37	69
Midwest	73	58	79	25	20	80	64	47	74
East North Central	73	58	80	26	21	80	66	48	74
West North Central	73	56	77	22	17	80	62	46	74
West	72	58	80	25	20	81	59	44	75
Mountain	74	59	80	24	19	78	61	46	75
Pacific	71	57	80	25	20	82	58	43	74

[1] The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation.
[2] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 2. Standard errors for retirement benefits: Access, participation, and take-up rates,[1] civilian workers,[2] March 2020

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	0.7	0.7	0.5	0.6	0.5	0.7	0.8	0.7	0.6
Worker characteristics									
Management, professional, and related	0.8	1.0	0.7	0.9	0.8	0.9	0.9	1.0	0.9
Management, business, and financial	1.0	1.0	0.7	1.3	1.3	1.8	1.0	1.1	0.8
Professional and related	0.9	1.2	1.0	1.1	1.0	1.0	1.3	1.3	1.1
Teachers	1.0	1.2	1.0	1.3	1.4	0.8	1.6	1.3	1.9
Primary, secondary, and special education school teachers	0.7	0.9	0.9	1.3	1.3	0.8	1.6	1.2	2.5
Registered nurses	2.0	2.4	1.6	3.0	2.6	4.6	2.3	2.9	2.0
Service	1.7	1.2	1.8	0.8	0.7	1.2	1.7	1.1	2.2
Protective service	2.7	2.8	2.0	4.3	4.3	1.4	2.1	2.1	3.9
Sales and office	0.9	0.9	0.7	0.7	0.5	1.4	1.0	0.9	0.7
Sales and related	1.8	1.4	1.4	0.7	0.4	3.3	1.8	1.5	1.5
Office and administrative support	1.1	1.1	0.8	0.9	0.6	1.3	1.1	1.1	0.8
Natural resources, construction, and maintenance	1.9	1.7	1.5	1.4	1.4	1.0	1.9	1.6	1.8
Construction, extraction, farming, fishing, and forestry	3.1	2.7	2.0	2.4	2.4	0.8	2.8	2.0	2.2
Installation, maintenance, and repair	2.1	2.2	2.0	1.4	1.3	1.8	2.3	2.3	2.2
Production, transportation, and material moving	1.4	1.2	0.9	1.3	1.1	1.3	1.5	1.2	0.9
Production	2.3	1.8	0.9	1.1	1.0	1.8	2.4	1.8	0.9
Transportation and material moving	1.9	2.0	1.5	2.2	1.8	2.0	1.8	1.7	1.5
Full time	0.7	0.7	0.5	0.6	0.6	0.8	0.8	0.7	0.5
Part time	1.5	0.8	1.5	0.6	0.5	2.0	1.4	0.8	1.8
Union	0.6	0.6	0.5	1.3	1.3	0.8	1.5	1.3	1.2
Nonunion	0.8	0.7	0.6	0.5	0.4	1.0	0.9	0.7	0.6
Average wage within the following categories:[4]									
Lowest 25 percent	1.5	0.9	1.3	0.4	0.3	1.8	1.4	0.9	1.4
Lowest 10 percent	2.5	1.3	2.7	0.4	0.3	4.8	2.5	1.3	2.8
Second 25 percent	1.2	1.1	1.1	0.8	0.7	1.4	1.4	1.2	1.1
Third 25 percent	0.8	0.8	0.6	0.9	0.7	0.9	0.9	0.9	0.6
Highest 25 percent	0.8	0.9	0.5	1.1	1.0	0.8	1.0	1.1	0.7
Highest 10 percent	1.0	1.1	0.7	1.7	1.4	1.3	1.3	1.3	0.9
Establishment characteristics									
Goods-producing industries	1.4	1.2	0.8	1.4	1.3	1.4	1.5	1.2	0.8
Service-providing industries	0.8	0.7	0.6	0.6	0.5	0.8	0.9	0.8	0.7
Education and health services	2.2	1.8	0.9	1.5	1.3	1.2	2.3	1.7	1.1
Educational services	1.0	1.0	0.7	1.3	1.3	0.7	1.1	0.9	1.7
Elementary and secondary schools	0.6	0.8	0.6	1.0	1.1	0.7	1.1	0.8	2.2
Junior colleges, colleges, and universities	1.1	1.4	0.8	1.6	1.6	1.3	1.9	1.3	1.5
Health care and social assistance	3.3	2.7	1.4	1.9	1.6	3.6	3.7	2.8	1.4
Hospitals	0.9	1.7	1.4	3.8	3.9	4.8	1.8	2.2	1.6
Public administration	0.8	0.9	0.4	1.1	1.2	0.9	1.2	1.2	2.8

See footnotes at end of table.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,[1] civilian workers,[2] March 2020—continued

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	1.1	0.8	1.0	0.5	0.5	1.6	1.1	0.9	1.2
1 to 49 workers	1.2	1.0	1.4	0.6	0.6	1.6	1.3	1.0	1.5
50 to 99 workers	1.6	1.4	1.5	1.2	1.2	3.0	1.6	1.3	1.6
100 workers or more	1.1	1.0	0.5	0.9	0.8	0.8	1.1	1.0	0.6
100 to 499 workers	1.3	1.3	0.7	1.0	0.9	1.3	1.3	1.3	0.8
500 workers or more	1.4	1.3	0.5	1.3	1.1	1.0	1.6	1.4	0.8
Geographic areas									
Northeast	1.9	1.8	1.3	1.1	0.9	1.5	2.3	1.9	1.4
New England	3.1	3.4	3.5	2.4	1.9	4.0	2.9	3.2	4.7
Middle Atlantic	2.2	1.9	1.1	1.2	1.1	1.5	2.8	2.1	1.0
South	1.5	1.1	0.7	1.0	0.8	1.2	1.5	1.0	0.8
South Atlantic	1.8	1.2	1.1	1.3	1.1	2.0	2.0	1.4	1.1
East South Central	1.5	1.4	1.7	2.0	1.6	2.3	2.5	1.6	1.8
West South Central	3.4	2.5	1.0	2.0	1.8	1.2	3.1	2.0	1.0
Midwest	1.2	1.4	1.0	0.9	0.7	1.5	1.3	1.5	1.2
East North Central	1.3	1.7	1.2	1.1	0.9	1.7	1.6	1.9	1.4
West North Central	2.5	2.3	2.1	1.9	1.3	3.1	2.1	2.3	2.2
West	0.9	1.2	1.3	1.3	1.1	1.6	1.4	1.3	1.5
Mountain	2.0	1.7	1.5	3.0	2.4	2.5	3.2	2.7	1.8
Pacific	1.0	1.5	1.8	1.4	1.2	2.0	1.3	1.5	2.0

[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 the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 3. Retirement benefit combinations: Access, civilian workers,[1] March 2020

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	15	10	45
Worker characteristics			
Management, professional, and related	24	15	47
Management, business, and financial	26	7	56
Professional and related	23	19	43
Teachers	29	46	13
Primary, secondary, and special education school teachers	29	61	7
Registered nurses	34	10	46
Service	5	10	31
Protective service	22	35	24
Sales and office	13	6	55
Sales and related	7	2	61
Office and administrative support	17	9	52
Natural resources, construction, and maintenance	13	10	41
Construction, extraction, farming, fishing, and forestry	13	12	35
Installation, maintenance, and repair	13	7	49
Production, transportation, and material moving	13	8	50
Production	15	3	55
Transportation and material moving	11	13	45
Full time	18	12	50
Part time	4	6	30
Union	33	46	15
Nonunion	12	5	50
Average wage within the following categories:[2]			
Lowest 25 percent	3	4	38
Lowest 10 percent	1	2	29
Second 25 percent	10	9	50
Third 25 percent	19	13	51
Highest 25 percent	30	17	44
Highest 10 percent	33	13	47
Establishment characteristics			
Goods-producing industries	17	4	56
Service-providing industries	15	11	44
Education and health services	18	21	38
Educational services	27	46	14
Elementary and secondary schools	25	60	5
Junior colleges, colleges, and universities	37	22	31
Health care and social assistance	13	7	53
Hospitals	36	10	47
Public administration	33	54	4

See footnotes at end of table.

Table 3. Retirement benefit combinations: Access, civilian workers,[1] March 2020—continued

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
1 to 99 workers	6	5	44
1 to 49 workers	5	4	41
50 to 99 workers	10	10	51
100 workers or more	23	15	47
100 to 499 workers	13	12	56
500 workers or more	34	19	36
Geographic areas			
Northeast	18	12	40
New England	16	12	44
Middle Atlantic	18	12	38
South	15	9	45
South Atlantic	17	6	47
East South Central	15	9	43
West South Central	10	13	43
Midwest	16	9	48
East North Central	18	8	47
West North Central	11	11	51
West	12	13	47
Mountain	12	13	50
Pacific	12	13	46

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 3. Standard errors for retirement benefit combinations: Access, civilian workers,[1] March 2020

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	0.4	0.3	0.8
Worker characteristics			
Management, professional, and related	0.8	0.5	1.2
Management, business, and financial	1.2	0.4	1.8
Professional and related	0.8	0.8	1.5
Teachers	1.2	1.5	1.2
Primary, secondary, and special education school teachers	1.2	1.4	1.4
Registered nurses	2.9	1.3	3.3
Service	0.4	0.7	1.6
Protective service	2.3	2.6	2.9
Sales and office	0.7	0.3	0.9
Sales and related	0.7	0.3	1.7
Office and administrative support	0.8	0.4	1.1
Natural resources, construction, and maintenance	1.0	0.9	1.8
Construction, extraction, farming, fishing, and forestry	1.5	1.6	2.6
Installation, maintenance, and repair	1.2	0.9	2.2
Production, transportation, and material moving	0.8	0.8	1.5
Production	1.0	0.5	2.0
Transportation and material moving	1.2	1.5	2.0
Full time	0.5	0.4	0.8
Part time	0.4	0.6	1.3
Union	1.2	1.5	1.4
Nonunion	0.5	0.2	0.8
Average wage within the following categories:[2]			
Lowest 25 percent	0.3	0.3	1.4
Lowest 10 percent	0.2	0.3	2.4
Second 25 percent	0.5	0.7	1.4
Third 25 percent	0.8	0.5	1.0
Highest 25 percent	0.9	0.7	1.2
Highest 10 percent	1.5	0.9	1.9
Establishment characteristics			
Goods-producing industries	1.2	0.6	1.8
Service-providing industries	0.5	0.4	0.8
Education and health services	1.2	1.1	1.7
Educational services	1.0	1.1	0.7
Elementary and secondary schools	1.0	1.1	0.7
Junior colleges, colleges, and universities	2.0	1.9	1.2
Health care and social assistance	1.8	1.3	2.9
Hospitals	4.0	1.5	3.4
Public administration	1.2	1.2	0.9

See footnotes at end of table.

Table 3. Standard errors for retirement benefit combinations: Access, civilian workers,[1] March 2020—continued

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
1 to 99 workers	0.4	0.4	1.1
1 to 49 workers	0.4	0.4	1.3
50 to 99 workers	0.9	0.8	1.7
100 workers or more	0.8	0.5	1.2
100 to 499 workers	0.7	0.7	1.5
500 workers or more	1.4	0.8	1.4
Geographic areas			
Northeast	1.3	0.7	1.5
New England	2.7	0.9	2.4
Middle Atlantic	1.3	0.9	2.1
South	0.8	0.4	1.4
South Atlantic	1.2	0.4	1.8
East South Central	1.2	1.6	3.1
West South Central	0.9	1.2	3.1
Midwest	0.8	0.5	1.4
East North Central	1.0	0.5	1.7
West North Central	1.1	1.0	2.3
West	0.8	0.9	1.6
Mountain	1.7	2.0	3.7
Pacific	0.8	1.0	1.7

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 frozen plans, civilian workers,[1] March 2020

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

Characteristics	Open plans[2]	Soft frozen[3]		Hard frozen[4]
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	51	40	2	8
Worker characteristics				
Management, professional, and related	45	45	2	8
Management, business, and financial	45	35	3	17
Professional and related	45	48	2	5
Teachers	46	53	([5])	([5])
Primary, secondary, and special education school teachers	47	52	–	–
Registered nurses	46	41	3	9
Service	58	40	([5])	2
Protective service	51	47	–	–
Sales and office	46	38	2	13
Sales and related	47	20	3	30
Office and administrative support	46	41	2	11
Natural resources, construction, and maintenance	74	22	1	3
Construction, extraction, farming, fishing, and forestry	82	16	–	–
Installation, maintenance, and repair	63	30	1	6
Production, transportation, and material moving	54	34	4	7
Production	36	41	7	16
Transportation and material moving	66	29	3	2
Full time	50	40	2	8
Part time	62	34	–	–
Union	55	42	1	2
Nonunion	47	38	–	–
Average wage within the following categories:[6]				
Lowest 25 percent	54	41	–	–
Lowest 10 percent	59	38	–	–
Second 25 percent	56	34	3	8
Third 25 percent	51	40	2	7
Highest 25 percent	48	41	2	9
Highest 10 percent	44	43	3	10
Establishment characteristics				
Goods-producing industries	51	27	9	13
Service-providing industries	51	41	1	7
Education and health services	49	48	1	2
Educational services	44	55	([5])	([5])
Elementary and secondary schools	44	55	–	–
Junior colleges, colleges, and universities	43	57	–	–
Health care and social assistance	62	30	2	6
Hospitals	57	32	3	8
Public administration	44	55	–	–

See footnotes at end of table.

Table 5. Defined benefit retirement plans: Open, soft and hard frozen plans, civilian workers,[1] March 2020—continued

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

Characteristics	Open plans[2]	Soft frozen[3]		Hard frozen[4]
		All participants still accruing benefits	Some participants still accruing benefits	
1 to 99 workers	58	34	–	–
1 to 49 workers	59	31	1	9
50 to 99 workers	58	38	–	–
100 workers or more	48	41	2	8
100 to 499 workers	54	38	2	6
500 workers or more	45	43	2	9
Geographic areas				
Northeast	48	40	2	9
New England	52	34	2	12
Middle Atlantic	47	42	2	9
South	49	42	3	6
South Atlantic	58	33	2	7
East South Central	38	51	6	4
West South Central	42	50	1	6
Midwest	53	36	2	9
East North Central	53	35	2	10
West North Central	52	38	2	8
West	53	40	1	6
Mountain	50	41	2	6
Pacific	55	39	1	5

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm for further explanation.
[2] Plans open to new participants.
[3] New employees are not allowed in the plan. Benefit accruals may continue for existing participants.
[4] Participants in these plans stop accruing benefits on the date the plan is frozen. The benefit the employee receives is calculated as of the day the plan was frozen.
[5] Less than 0.5.
[6] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 5. Standard errors for defined benefit retirement plans: Open, soft and hard frozen plans, civilian workers,[1] March 2020

Characteristics	Open plans[2]	Soft frozen[3]		Hard frozen[4]
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	1.0	0.8	0.3	0.5
Worker characteristics				
Management, professional, and related	1.4	1.2	0.4	0.6
Management, business, and financial	2.7	1.9	0.6	1.3
Professional and related	1.4	1.3	0.4	0.5
Teachers	1.9	1.9	0.1	0.1
Primary, secondary, and special education school teachers	2.2	2.1	–	–
Registered nurses	4.3	3.8	1.6	2.2
Service	2.7	2.5	0.1	0.3
Protective service	2.3	2.3	–	–
Sales and office	1.9	1.3	0.4	1.6
Sales and related	5.1	2.5	1.5	5.4
Office and administrative support	1.9	1.3	0.4	1.3
Natural resources, construction, and maintenance	2.0	1.8	0.3	0.7
Construction, extraction, farming, fishing, and forestry	2.1	2.0	–	–
Installation, maintenance, and repair	3.2	3.0	0.7	1.4
Production, transportation, and material moving	2.9	2.5	1.0	1.3
Production	3.2	3.3	1.5	2.6
Transportation and material moving	3.5	3.3	1.2	0.6
Full time	1.1	0.9	0.3	0.5
Part time	3.5	3.6	–	–
Union	1.4	1.4	0.2	0.3
Nonunion	1.5	1.1	–	–
Average wage within the following categories:[5]				
Lowest 25 percent	2.1	2.0	–	–
Lowest 10 percent	4.3	3.5	–	–
Second 25 percent	2.4	1.8	0.6	1.2
Third 25 percent	1.2	1.1	0.4	0.6
Highest 25 percent	1.4	1.2	0.4	0.7
Highest 10 percent	1.8	1.6	0.6	1.2
Establishment characteristics				
Goods-producing industries	3.0	2.4	1.3	1.4
Service-providing industries	1.1	0.8	0.3	0.5
Education and health services	1.5	1.5	0.3	0.2
Educational services	1.4	1.4	0.2	([6])
Elementary and secondary schools	1.7	1.6	–	–
Junior colleges, colleges, and universities	1.6	1.6	–	–
Health care and social assistance	3.4	3.0	1.0	1.0
Hospitals	4.0	3.1	1.5	1.7
Public administration	1.5	1.5	–	–

See footnotes at end of table.

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard frozen plans, civilian workers,[1] March 2020—continued

Characteristics	Open plans[2]	Soft frozen[3]		Hard frozen[4]
		All participants still accruing benefits	Some participants still accruing benefits	
1 to 99 workers	2.0	1.7	–	–
1 to 49 workers	2.9	2.4	0.5	1.1
50 to 99 workers	2.5	2.3	–	–
100 workers or more	1.2	0.9	0.3	0.6
100 to 499 workers	2.0	1.9	0.5	0.8
500 workers or more	1.4	1.1	0.4	0.9
Geographic areas				
Northeast	2.3	1.6	0.8	1.1
New England	2.7	2.0	0.6	3.0
Middle Atlantic	3.2	2.2	1.0	1.2
South	1.6	1.2	0.5	0.9
South Atlantic	2.5	1.3	0.6	1.6
East South Central	4.1	3.7	1.7	0.8
West South Central	2.5	2.2	0.6	1.2
Midwest	2.3	1.8	0.6	1.1
East North Central	2.6	2.0	0.7	1.5
West North Central	4.7	4.2	1.0	1.3
West	1.9	2.0	0.4	0.7
Mountain	4.8	5.4	0.9	1.7
Pacific	1.9	1.8	0.4	0.7

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.
[6] Less than 0.05.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/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 2020

(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])	7	92
Worker characteristics			
Management, professional, and related	([4])	7	93
Management, business, and financial	1	12	86
Professional and related	–	–	95
Teachers	–	3	97
Primary, secondary, and special education school teachers	–	3	97
Registered nurses	–	–	92
Service	–	5	95
Protective service	–	2	98
Sales and office	1	10	90
Sales and related	–	–	97
Office and administrative support	1	11	89
Natural resources, construction, and maintenance	–	–	94
Construction, extraction, farming, fishing, and forestry	–	–	98
Installation, maintenance, and repair	–	9	91
Production, transportation, and material moving	–	9	91
Production	–	–	89
Transportation and material moving	–	6	94
Full time	([4])	7	92
Part time	–	8	92
Union	–	–	96
Nonunion	1	10	90
Average wage within the following categories:[5]			
Lowest 25 percent	–	–	93
Lowest 10 percent	–	7	93
Second 25 percent	–	–	90
Third 25 percent	–	–	93
Highest 25 percent	([4])	7	93
Highest 10 percent	–	–	92
Establishment characteristics			
Goods-producing industries	–	7	93
Service-providing industries	([4])	7	92
Education and health services	–	–	95
Educational services	–	–	96
Elementary and secondary schools	–	–	96
Junior colleges, colleges, and universities	–	6	94
Health care and social assistance	–	–	91
Hospitals	–	–	91
Public administration	–	4	96

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:[1] Selected attributes, civilian workers,[2] March 2020—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	–	–	92
1 to 49 workers	–	–	90
50 to 99 workers	–	–	95
100 workers or more	–	–	92
100 to 499 workers	–	–	93
500 workers or more	–	–	92
Geographic areas			
Northeast	–	–	95
New England	–	–	96
Middle Atlantic	–	–	94
South	–	–	95
South Atlantic	–	3	97
East South Central	–	–	96
West South Central	–	–	91
Midwest	–	–	83
East North Central	–	–	84
West North Central	–	–	80
West	–	–	95
Mountain	–	–	97
Pacific	–	–	94

[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 the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm for further explanation.
[3] The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2019 are included in the "1 year" column. Those frozen between 2015 and 2018 are included in the "2 to 5 years" column and plans frozen before 2015 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 2020.

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. Standard errors for defined benefit frozen retirement plans:[1] Selected attributes, civilian workers,[2] March 2020

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	0.1	1.1	1.1
Worker characteristics			
Management, professional, and related	0.2	1.5	1.5
Management, business, and financial	0.5	2.9	3.0
Professional and related	–	–	1.1
Teachers	–	0.5	0.5
Primary, secondary, and special education school teachers	–	0.4	0.4
Registered nurses	–	–	3.5
Service	–	1.0	1.0
Protective service	–	1.2	1.2
Sales and office	0.3	1.4	1.4
Sales and related	–	–	1.2
Office and administrative support	0.2	1.5	1.5
Natural resources, construction, and maintenance	–	–	1.5
Construction, extraction, farming, fishing, and forestry	–	–	1.1
Installation, maintenance, and repair	–	2.6	2.6
Production, transportation, and material moving	–	2.6	2.6
Production	–	–	4.4
Transportation and material moving	–	1.9	1.9
Full time	0.1	1.2	1.2
Part time	–	1.7	1.7
Union	–	–	0.9
Nonunion	0.2	1.7	1.7
Average wage within the following categories:[4]			
Lowest 25 percent	–	–	1.6
Lowest 10 percent	–	2.8	2.8
Second 25 percent	–	–	1.8
Third 25 percent	–	–	1.0
Highest 25 percent	0.2	1.6	1.6
Highest 10 percent	–	–	1.8
Establishment characteristics			
Goods-producing industries	–	2.6	2.6
Service-providing industries	0.1	1.2	1.2
Education and health services	–	–	1.0
Educational services	–	–	0.6
Elementary and secondary schools	–	–	0.5
Junior colleges, colleges, and universities	–	2.0	2.0
Health care and social assistance	–	–	3.9
Hospitals	–	–	4.2
Public administration	–	1.1	1.1

See footnotes at end of table.

Table 6. Standard errors for defined benefit frozen retirement plans:[1] Selected attributes, civilian workers,[2] March 2020—continued

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	–	–	1.1
1 to 49 workers	–	–	1.8
50 to 99 workers	–	–	1.4
100 workers or more	–	–	1.3
100 to 499 workers	–	–	1.4
500 workers or more	–	–	1.6
Geographic areas			
Northeast	–	–	1.1
New England	–	–	1.9
Middle Atlantic	–	–	1.3
South	–	–	1.0
South Atlantic	–	1.0	1.0
East South Central	–	–	2.2
West South Central	–	–	2.2
Midwest	–	–	4.6
East North Central	–	–	6.3
West North Central	–	–	3.2
West	–	–	0.7
Mountain	–	–	1.8
Pacific	–	–	0.6

[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 the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm for further explanation.
[3] The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2019 are included in the "1 year" column. Those frozen between 2015 and 2018 are included in the "2 to 5 years" column and plans frozen before 2015 are included in the "Greater than 5 years" column.
[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 7. Defined benefit frozen retirement plans:[1] Plan alternatives, civilian workers,[2] March 2020

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

Characteristics	No alternatives 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	3	97	59	11	18	22
Worker characteristics						
Management, professional, and related	2	98	64	10	18	20
Management, business, and financial	2	98	40	14	33	23
Professional and related	2	98	73	8	13	19
Teachers	–	100	94	4	1	19
Primary, secondary, and special education school teachers	–	100	94	5	1	20
Registered nurses	8	92	54	8	12	22
Service	1	99	81	8	4	19
Sales and office	6	94	45	10	27	24
Office and administrative support	4	96	51	11	24	25
Natural resources, construction, and maintenance:						
Construction, extraction, farming, fishing, and forestry	–	100	65	22	2	14
Production, transportation, and material moving	5	95	28	24	25	34
Transportation and material moving	8	92	48	14	–	25
Full time	2	98	59	12	19	22
Part time	14	86	59	5	11	21
Union	1	99	77	11	5	22
Nonunion	4	96	46	12	28	22
Average wage within the following categories:[4]						
Lowest 25 percent	9	91	66	6	14	21
Second 25 percent	4	96	53	11	25	24
Third 25 percent	3	97	58	13	14	25
Highest 25 percent	1	99	60	11	19	20
Highest 10 percent	1	99	52	13	25	23
Service-providing industries	3	97	65	9	15	20
Education and health services	1	99	85	5	4	20
Educational services	–	100	94	4	1	18
Elementary and secondary schools	–	100	95	4	1	18
Junior colleges, colleges, and universities	–	100	91	3	3	17
Health care and social assistance	7	93	51	9	13	26
Public administration	–	100	91	7	–	19

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:[1] Plan alternatives, civilian workers,[2] March 2020—continued

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

Characteristics	No alternatives 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	1	99	62	11	15	21
100 workers or more	3	97	58	12	19	23
100 to 499 workers	6	94	58	13	15	23
500 workers or more	2	98	58	11	21	22
Geographic areas						
Northeast	3	97	60	8	16	26
New England	2	98	52	6	21	23
Middle Atlantic	3	97	62	8	14	26
South	2	98	59	14	17	28
South Atlantic	2	98	53	15	19	40
West South Central	4	96	65	8	16	12
Midwest	3	97	50	13	23	20
East North Central	4	96	46	14	26	23
West	3	97	66	9	19	11
Pacific	3	97	67	9	17	12

[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 the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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. Standard errors for defined benefit frozen retirement plans:[1] Plan alternatives, civilian workers,[2] March 2020

Characteristics	No alternatives to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	0.4	0.4	1.0	0.7	1.0	1.1
Worker characteristics						
Management, professional, and related	0.4	0.4	1.4	0.8	1.1	1.2
Management, business, and financial	0.7	0.7	2.1	1.8	2.2	2.0
Professional and related	0.4	0.4	1.3	0.8	1.2	1.3
Teachers	–	0.0	1.3	1.1	0.3	1.4
Primary, secondary, and special education school teachers	–	0.0	1.5	1.3	0.2	1.6
Registered nurses	2.7	2.7	4.6	1.7	2.3	4.1
Service	0.5	0.5	2.8	1.4	0.8	2.1
Sales and office	1.1	1.1	2.0	1.2	2.0	1.9
Office and administrative support	0.7	0.7	1.9	1.3	1.9	1.8
Natural resources, construction, and maintenance:						
Construction, extraction, farming, fishing, and forestry	–	0.0	5.1	5.6	1.1	2.9
Production, transportation, and material moving	1.7	1.7	3.1	3.4	4.3	4.6
Transportation and material moving	2.7	2.7	7.0	3.7	–	4.6
Full time	0.4	0.4	1.1	0.7	1.0	1.1
Part time	2.9	2.9	3.4	1.1	1.9	4.3
Union	0.4	0.4	1.4	1.1	0.5	1.4
Nonunion	0.6	0.6	1.4	0.9	1.4	1.4
Average wage within the following categories:[3]						
Lowest 25 percent	2.0	2.0	2.5	1.8	1.9	2.4
Second 25 percent	1.2	1.2	2.4	1.9	3.3	1.8
Third 25 percent	0.6	0.6	1.5	1.2	1.2	2.0
Highest 25 percent	0.4	0.4	1.4	0.9	1.3	1.2
Highest 10 percent	0.5	0.5	2.2	1.8	2.2	2.0
Service-providing industries	0.4	0.4	1.1	0.6	1.0	0.9
Education and health services	0.5	0.5	1.3	0.8	0.7	1.4
Educational services	–	0.0	0.9	0.9	0.2	1.2
Elementary and secondary schools	–	0.0	1.0	1.0	0.2	1.5
Junior colleges, colleges, and universities	–	0.0	1.4	1.4	0.5	2.2
Health care and social assistance	2.7	2.7	3.5	2.2	2.7	4.5
Public administration	–	0.0	1.2	0.9	–	1.6

See footnotes at end of table.

Table 7. Standard errors for defined benefit frozen retirement plans:[1] Plan alternatives, civilian workers,[2] March 2020—continued

Characteristics	No alternatives to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
1 to 99 workers	0.6	0.6	2.2	1.1	1.5	2.2
100 workers or more	0.5	0.5	1.2	0.8	1.2	1.3
100 to 499 workers	1.1	1.1	2.6	2.0	2.3	2.4
500 workers or more	0.5	0.5	1.5	0.8	1.3	1.4
Geographic areas						
Northeast	0.9	0.9	2.0	1.0	1.3	2.5
New England	0.9	0.9	5.4	2.5	3.3	5.7
Middle Atlantic	1.1	1.1	2.0	1.2	1.4	2.6
South	0.7	0.7	2.1	1.6	2.1	2.3
South Atlantic	0.4	0.4	3.6	2.3	2.9	3.4
West South Central	1.7	1.7	3.1	2.0	4.3	1.8
Midwest	0.6	0.6	2.2	1.0	1.6	2.1
East North Central	0.7	0.7	2.4	1.2	1.8	2.4
West	1.2	1.2	1.8	1.0	2.1	1.0
Pacific	1.5	1.5	2.1	1.3	1.9	1.3

[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 the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 8. Defined contribution retirement plans: Selected attributes, civilian workers,[1] March 2020

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	69	31	84	16
Worker characteristics				
Management, professional, and related	68	32	84	16
Management, business, and financial	72	28	85	15
Professional and related	66	34	83	17
Teachers	67	33	89	11
Primary, secondary, and special education school teachers	67	33	91	9
Registered nurses	62	38	80	20
Service	67	33	84	16
Protective service	56	44	81	19
Sales and office	73	27	85	15
Sales and related	77	23	86	14
Office and administrative support	72	28	85	15
Natural resources, construction, and maintenance	68	32	82	18
Construction, extraction, farming, fishing, and forestry	59	41	77	23
Installation, maintenance, and repair	75	25	85	15
Production, transportation, and material moving	68	32	81	19
Production	70	30	81	19
Transportation and material moving	66	34	80	20
Full time	70	30	84	16
Part time	67	33	81	19
Union	60	40	79	21
Nonunion	71	29	84	16
Average wage within the following categories:[2]				
Lowest 25 percent	73	27	83	17
Lowest 10 percent	69	31	82	18
Second 25 percent	71	29	85	15
Third 25 percent	68	32	82	18
Highest 25 percent	68	32	84	16
Highest 10 percent	68	32	85	15
Establishment characteristics				
Goods-producing industries	69	31	81	19
Service-providing industries	70	30	84	16
Education and health services	64	36	82	18
Educational services	64	36	90	10
Elementary and secondary schools	64	36	90	10
Junior colleges, colleges, and universities	64	36	89	11
Health care and social assistance	63	37	80	20
Hospitals	63	37	84	16
Public administration	64	36	89	11

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,[1] March 2020—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	71	29	84	16
1 to 49 workers	70	30	83	17
50 to 99 workers	71	29	86	14
100 workers or more	69	31	84	16
100 to 499 workers	70	30	83	17
500 workers or more	67	33	84	16
Geographic areas				
Northeast	63	37	79	21
New England	64	36	79	21
Middle Atlantic	63	37	79	21
South	73	27	82	18
South Atlantic	71	29	83	17
East South Central	71	29	78	22
West South Central	76	24	84	16
Midwest	70	30	84	16
East North Central	68	32	83	17
West North Central	74	26	87	13
West	69	31	88	12
Mountain	74	26	90	10
Pacific	67	33	87	13

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,[1] March 2020

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	0.9	0.9	0.6	0.6
Worker characteristics				
Management, professional, and related	1.2	1.2	0.8	0.8
Management, business, and financial	1.4	1.4	0.9	0.9
Professional and related	1.4	1.4	1.0	1.0
Teachers	2.4	2.4	2.2	2.2
Primary, secondary, and special education school teachers	4.2	4.2	2.3	2.3
Registered nurses	2.2	2.2	2.5	2.5
Service	2.8	2.8	2.3	2.3
Protective service	3.0	3.0	5.0	5.0
Sales and office	0.9	0.9	0.8	0.8
Sales and related	1.4	1.4	1.2	1.2
Office and administrative support	1.1	1.1	1.1	1.1
Natural resources, construction, and maintenance	2.2	2.2	1.9	1.9
Construction, extraction, farming, fishing, and forestry	3.2	3.2	3.0	3.0
Installation, maintenance, and repair	2.4	2.4	2.1	2.1
Production, transportation, and material moving	2.2	2.2	1.5	1.5
Production	2.2	2.2	1.1	1.1
Transportation and material moving	3.8	3.8	3.2	3.2
Full time	0.9	0.9	0.6	0.6
Part time	2.8	2.8	1.5	1.5
Union	1.8	1.8	1.8	1.8
Nonunion	1.0	1.0	0.6	0.6
Average wage within the following categories:[2]				
Lowest 25 percent	1.8	1.8	1.5	1.5
Lowest 10 percent	4.5	4.5	2.2	2.2
Second 25 percent	1.5	1.5	1.1	1.1
Third 25 percent	1.1	1.1	1.0	1.0
Highest 25 percent	1.2	1.2	0.7	0.7
Highest 10 percent	1.8	1.8	1.0	1.0
Establishment characteristics				
Goods-producing industries	1.3	1.3	0.7	0.7
Service-providing industries	1.1	1.1	0.7	0.7
Education and health services	2.4	2.4	1.4	1.4
Educational services	1.7	1.7	1.1	1.1
Elementary and secondary schools	3.3	3.3	1.6	1.6
Junior colleges, colleges, and universities	2.4	2.4	1.1	1.1
Health care and social assistance	3.0	3.0	1.8	1.8
Hospitals	2.4	2.4	2.7	2.7
Public administration	3.1	3.1	1.8	1.8

See footnotes at end of table.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,[1] March 2020—continued

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers	1.5	1.5	1.2	1.2
1 to 49 workers	1.6	1.6	1.4	1.4
50 to 99 workers	3.0	3.0	2.3	2.3
100 workers or more	1.1	1.1	0.8	0.8
100 to 499 workers	1.5	1.5	1.5	1.5
500 workers or more	1.3	1.3	1.0	1.0
Geographic areas				
Northeast	2.3	2.3	1.6	1.6
New England	3.4	3.4	2.5	2.5
Middle Atlantic	2.4	2.4	2.0	2.0
South	1.3	1.3	0.7	0.7
South Atlantic	1.6	1.6	1.0	1.0
East South Central	3.5	3.5	1.6	1.6
West South Central	2.8	2.8	1.3	1.3
Midwest	1.6	1.6	0.8	0.8
East North Central	2.1	2.1	0.7	0.7
West North Central	1.9	1.9	2.0	2.0
West	2.2	2.2	1.6	1.6
Mountain	3.4	3.4	2.0	2.0
Pacific	2.8	2.8	2.2	2.2

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 9. Healthcare benefits: Access, participation, and take-up rates,[1] civilian workers,[2] March 2020

(All workers = 100 percent)

Characteristics	Healthcare[3]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	73	58	79	72	51	71
Worker characteristics						
Management, professional, and related	88	75	85	88	65	74
Management, business, and financial	94	79	84	94	70	74
Professional and related	86	73	85	85	63	75
Teachers	87	74	85	87	65	75
Primary, secondary, and special education school teachers	97	82	84	97	72	74
Registered nurses	91	74	82	89	63	71
Service	50	35	70	50	30	61
Protective service	81	67	83	81	58	72
Sales and office	70	53	77	69	47	69
Sales and related	54	39	71	53	35	66
Office and administrative support	79	62	79	78	55	70
Natural resources, construction, and maintenance	75	61	81	75	57	75
Construction, extraction, farming, fishing, and forestry	73	58	80	73	55	76
Installation, maintenance, and repair	78	64	81	78	59	75
Production, transportation, and material moving	77	61	79	77	55	71
Production	81	66	82	81	59	73
Transportation and material moving	74	57	77	73	51	70
Full time	88	71	81	87	63	72
Part time	24	14	57	23	11	50
Union	96	84	88	95	75	79
Nonunion	69	54	78	68	47	69
Average wage within the following categories:[4]						
Lowest 25 percent	42	26	63	41	23	57
Lowest 10 percent	27	14	53	27	13	48
Second 25 percent	74	58	78	74	51	69
Third 25 percent	89	74	83	88	66	75
Highest 25 percent	94	81	86	93	70	76
Highest 10 percent	95	83	87	95	72	76
Establishment characteristics						
Goods-producing industries	86	71	83	85	63	74
Service-providing industries	70	55	79	70	49	70
Education and health services	79	64	81	78	55	70
Educational services	86	73	85	86	65	75
Elementary and secondary schools	89	75	84	88	66	75
Junior colleges, colleges, and universities	89	78	88	89	68	76
Health care and social assistance	75	58	78	73	49	67
Hospitals	92	78	85	91	65	71
Public administration	90	81	90	90	72	80
1 to 99 workers	58	44	75	58	39	67
1 to 49 workers	52	39	75	52	35	67
50 to 99 workers	77	58	75	76	52	68
100 workers or more	87	71	82	86	63	73

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,[1] civilian workers,[2] March 2020—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	34	77	28	22	79	71	50	70
Worker characteristics									
Management, professional, and related	61	47	78	37	30	80	87	64	74
Management, business, and financial	65	50	77	40	31	79	93	69	74
Professional and related	59	46	78	36	29	81	84	62	74
Teachers	54	42	78	33	26	79	85	64	75
Primary, secondary, and special education school teachers	57	45	79	36	29	81	95	70	74
Registered nurses	63	47	75	36	30	82	88	61	70
Service	27	20	76	17	13	77	48	29	60
Protective service	49	39	79	36	27	76	76	54	70
Sales and office	41	31	75	25	19	77	67	46	69
Sales and related	27	20	74	15	12	78	51	34	65
Office and administrative support	49	37	76	31	23	77	77	54	70
Natural resources, construction, and maintenance	39	31	80	27	22	83	74	55	75
Construction, extraction, farming, fishing, and forestry	34	27	80	23	20	88	72	54	75
Installation, maintenance, and repair	45	36	79	31	25	80	76	57	75
Production, transportation, and material moving	46	37	80	31	25	81	75	54	72
Production	48	39	81	33	27	83	79	58	73
Transportation and material moving	45	35	78	29	23	80	72	51	71
Full time	54	42	78	34	27	80	86	62	72
Part time	13	9	70	9	6	72	22	11	49
Union	74	61	82	56	46	83	93	72	77
Nonunion	40	30	76	24	18	78	67	46	69
Average wage within the following categories:[4]									
Lowest 25 percent	18	13	72	11	8	73	40	23	57
Lowest 10 percent	10	8	73	6	4	65	27	13	49
Second 25 percent	42	32	75	26	20	78	72	50	69
Third 25 percent	57	44	78	36	29	80	87	65	75
Highest 25 percent	67	54	80	44	35	81	92	69	75
Highest 10 percent	74	59	80	49	40	80	94	70	75
Establishment characteristics									
Goods-producing industries	51	41	81	34	28	83	84	62	74
Service-providing industries	43	33	77	27	21	79	69	48	70
Education and health services	50	38	76	28	22	79	77	53	70
Educational services	54	42	78	32	25	77	85	63	74
Elementary and secondary schools	54	41	77	33	26	79	87	64	73
Junior colleges, colleges, and universities	64	50	79	37	27	72	89	67	75
Health care and social assistance	47	35	74	26	21	81	72	48	67
Hospitals	70	53	76	40	33	82	88	62	70
Public administration	61	52	86	43	37	84	89	70	79
1 to 99 workers	31	23	75	19	15	78	56	38	67
1 to 49 workers	27	20	74	17	13	78	50	34	67
50 to 99 workers	42	32	77	26	20	78	74	50	67
100 workers or more	57	45	79	36	29	80	85	62	73

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,[1] civilian workers,[2] March 2020—continued

(All workers = 100 percent)

Characteristics	Healthcare[3]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
100 to 499 workers	83	66	80	82	58	71
500 workers or more	91	78	85	91	68	75
Geographic areas						
Northeast	72	59	81	71	51	72
New England	75	61	81	74	53	71
Middle Atlantic	71	58	82	70	51	72
South	70	53	76	70	49	69
South Atlantic	71	53	75	70	48	69
East South Central	69	55	79	69	50	72
West South Central	70	54	76	70	49	70
Midwest	73	58	79	73	50	69
East North Central	73	57	78	72	50	69
West North Central	73	58	79	73	49	67
West	76	64	84	75	55	74
Mountain	75	62	83	74	54	73
Pacific	77	65	85	76	56	74

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,[1] civilian workers,[2] March 2020—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
100 to 499 workers	51	40	78	32	26	80	81	58	71
500 workers or more	65	52	80	41	33	80	90	66	74
Geographic areas									
Northeast	47	37	78	29	23	78	70	49	71
New England	46	36	79	17	13	77	72	50	71
Middle Atlantic	47	37	78	33	26	79	69	49	71
South	35	26	74	21	15	74	69	48	70
South Atlantic	35	26	74	21	15	74	70	48	69
East South Central	32	25	76	21	16	76	69	49	72
West South Central	35	26	74	21	16	75	69	48	70
Midwest	46	36	79	27	21	79	71	49	69
East North Central	47	37	79	29	23	78	71	49	69
West North Central	45	35	78	21	17	81	70	47	67
West	56	44	80	40	34	84	74	54	73
Mountain	50	39	79	28	24	85	73	53	73
Pacific	58	47	80	45	38	84	75	55	74

[1] The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation.
[2] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,[1] civilian workers,[2] March 2020

Characteristics	Healthcare[3]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.6	0.7	0.6	0.6	0.6	0.5
Worker characteristics						
Management, professional, and related	0.7	0.8	0.6	0.8	0.7	0.5
Management, business, and financial	0.8	1.0	0.9	0.7	0.9	0.9
Professional and related	1.1	1.0	0.6	1.1	0.8	0.6
Teachers	1.1	1.2	1.1	1.2	1.2	1.0
Primary, secondary, and special education school teachers	0.7	1.5	1.4	0.7	1.3	1.3
Registered nurses	1.4	1.8	1.9	1.6	1.9	2.1
Service	1.6	1.3	1.6	1.6	1.2	1.8
Protective service	2.8	2.8	2.0	2.8	2.4	1.9
Sales and office	0.9	0.9	0.7	0.9	0.8	0.7
Sales and related	1.2	1.2	1.2	1.2	1.2	1.4
Office and administrative support	1.1	1.1	0.9	1.1	0.9	0.8
Natural resources, construction, and maintenance	1.4	1.6	1.5	1.4	1.5	1.4
Construction, extraction, farming, fishing, and forestry	2.3	2.2	2.0	2.2	2.2	2.1
Installation, maintenance, and repair	2.2	2.1	1.7	2.2	2.0	1.7
Production, transportation, and material moving	1.3	1.2	0.9	1.3	1.1	1.0
Production	1.9	1.9	1.3	1.9	1.7	1.2
Transportation and material moving	1.9	1.9	1.4	1.9	1.8	1.5
Full time	0.6	0.6	0.5	0.6	0.6	0.4
Part time	1.3	1.0	2.5	1.4	0.9	2.3
Union	0.4	0.7	0.7	0.4	0.7	0.7
Nonunion	0.7	0.7	0.6	0.7	0.6	0.6
Average wage within the following categories:[4]						
Lowest 25 percent	1.1	0.8	1.5	1.1	0.7	1.4
Lowest 10 percent	2.5	1.6	4.6	2.5	1.5	4.3
Second 25 percent	1.2	1.2	1.0	1.2	1.2	1.1
Third 25 percent	0.8	0.8	0.6	0.8	0.8	0.6
Highest 25 percent	0.6	0.7	0.5	0.7	0.8	0.7
Highest 10 percent	0.8	1.1	0.7	0.8	1.2	1.0
Establishment characteristics						
Goods-producing industries	1.2	1.2	0.9	1.2	1.2	0.9
Service-providing industries	0.7	0.7	0.6	0.7	0.6	0.6
Education and health services	1.4	1.4	0.9	1.3	1.2	0.8
Educational services	0.8	0.9	0.7	0.8	1.0	0.7
Elementary and secondary schools	0.8	1.2	1.0	0.9	0.9	0.9
Junior colleges, colleges, and universities	1.1	1.3	0.6	1.1	1.5	1.0
Health care and social assistance	2.1	2.0	1.4	2.1	1.7	1.3
Hospitals	1.1	1.5	1.5	1.3	1.4	1.4
Public administration	0.8	1.3	1.1	0.8	1.3	1.2

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,[1] civilian workers,[2] March 2020—continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.8	0.7	0.6	0.7	0.6	0.6	0.6	0.6	0.5
Worker characteristics									
Management, professional, and related	1.1	1.0	0.9	1.3	1.2	0.9	0.8	0.7	0.5
Management, business, and financial	1.9	1.6	1.1	1.4	1.4	1.6	0.8	1.0	1.0
Professional and related	1.4	1.2	1.1	1.6	1.5	0.9	1.2	0.9	0.6
Teachers	1.7	1.7	1.4	1.6	1.4	1.4	1.1	1.1	0.9
Primary, secondary, and special education school teachers	2.0	2.1	1.9	2.1	1.9	1.9	0.9	1.2	1.2
Registered nurses	3.5	2.8	2.0	3.4	3.3	1.8	1.7	2.0	2.2
Service	1.4	1.2	1.6	1.2	1.0	2.4	1.6	1.2	1.8
Protective service	2.9	2.7	2.1	2.6	2.2	3.4	2.8	2.3	2.0
Sales and office	0.9	0.9	0.9	0.8	0.7	0.9	0.9	0.8	0.7
Sales and related	1.1	0.9	1.7	0.8	0.7	2.1	1.3	1.2	1.4
Office and administrative support	1.3	1.2	1.0	1.1	0.9	1.1	1.1	0.9	0.8
Natural resources, construction, and maintenance	2.0	1.5	1.4	1.6	1.4	1.5	1.4	1.5	1.4
Construction, extraction, farming, fishing, and forestry	2.6	2.3	2.4	1.8	1.7	1.8	2.2	2.2	2.1
Installation, maintenance, and repair	2.3	1.6	1.6	2.3	1.9	2.2	2.4	2.2	1.7
Production, transportation, and material moving	1.6	1.4	1.2	1.6	1.5	1.3	1.4	1.1	0.9
Production	2.6	2.4	1.4	2.7	2.5	1.8	2.1	1.8	1.1
Transportation and material moving	2.4	2.1	1.9	2.1	1.9	1.7	2.0	1.8	1.5
Full time	0.9	0.8	0.6	0.8	0.7	0.6	0.6	0.6	0.4
Part time	1.1	1.0	2.9	0.9	0.8	3.7	1.3	0.9	2.3
Union	1.2	1.2	0.9	1.2	1.3	1.0	0.8	0.8	0.7
Nonunion	0.8	0.7	0.7	0.8	0.7	0.8	0.7	0.6	0.6
Average wage within the following categories:[4]									
Lowest 25 percent	0.9	0.7	1.5	0.7	0.5	2.6	1.1	0.7	1.4
Lowest 10 percent	1.6	1.3	3.9	1.0	0.8	5.4	2.4	1.5	4.4
Second 25 percent	1.1	1.1	1.2	1.2	1.1	1.6	1.2	1.2	1.1
Third 25 percent	1.2	1.0	0.9	1.1	0.9	0.7	0.9	0.9	0.6
Highest 25 percent	1.1	1.1	0.8	1.2	1.0	0.8	0.7	0.8	0.7
Highest 10 percent	1.8	1.7	1.1	1.8	1.6	1.0	0.8	1.2	1.0
Establishment characteristics									
Goods-producing industries	1.7	1.6	1.1	1.6	1.4	1.2	1.2	1.2	0.9
Service-providing industries	0.9	0.7	0.7	0.8	0.7	0.7	0.7	0.6	0.6
Education and health services	1.7	1.5	1.2	1.2	1.1	1.4	1.3	1.1	0.9
Educational services	1.5	1.3	0.9	1.3	1.0	1.0	0.9	0.9	0.7
Elementary and secondary schools	1.7	1.6	1.2	1.7	1.4	1.2	1.0	0.9	0.9
Junior colleges, colleges, and universities	1.9	1.6	1.2	2.0	1.7	2.0	1.2	1.4	1.0
Health care and social assistance	2.5	2.3	2.0	1.8	1.6	2.3	2.0	1.6	1.3
Hospitals	2.5	2.2	1.1	2.9	2.7	1.6	2.2	2.0	1.5
Public administration	2.5	2.0	0.9	2.0	1.7	1.8	0.8	1.3	1.2

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,[1] civilian workers,[2] March 2020—continued

Characteristics	Healthcare[3]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	1.2	0.9	1.0	1.2	0.8	1.0
1 to 49 workers	1.2	1.0	1.2	1.2	0.8	1.1
50 to 99 workers	1.9	1.5	1.8	2.0	1.5	1.6
100 workers or more	0.7	0.8	0.6	0.7	0.8	0.6
100 to 499 workers	1.1	1.1	0.9	1.2	1.1	0.9
500 workers or more	0.7	0.9	0.8	0.8	0.8	0.8
Geographic areas						
Northeast	1.2	1.4	0.8	1.2	1.4	1.0
New England	2.1	1.6	1.0	2.0	1.7	1.5
Middle Atlantic	1.5	1.8	1.1	1.5	1.7	1.0
South	1.2	1.1	1.0	1.2	0.9	0.8
South Atlantic	1.5	1.6	1.6	1.4	1.3	1.2
East South Central	3.3	2.6	1.1	3.3	2.1	1.5
West South Central	2.3	1.8	1.3	2.3	1.7	1.6
Midwest	1.3	1.5	1.5	1.3	1.2	1.1
East North Central	1.5	1.9	2.1	1.5	1.5	1.5
West North Central	2.6	2.9	1.6	2.6	2.1	0.9
West	0.9	1.1	0.8	1.0	1.1	1.0
Mountain	1.6	1.3	1.1	1.7	2.1	2.2
Pacific	1.2	1.5	0.9	1.2	1.4	1.1

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,[1] civilian workers,[2] March 2020—continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	0.9	0.7	1.3	1.0	0.8	1.3	1.2	0.8	1.0
1 to 49 workers	1.2	0.8	1.6	1.2	1.0	2.0	1.3	0.8	1.1
50 to 99 workers	1.7	1.5	1.5	1.3	1.1	2.0	1.9	1.4	1.6
100 workers or more	1.1	0.9	0.6	0.9	0.8	0.6	0.7	0.8	0.6
100 to 499 workers	1.4	1.3	1.0	1.4	1.2	1.1	1.2	1.1	1.0
500 workers or more	1.4	1.1	0.7	1.4	1.1	0.7	0.8	0.8	0.8
Geographic areas									
Northeast	1.3	1.5	1.6	1.6	1.5	1.6	1.2	1.4	1.1
New England	2.7	2.6	1.7	2.1	1.9	2.9	1.6	1.7	1.6
Middle Atlantic	1.5	1.7	2.2	1.7	1.8	1.8	1.5	1.7	1.2
South	1.3	1.0	1.1	1.1	0.8	1.5	1.2	1.0	0.8
South Atlantic	1.8	1.4	0.9	1.6	1.2	1.9	1.6	1.4	1.2
East South Central	4.8	3.6	1.2	3.4	2.7	1.8	3.3	1.8	1.6
West South Central	1.7	1.2	2.9	1.1	1.0	3.3	2.4	1.7	1.6
Midwest	1.3	1.3	1.1	1.0	0.9	1.4	1.3	1.2	1.1
East North Central	1.7	1.8	1.3	1.1	1.2	1.7	1.5	1.4	1.5
West North Central	1.6	1.9	2.3	1.5	1.1	2.2	2.5	2.1	1.1
West	1.7	1.5	1.2	1.8	1.6	0.8	0.9	1.1	1.0
Mountain	1.7	1.5	1.3	1.5	1.1	0.8	1.7	2.0	2.4
Pacific	2.3	2.0	1.6	2.3	2.1	0.9	1.0	1.3	1.1

[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 the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 2020

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	80	20	67	33
Worker characteristics				
Management, professional, and related	81	19	69	31
Management, business, and financial	78	22	68	32
Professional and related	82	18	69	31
Teachers	83	17	66	34
Primary, secondary, and special education school teachers	84	16	64	36
Registered nurses	83	17	71	29
Service	81	19	63	37
Protective service	85	15	73	27
Sales and office	79	21	66	34
Sales and related	76	24	62	38
Office and administrative support	80	20	68	32
Natural resources, construction, and maintenance	79	21	68	32
Construction, extraction, farming, fishing, and forestry	80	20	69	31
Installation, maintenance, and repair	79	21	67	33
Production, transportation, and material moving	78	22	69	31
Production	79	21	72	28
Transportation and material moving	77	23	67	33
Full time	80	20	67	33
Part time	81	19	67	33
Union	85	15	79	21
Nonunion	79	21	64	36
Average wage within the following categories:[2]				
Lowest 25 percent	77	23	59	41
Lowest 10 percent	78	22	58	42
Second 25 percent	79	21	65	35
Third 25 percent	80	20	69	31
Highest 25 percent	81	19	71	29
Highest 10 percent	81	19	73	27
Establishment characteristics				
Goods-producing industries	79	21	71	29
Service-providing industries	80	20	67	33
Education and health services	82	18	66	34
Educational services	84	16	66	34
Elementary and secondary schools	84	16	64	36
Junior colleges, colleges, and universities	84	16	71	29
Health care and social assistance	81	19	65	35
Hospitals	83	17	74	26
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 2020—continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	79	21	62	38
1 to 49 workers	79	21	62	38
50 to 99 workers	78	22	62	38
100 workers or more	81	19	70	30
100 to 499 workers	79	21	67	33
500 workers or more	82	18	73	27
Geographic areas				
Northeast	80	20	73	27
New England	77	23	71	29
Middle Atlantic	82	18	74	26
South	79	21	62	38
South Atlantic	79	21	63	37
East South Central	81	19	65	35
West South Central	80	20	61	39
Midwest	79	21	69	31
East North Central	79	21	71	29
West North Central	79	21	66	34
West	81	19	68	32
Mountain	80	20	67	33
Pacific	81	19	68	32

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,[1] March 2020

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.3	0.3
Worker characteristics				
Management, professional, and related	0.3	0.3	0.6	0.6
Management, business, and financial	0.4	0.4	0.7	0.7
Professional and related	0.3	0.3	0.7	0.7
Teachers	0.5	0.5	0.6	0.6
Primary, secondary, and special education school teachers	0.7	0.7	0.7	0.7
Registered nurses	0.7	0.7	2.3	2.3
Service	0.6	0.6	1.0	1.0
Protective service	1.2	1.2	1.5	1.5
Sales and office	0.3	0.3	0.5	0.5
Sales and related	0.8	0.8	0.8	0.8
Office and administrative support	0.3	0.3	0.6	0.6
Natural resources, construction, and maintenance	0.8	0.8	1.2	1.2
Construction, extraction, farming, fishing, and forestry	1.1	1.1	1.6	1.6
Installation, maintenance, and repair	1.0	1.0	1.5	1.5
Production, transportation, and material moving	0.5	0.5	0.7	0.7
Production	0.7	0.7	0.9	0.9
Transportation and material moving	0.7	0.7	1.1	1.1
Full time	0.2	0.2	0.3	0.3
Part time	1.7	1.7	1.8	1.8
Union	0.4	0.4	0.4	0.4
Nonunion	0.2	0.2	0.4	0.4
Average wage within the following categories:[2]				
Lowest 25 percent	0.6	0.6	0.7	0.7
Lowest 10 percent	1.5	1.5	1.3	1.3
Second 25 percent	0.3	0.3	0.6	0.6
Third 25 percent	0.3	0.3	0.5	0.5
Highest 25 percent	0.3	0.3	0.4	0.4
Highest 10 percent	0.4	0.4	0.6	0.6
Establishment characteristics				
Goods-producing industries	0.6	0.6	0.8	0.8
Service-providing industries	0.2	0.2	0.3	0.3
Education and health services	0.3	0.3	0.7	0.7
Educational services	0.4	0.4	0.6	0.6
Elementary and secondary schools	0.5	0.5	0.6	0.6
Junior colleges, colleges, and universities	0.6	0.6	0.7	0.7
Health care and social assistance	0.4	0.4	1.1	1.1
Hospitals	0.5	0.5	0.8	0.8
Public administration	0.2	0.2	0.7	0.7

See footnotes at end of table.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,[1] March 2020—continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	0.4	0.4	0.6	0.6
1 to 49 workers	0.4	0.4	0.7	0.7
50 to 99 workers	0.7	0.7	0.8	0.8
100 workers or more	0.3	0.3	0.4	0.4
100 to 499 workers	0.4	0.4	0.7	0.7
500 workers or more	0.4	0.4	0.5	0.5
Geographic areas				
Northeast	0.3	0.3	0.5	0.5
New England	0.7	0.7	0.7	0.7
Middle Atlantic	0.4	0.4	0.7	0.7
South	0.4	0.4	0.7	0.7
South Atlantic	0.5	0.5	0.9	0.9
East South Central	1.2	1.2	0.7	0.7
West South Central	0.8	0.8	1.4	1.4
Midwest	0.3	0.3	0.5	0.5
East North Central	0.4	0.4	0.4	0.4
West North Central	0.6	0.6	1.3	1.3
West	0.5	0.5	0.7	0.7
Mountain	0.9	0.9	1.5	1.5
Pacific	0.5	0.5	0.7	0.7

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,[1] March 2020

(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	$480.17	14	$605.20	86	$459.70	$138.76
Worker characteristics							
Management, professional, and related	100	490.64	13	603.48	87	474.14	135.01
Management, business, and financial	100	471.05	9	604.54	91	457.26	140.67
Professional and related	100	500.24	14	603.15	86	482.91	132.08
Teachers	100	545.38	21	588.75	79	533.95	151.98
Primary, secondary, and special education school teachers	100	544.95	24	585.92	76	532.14	158.35
Registered nurses	100	518.54	8	589.11	92	512.64	123.39
Service	100	491.27	18	579.70	82	471.80	142.82
Protective service	100	557.59	18	608.30	82	546.43	125.07
Sales and office	100	473.24	12	612.10	88	454.08	138.32
Sales and related	100	431.48	10	595.56	90	413.70	145.32
Office and administrative support	100	489.15	13	616.83	87	470.04	135.55
Natural resources, construction, and maintenance	100	469.07	21	598.71	79	435.58	145.01
Construction, extraction, farming, fishing, and forestry	100	466.01	25	618.44	75	414.75	142.80
Installation, maintenance, and repair	100	472.16	16	567.17	84	454.24	146.99
Production, transportation, and material moving	100	459.31	13	637.75	87	432.69	142.59
Production	100	451.13	11	559.02	89	437.29	135.52
Transportation and material moving	100	467.92	15	701.96	85	427.67	150.31
Full time	100	479.43	14	600.36	86	460.42	138.77
Part time	100	493.44	23	657.12	77	445.22	138.61
Union	100	588.98	28	666.21	72	559.56	154.62
Nonunion	100	453.06	11	566.00	89	439.52	135.56
Average wage within the following categories:[2]							
Lowest 25 percent	100	448.31	12	611.09	88	426.19	143.08
Lowest 10 percent	100	452.78	14	579.87	86	431.65	142.96
Second 25 percent	100	457.38	14	585.23	86	437.24	137.23
Third 25 percent	100	484.02	14	595.74	86	465.53	138.35
Highest 25 percent	100	506.40	15	624.54	85	485.34	138.47
Highest 10 percent	100	502.70	15	633.73	85	479.56	140.49
Establishment characteristics							
Goods-producing industries	100	451.38	14	561.58	86	432.94	140.03
Service-providing industries	100	486.64	14	615.24	86	465.69	138.48
Education and health services	100	516.22	15	593.97	85	502.27	134.74
Educational services	100	546.25	20	595.50	80	533.86	144.89
Elementary and secondary schools	100	544.76	25	593.00	75	528.97	155.66
Junior colleges, colleges, and universities	100	555.17	12	605.77	88	548.53	127.45
Health care and social assistance	100	492.40	11	591.82	89	479.68	127.48
Hospitals	100	524.60	10	607.95	90	515.53	123.45
Public administration	100	611.42	23	637.93	77	603.46	115.32

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 2020—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	$456.08	16	$582.00	84	$431.76	$144.74
1 to 49 workers	100	453.63	17	577.16	83	428.78	144.11
50 to 99 workers	100	461.14	15	593.11	85	437.79	146.02
100 workers or more	100	494.61	13	622.80	87	475.80	135.32
100 to 499 workers	100	477.01	12	627.21	88	457.38	136.56
500 workers or more	100	511.42	14	619.31	86	493.88	134.09
Geographic areas							
Northeast	100	513.32	15	661.87	85	487.23	145.13
New England	100	486.94	6	582.89	94	480.44	155.25
Middle Atlantic	100	522.92	18	671.96	82	490.05	140.92
South	100	463.88	13	560.29	87	449.93	135.90
South Atlantic	100	463.67	11	556.66	89	452.73	137.44
East South Central	100	484.48	13	585.07	87	469.85	128.03
West South Central	100	454.29	16	555.01	84	434.70	137.03
Midwest	100	471.39	12	628.50	88	449.88	140.47
East North Central	100	478.41	12	639.20	88	455.88	142.83
West North Central	100	456.12	11	603.65	89	436.93	135.37
West	100	484.85	17	597.09	83	461.45	136.11
Mountain	100	463.00	13	589.14	87	444.16	130.15
Pacific	100	494.00	19	599.37	81	469.23	138.79

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,[1] March 2020

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
All workers	$2.33	0.6	$8.88	0.6	$2.70	$1.42
Worker characteristics						
Management, professional, and related	3.21	0.6	10.93	0.6	3.92	1.69
Management, business, and financial	4.82	0.6	31.08	0.6	5.00	2.45
Professional and related	3.77	0.8	13.55	0.8	4.64	2.23
Teachers	6.65	1.5	6.94	1.5	8.19	6.62
Primary, secondary, and special education school teachers	9.08	1.7	6.92	1.7	11.41	8.47
Registered nurses	7.42	1.2	20.80	1.2	7.96	7.86
Service	8.21	2.0	28.84	2.0	9.94	5.40
Protective service	9.51	2.3	13.75	2.3	11.26	9.09
Sales and office	3.22	0.9	10.57	0.9	3.02	2.22
Sales and related	7.72	1.6	21.56	1.6	7.57	4.04
Office and administrative support	3.33	0.8	10.93	0.8	3.43	2.47
Natural resources, construction, and maintenance	8.04	1.6	18.46	1.6	8.48	4.26
Construction, extraction, farming, fishing, and forestry	12.87	1.9	23.84	1.9	14.46	7.01
Installation, maintenance, and repair	10.78	1.9	23.76	1.9	11.32	4.83
Production, transportation, and material moving	5.70	1.3	14.87	1.3	6.40	3.15
Production	7.46	1.2	19.18	1.2	8.15	3.91
Transportation and material moving	9.53	2.1	20.33	2.1	10.46	5.31
Full time	2.36	0.6	8.81	0.6	2.82	1.37
Part time	15.38	4.4	26.45	4.4	13.64	10.25
Union	4.49	1.2	9.35	1.2	5.01	3.90
Nonunion	2.64	0.6	11.97	0.6	3.03	1.39
Average wage within the following categories:[2]						
Lowest 25 percent	8.45	1.2	34.45	1.2	6.62	3.83
Lowest 10 percent	24.70	3.1	71.50	3.1	22.14	12.55
Second 25 percent	3.71	1.2	21.39	1.2	4.13	2.31
Third 25 percent	2.88	0.8	10.92	0.8	3.49	2.23
Highest 25 percent	3.44	0.8	10.78	0.8	3.86	1.90
Highest 10 percent	5.10	0.9	19.50	0.9	4.93	2.62
Establishment characteristics						
Goods-producing industries	4.85	1.1	14.83	1.1	6.12	2.94
Service-providing industries	2.61	0.7	10.43	0.7	3.01	1.53
Education and health services	3.85	1.0	14.74	1.0	5.29	3.10
Educational services	4.37	1.0	6.33	1.0	5.76	4.39
Elementary and secondary schools	6.51	1.4	7.04	1.4	8.58	6.38
Junior colleges, colleges, and universities	6.83	1.2	13.05	1.2	7.57	4.12
Health care and social assistance	5.18	1.7	34.78	1.7	7.66	4.19
Hospitals	5.91	1.1	9.97	1.1	6.13	5.97
Public administration	5.71	1.5	13.85	1.5	6.24	2.78

See footnotes at end of table.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,[1] March 2020—continued

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
1 to 99 workers	$3.63	1.0	$17.70	1.0	$4.04	$2.61
1 to 49 workers	4.93	1.1	24.89	1.1	4.31	3.26
50 to 99 workers	6.90	1.7	22.28	1.7	7.51	3.98
100 workers or more	2.62	0.7	6.63	0.7	3.17	1.75
100 to 499 workers	4.25	0.8	13.12	0.8	4.27	2.14
500 workers or more	3.93	0.9	8.37	0.9	4.49	2.38
Geographic areas						
Northeast	4.90	1.3	7.83	1.3	7.56	2.73
New England	10.80	1.5	34.22	1.5	11.19	5.83
Middle Atlantic	5.93	1.5	7.42	1.5	10.09	2.97
South	4.83	1.1	19.07	1.1	4.58	2.50
South Atlantic	6.68	1.7	38.64	1.7	6.85	3.33
East South Central	14.18	2.8	26.12	2.8	10.21	3.64
West South Central	8.28	1.6	16.79	1.6	7.27	5.32
Midwest	4.80	0.9	20.01	0.9	5.30	2.42
East North Central	4.24	1.1	21.37	1.1	6.66	2.68
West North Central	12.30	1.5	44.44	1.5	8.54	5.27
West	3.78	1.5	13.70	1.5	4.93	3.56
Mountain	8.15	1.9	22.45	1.9	9.11	3.63
Pacific	3.95	2.0	16.41	2.0	5.68	4.96

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,[1] March 2020

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies[2]	Exists, but amount unknown	Other[3]
All workers	72	17	9	2
Worker characteristics				
Management, professional, and related	71	18	10	2
Management, business, and financial	72	17	8	2
Professional and related	70	18	10	2
Teachers	68	24	7	2
Primary, secondary, and special education school teachers	71	20	8	1
Registered nurses	66	21	12	1
Service	77	14	6	2
Protective service	74	15	3	8
Sales and office	67	25	8	1
Sales and related	63	31	–	–
Office and administrative support	68	22	9	2
Natural resources, construction, and maintenance	79	9	10	2
Construction, extraction, farming, fishing, and forestry	84	5	9	2
Installation, maintenance, and repair	75	12	–	–
Production, transportation, and material moving	78	13	–	–
Production	79	14	–	–
Transportation and material moving	76	12	–	–
Full time	72	18	9	2
Part time	76	15	8	2
Union	73	11	12	5
Nonunion	72	19	8	1
Average wage within the following categories:[4]				
Lowest 25 percent	77	17	5	1
Lowest 10 percent	86	–	5	–
Second 25 percent	73	19	7	1
Third 25 percent	73	16	9	1
Highest 25 percent	69	17	11	3
Highest 10 percent	69	16	12	4
Establishment characteristics				
Goods-producing industries	79	12	8	1
Service-providing industries	71	19	9	2
Education and health services	72	21	6	1
Educational services	67	26	6	2
Elementary and secondary schools	71	20	7	2
Junior colleges, colleges, and universities	55	40	4	1
Health care and social assistance	75	17	7	1
Hospitals	65	25	–	–
Public administration	65	22	4	9

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,[1] March 2020—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	75	15	9	1
1 to 49 workers	75	16	8	1
50 to 99 workers	74	13	10	2
100 workers or more	71	19	8	2
100 to 499 workers	77	15	7	1
500 workers or more	65	22	10	2
Geographic areas				
Northeast	75	15	8	2
New England	76	–	12	–
Middle Atlantic	75	16	6	3
South	71	22	6	1
South Atlantic	67	26	6	1
East South Central	72	21	7	–
West South Central	77	16	6	1
Midwest	72	16	10	1
East North Central	73	15	10	2
West North Central	70	19	10	1
West	72	14	11	3
Mountain	72	18	8	2
Pacific	72	12	12	3

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,[1] March 2020

Characteristics	Single coverage			
	Flat dollar amount	Varies[2]	Exists, but amount unknown	Other[3]
All workers	0.9	0.7	0.7	0.1
Worker characteristics				
Management, professional, and related	1.2	1.0	1.0	0.3
Management, business, and financial	1.6	1.2	1.0	0.5
Professional and related	1.6	1.2	1.4	0.4
Teachers	3.1	2.7	0.9	0.4
Primary, secondary, and special education school teachers	3.5	2.9	1.1	0.6
Registered nurses	3.7	3.1	3.0	0.5
Service	1.3	1.5	0.8	0.4
Protective service	3.1	1.8	1.0	2.2
Sales and office	1.3	1.3	0.8	0.2
Sales and related	2.6	2.5	–	–
Office and administrative support	1.5	1.3	1.0	0.2
Natural resources, construction, and maintenance	2.0	1.0	1.3	0.6
Construction, extraction, farming, fishing, and forestry	2.7	1.0	2.1	0.7
Installation, maintenance, and repair	2.4	1.6	–	–
Production, transportation, and material moving	1.5	1.0	–	–
Production	1.6	1.3	–	–
Transportation and material moving	2.8	1.6	–	–
Full time	0.9	0.8	0.7	0.2
Part time	2.3	1.5	1.3	0.7
Union	1.6	0.8	1.6	0.6
Nonunion	1.0	0.9	0.7	0.2
Average wage within the following categories:[4]				
Lowest 25 percent	1.3	1.5	0.6	0.3
Lowest 10 percent	3.6	–	1.1	–
Second 25 percent	1.4	1.3	0.7	0.2
Third 25 percent	1.2	0.8	0.8	0.2
Highest 25 percent	1.4	1.0	1.1	0.4
Highest 10 percent	1.9	1.2	1.6	0.7
Establishment characteristics				
Goods-producing industries	1.4	1.1	1.0	0.3
Service-providing industries	1.0	0.9	0.8	0.1
Education and health services	1.8	1.7	0.8	0.3
Educational services	2.1	1.9	0.6	0.5
Elementary and secondary schools	2.5	2.3	0.8	0.7
Junior colleges, colleges, and universities	2.2	2.2	0.9	0.7
Health care and social assistance	2.6	2.6	1.2	0.3
Hospitals	4.3	3.7	–	–
Public administration	1.8	1.1	1.1	0.9

See footnotes at end of table.

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,[1] March 2020—continued

Characteristics	Single coverage			
	Flat dollar amount	Varies[2]	Exists, but amount unknown	Other[3]
1 to 99 workers	1.5	0.9	1.3	0.2
1 to 49 workers	2.0	1.4	1.8	0.2
50 to 99 workers	2.0	1.6	1.5	0.5
100 workers or more	0.9	0.9	0.8	0.2
100 to 499 workers	1.2	0.9	0.8	0.2
500 workers or more	1.3	1.4	1.2	0.4
Geographic areas				
Northeast	1.6	1.4	1.1	0.4
New England	2.4	–	3.1	–
Middle Atlantic	2.2	2.0	1.0	0.5
South	1.3	1.5	0.9	0.1
South Atlantic	1.8	2.1	1.3	0.2
East South Central	2.1	4.5	2.5	–
West South Central	2.4	2.1	1.4	0.3
Midwest	1.9	1.8	0.6	0.3
East North Central	2.7	2.5	0.6	0.4
West North Central	1.4	1.1	1.3	0.5
West	2.4	0.8	2.4	0.4
Mountain	2.7	1.6	1.8	0.4
Pacific	3.2	0.9	3.3	0.5

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,[1] March 2020

(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	$1,143.09	6	$1,663.26	94	$1,109.71	$566.40
Worker characteristics							
Management, professional, and related	100	1,162.34	5	1,592.57	95	1,141.80	552.00
Management, business, and financial	100	1,165.39	3	1,618.68	97	1,151.56	549.87
Professional and related	100	1,160.86	5	1,585.52	95	1,136.94	553.06
Teachers	100	1,102.76	7	1,618.13	93	1,065.88	613.52
Primary, secondary, and special education school teachers	100	1,067.01	8	1,656.28	92	1,017.53	642.06
Registered nurses	100	1,296.53	5	1,757.90	95	1,273.87	531.76
Service	100	1,091.70	6	1,717.16	94	1,049.69	641.94
Protective service	100	1,296.99	6	1,739.42	94	1,269.25	495.28
Sales and office	100	1,120.26	4	1,631.30	96	1,097.41	568.77
Sales and related	100	988.69	3	1,529.31	97	970.24	582.42
Office and administrative support	100	1,170.15	5	1,658.73	95	1,146.31	563.53
Natural resources, construction, and maintenance	100	1,128.32	12	1,668.13	88	1,055.49	565.21
Construction, extraction, farming, fishing, and forestry	100	1,120.30	15	1,736.56	85	1,010.19	540.20
Installation, maintenance, and repair	100	1,136.35	9	1,547.65	91	1,097.58	588.45
Production, transportation, and material moving	100	1,179.11	9	1,746.70	91	1,124.14	535.57
Production	100	1,216.23	7	1,629.66	93	1,184.83	500.75
Transportation and material moving	100	1,140.50	11	1,827.21	89	1,058.44	573.26
Full time	100	1,144.60	6	1,657.50	94	1,114.14	565.57
Part time	100	1,115.35	14	1,706.18	86	1,020.16	583.15
Union	100	1,457.81	19	1,746.52	81	1,388.39	477.45
Nonunion	100	1,064.44	3	1,513.56	97	1,052.01	584.82
Average wage within the following categories:[2]							
Lowest 25 percent	100	974.67	3	1,562.60	97	953.38	658.63
Lowest 10 percent	100	934.55	5	1,448.73	95	909.31	703.27
Second 25 percent	100	1,079.58	5	1,661.79	95	1,048.31	576.48
Third 25 percent	100	1,166.82	7	1,640.80	93	1,132.67	552.36
Highest 25 percent	100	1,235.15	7	1,702.65	93	1,199.38	533.43
Highest 10 percent	100	1,269.39	7	1,725.17	93	1,232.64	516.01
Establishment characteristics							
Goods-producing industries	100	1,183.52	8	1,617.38	92	1,143.44	510.43
Service-providing industries	100	1,134.07	5	1,679.03	95	1,102.41	578.50
Education and health services	100	1,134.80	5	1,715.14	95	1,103.46	600.75
Educational services	100	1,129.91	7	1,631.57	93	1,093.90	604.35
Elementary and secondary schools	100	1,078.29	9	1,642.74	91	1,023.41	651.31
Junior colleges, colleges, and universities	100	1,262.67	2	1,551.36	98	1,255.49	511.31
Health care and social assistance	100	1,138.74	4	1,831.88	96	1,110.93	597.94
Hospitals	100	1,355.95	5	1,749.15	95	1,333.81	489.68
Public administration	100	1,371.70	8	1,742.05	92	1,340.93	441.30

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 2020—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	$1,030.62	6	$1,594.73	94	$996.84	$632.41
1 to 49 workers	100	1,028.91	6	1,550.56	94	996.77	629.73
50 to 99 workers	100	1,034.16	5	1,694.34	95	996.98	637.94
100 workers or more	100	1,209.88	6	1,699.99	94	1,177.16	526.96
100 to 499 workers	100	1,131.93	4	1,689.76	96	1,106.27	559.59
500 workers or more	100	1,283.48	8	1,705.29	92	1,246.73	494.93
Geographic areas							
Northeast	100	1,295.31	10	1,771.62	90	1,243.19	515.36
New England	100	1,245.98	3	1,471.41	97	1,239.64	513.85
Middle Atlantic	100	1,313.08	12	1,795.40	88	1,244.61	515.96
South	100	1,030.84	2	1,592.87	98	1,016.76	607.71
South Atlantic	100	1,046.72	2	1,521.82	98	1,035.47	609.95
East South Central	100	1,083.22	4	1,707.26	96	1,059.93	560.20
West South Central	100	978.03	2	1,634.90	98	963.82	626.24
Midwest	100	1,168.46	7	1,646.66	93	1,132.88	545.75
East North Central	100	1,201.91	8	1,641.29	92	1,165.94	531.28
West North Central	100	1,098.02	6	1,662.00	94	1,064.72	575.59
West	100	1,155.13	7	1,593.06	93	1,121.35	564.43
Mountain	100	1,116.20	6	1,554.03	94	1,086.80	549.20
Pacific	100	1,171.80	8	1,607.02	92	1,136.35	571.04

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,[1] March 2020

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
All workers	$7.26	0.3	$27.91	0.3	$7.30	$5.20
Worker characteristics						
Management, professional, and related	12.91	0.3	48.79	0.3	12.69	8.81
Management, business, and financial	17.18	0.3	67.53	0.3	17.39	10.76
Professional and related	14.85	0.4	59.02	0.4	14.47	11.39
Teachers	19.34	0.6	45.43	0.6	19.69	15.39
Primary, secondary, and special education school teachers	22.72	0.9	31.33	0.9	22.55	19.32
Registered nurses	45.78	1.1	66.52	1.1	48.21	38.26
Service	17.57	0.9	83.33	0.9	23.06	20.26
Protective service	23.73	0.9	39.83	0.9	23.49	29.22
Sales and office	10.69	0.4	34.00	0.4	10.89	7.99
Sales and related	17.16	0.7	108.03	0.7	17.50	10.36
Office and administrative support	13.84	0.4	45.59	0.4	14.04	10.40
Natural resources, construction, and maintenance	24.98	1.1	53.96	1.1	25.33	17.54
Construction, extraction, farming, fishing, and forestry	39.47	1.3	61.78	1.3	40.52	24.98
Installation, maintenance, and repair	32.28	1.4	94.44	1.4	32.77	22.18
Production, transportation, and material moving	16.85	1.1	31.45	1.1	17.50	10.29
Production	19.41	1.1	42.05	1.1	20.52	15.55
Transportation and material moving	28.65	1.8	44.69	1.8	28.06	13.40
Full time	7.21	0.3	28.72	0.3	7.31	5.59
Part time	46.11	2.7	87.42	2.7	41.04	18.51
Union	12.12	1.1	22.08	1.1	12.43	8.26
Nonunion	8.58	0.2	64.55	0.2	8.14	5.79
Average wage within the following categories:[2]						
Lowest 25 percent	16.42	0.5	79.59	0.5	16.65	13.49
Lowest 10 percent	31.95	1.3	109.81	1.3	32.29	41.47
Second 25 percent	12.37	0.7	79.21	0.7	13.66	9.11
Third 25 percent	11.13	0.6	26.69	0.6	12.09	8.03
Highest 25 percent	10.72	0.4	35.87	0.4	11.02	8.12
Highest 10 percent	16.60	0.5	65.92	0.5	16.23	10.15
Establishment characteristics						
Goods-producing industries	16.61	0.8	43.08	0.8	17.36	12.63
Service-providing industries	7.71	0.3	34.17	0.3	7.72	5.57
Education and health services	12.83	0.4	49.52	0.4	14.94	12.82
Educational services	13.50	0.5	38.33	0.5	15.11	11.42
Elementary and secondary schools	15.28	0.7	46.95	0.7	15.63	14.16
Junior colleges, colleges, and universities	19.06	0.5	67.36	0.5	19.56	13.48
Health care and social assistance	20.64	0.7	86.32	0.7	23.96	20.94
Hospitals	23.09	1.1	43.16	1.1	25.12	20.44
Public administration	20.82	0.7	93.16	0.7	21.47	11.21

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,[1] March 2020—continued

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
1 to 99 workers	$12.01	0.4	$61.71	0.4	$11.12	$10.30
1 to 49 workers	13.45	0.6	68.12	0.6	12.83	13.73
50 to 99 workers	19.98	0.8	113.42	0.8	19.15	15.75
100 workers or more	9.99	0.4	24.80	0.4	10.60	6.06
100 to 499 workers	14.51	0.5	48.92	0.5	14.45	9.39
500 workers or more	11.87	0.7	32.98	0.7	12.90	6.95
Geographic areas						
Northeast	14.60	0.7	37.54	0.7	18.16	7.83
New England	30.98	0.6	102.22	0.6	31.10	12.04
Middle Atlantic	16.22	0.8	38.36	0.8	23.18	9.78
South	15.21	0.4	80.31	0.4	14.25	8.90
South Atlantic	20.43	0.4	82.76	0.4	20.57	10.82
East South Central	19.93	1.4	134.76	1.4	19.91	20.38
West South Central	31.32	0.9	211.66	0.9	25.43	17.79
Midwest	12.26	0.7	57.12	0.7	11.35	11.33
East North Central	10.32	0.8	62.16	0.8	11.27	10.90
West North Central	32.18	1.3	129.17	1.3	25.51	24.55
West	13.73	0.4	56.15	0.4	13.58	12.17
Mountain	31.30	0.9	47.88	0.9	29.27	19.48
Pacific	13.99	0.5	75.04	0.5	14.43	15.51

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,[1] March 2020

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies[2]	Exists, but amount unknown	Other[3]
All workers	72	17	9	2
Worker characteristics				
Management, professional, and related	71	18	9	2
Management, business, and financial	71	18	8	2
Professional and related	70	18	10	2
Teachers	69	22	7	1
Primary, secondary, and special education school teachers	73	19	7	1
Registered nurses	65	20	13	1
Service	78	14	6	3
Protective service	74	15	3	8
Sales and office	66	24	9	1
Sales and related	62	31	–	–
Office and administrative support	68	21	9	2
Natural resources, construction, and maintenance	78	9	11	2
Construction, extraction, farming, fishing, and forestry	84	5	9	2
Installation, maintenance, and repair	73	12	13	2
Production, transportation, and material moving	77	13	10	1
Production	79	14	–	–
Transportation and material moving	76	12	–	–
Full time	72	17	9	2
Part time	75	16	8	2
Union	73	11	11	5
Nonunion	72	18	8	1
Average wage within the following categories:[4]				
Lowest 25 percent	77	17	6	1
Lowest 10 percent	84	–	6	–
Second 25 percent	73	18	8	1
Third 25 percent	72	16	10	2
Highest 25 percent	69	17	10	3
Highest 10 percent	69	16	12	3
Establishment characteristics				
Goods-producing industries	79	11	9	1
Service-providing industries	71	18	9	2
Education and health services	73	19	7	1
Educational services	68	24	6	2
Elementary and secondary schools	72	19	7	2
Junior colleges, colleges, and universities	58	37	4	2
Health care and social assistance	76	16	7	1
Hospitals	66	24	9	1
Public administration	66	22	4	9

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,[1] March 2020—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	74	15	10	1
1 to 49 workers	73	16	9	1
50 to 99 workers	75	12	11	2
100 workers or more	71	19	8	2
100 to 499 workers	77	15	7	1
500 workers or more	65	22	10	3
Geographic areas				
Northeast	75	13	9	3
New England	76	11	13	1
Middle Atlantic	75	14	7	3
South	72	22	6	1
South Atlantic	69	24	6	1
East South Central	73	20	–	–
West South Central	76	18	5	1
Midwest	72	16	11	1
East North Central	73	15	10	2
West North Central	70	19	11	1
West	70	15	12	3
Mountain	71	19	8	2
Pacific	70	12	14	4

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,[1] March 2020

Characteristics	Family coverage			
	Flat dollar amount	Varies[2]	Exists, but amount unknown	Other[3]
All workers	0.8	0.7	0.7	0.1
Worker characteristics				
Management, professional, and related	1.2	1.0	0.9	0.3
Management, business, and financial	1.6	1.3	1.0	0.5
Professional and related	1.5	1.1	1.3	0.3
Teachers	2.2	1.8	0.9	0.3
Primary, secondary, and special education school teachers	2.5	2.0	1.0	0.5
Registered nurses	3.7	3.0	3.2	0.5
Service	1.3	1.3	0.7	0.5
Protective service	3.0	1.7	1.0	2.3
Sales and office	1.3	1.2	0.8	0.3
Sales and related	2.6	2.5	–	–
Office and administrative support	1.6	1.2	1.1	0.4
Natural resources, construction, and maintenance	2.0	1.0	1.5	0.6
Construction, extraction, farming, fishing, and forestry	2.7	1.1	2.3	0.5
Installation, maintenance, and repair	2.3	1.7	1.7	1.0
Production, transportation, and material moving	1.5	1.1	1.4	0.3
Production	1.7	1.5	–	–
Transportation and material moving	2.8	1.5	–	–
Full time	0.8	0.7	0.7	0.2
Part time	2.2	1.5	1.2	0.7
Union	1.5	0.7	1.5	0.7
Nonunion	0.9	0.8	0.7	0.2
Average wage within the following categories:[4]				
Lowest 25 percent	1.3	1.4	0.6	0.4
Lowest 10 percent	3.9	–	1.2	–
Second 25 percent	1.1	1.2	0.8	0.2
Third 25 percent	1.1	0.8	0.8	0.2
Highest 25 percent	1.4	0.9	1.0	0.4
Highest 10 percent	1.8	1.2	1.5	0.6
Establishment characteristics				
Goods-producing industries	1.5	1.2	1.1	0.2
Service-providing industries	0.9	0.8	0.8	0.2
Education and health services	1.6	1.5	0.8	0.3
Educational services	1.5	1.3	0.5	0.4
Elementary and secondary schools	1.8	1.5	0.8	0.6
Junior colleges, colleges, and universities	1.9	2.1	0.9	0.4
Health care and social assistance	2.5	2.5	1.4	0.3
Hospitals	4.2	3.6	2.3	0.6
Public administration	1.9	1.2	1.1	0.8

See footnotes at end of table.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,[1] March 2020—continued

Characteristics	Family coverage			
	Flat dollar amount	Varies[2]	Exists, but amount unknown	Other[3]
1 to 99 workers	1.4	0.9	1.3	0.3
1 to 49 workers	1.6	1.3	1.7	0.3
50 to 99 workers	2.0	1.5	1.5	0.7
100 workers or more	1.0	0.9	0.7	0.2
100 to 499 workers	1.2	0.9	0.8	0.3
500 workers or more	1.4	1.3	1.1	0.4
Geographic areas				
Northeast	1.3	1.4	1.2	0.3
New England	2.2	2.6	3.2	0.2
Middle Atlantic	1.8	2.0	1.2	0.4
South	1.2	1.3	0.9	0.2
South Atlantic	1.5	1.7	1.3	0.2
East South Central	2.0	4.2	–	–
West South Central	2.6	2.2	1.4	0.3
Midwest	1.8	1.8	0.5	0.2
East North Central	2.7	2.6	0.6	0.3
West North Central	1.3	1.2	1.1	0.2
West	2.1	1.0	2.2	0.5
Mountain	3.4	2.4	1.8	0.3
Pacific	2.6	1.0	3.0	0.7

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,[1] March 2020

(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	$41.37	$75.15	$120.06	$174.50	$245.42	$198.45	$311.54	$475.05	$747.38	$1096.39
Worker characteristics										
Management, professional, and related	37.00	73.57	115.00	171.57	250.97	186.11	302.00	473.02	736.32	1101.49
Management, business, and financial	44.12	80.00	129.85	183.63	251.80	194.37	319.00	485.12	712.48	1105.33
Professional and related	34.09	70.00	106.48	166.65	246.74	184.39	296.60	462.71	747.38	1095.17
Teachers	34.00	63.46	105.12	184.39	332.32	171.81	295.64	529.22	815.14	1221.48
Primary, secondary, and special education school teachers	35.00	61.08	105.79	187.68	347.54	161.25	311.15	555.99	892.84	1286.44
Registered nurses	31.94	64.77	93.99	158.17	278.00	190.80	294.33	419.03	751.15	1139.36
Service	33.77	73.75	121.11	174.50	253.05	211.00	353.00	542.42	879.28	1236.07
Protective service	33.37	60.64	107.33	151.65	223.07	180.00	249.00	440.48	611.00	1147.75
Sales and office	41.63	74.19	124.59	175.78	236.70	212.46	336.22	479.04	726.00	1058.01
Sales and related	50.00	82.91	128.33	183.43	235.15	212.46	335.06	495.13	706.73	1062.83
Office and administrative support	38.14	72.36	123.39	173.42	237.00	212.46	336.22	476.64	739.09	1058.01
Natural resources, construction, and maintenance	48.08	79.10	121.44	176.33	261.17	214.40	298.08	435.63	712.83	1067.84
Construction, extraction, farming, fishing, and forestry	48.08	81.91	121.33	173.95	255.98	215.16	296.45	422.04	686.89	1017.28
Installation, maintenance, and repair	48.03	77.10	121.55	176.33	268.42	207.80	325.05	465.15	771.54	1139.80
Production, transportation, and material moving	47.45	81.08	124.03	177.24	243.57	187.06	294.95	424.47	687.51	1039.07
Production	47.25	74.44	120.00	171.00	238.57	174.22	276.37	398.55	639.65	1010.80
Transportation and material moving	48.53	87.04	125.86	181.31	248.98	203.09	313.96	461.14	733.20	1090.14
Full time	43.23	75.83	120.15	173.63	243.77	197.83	310.20	472.74	741.01	1092.52
Part time	–	–	115.99	183.15	278.02	219.53	322.82	483.56	793.96	1169.69
Union	42.78	80.70	124.02	183.17	252.43	161.07	265.81	382.27	538.56	924.98
Nonunion	41.16	74.32	118.84	172.03	243.82	207.42	327.17	500.00	781.37	1118.51
Average wage within the following categories:[3]										
Lowest 25 percent	38.00	80.17	126.64	181.04	246.94	246.46	386.93	566.67	908.53	1198.41
Lowest 10 percent	–	–	126.64	188.76	267.86	276.37	402.76	622.54	985.11	1298.53
Second 25 percent	42.26	75.00	115.99	168.44	234.05	199.40	310.17	471.60	745.25	1108.89
Third 25 percent	45.00	74.44	116.87	172.13	243.77	196.92	300.47	451.72	704.54	1067.84
Highest 25 percent	39.95	74.81	121.00	178.32	254.44	187.95	299.95	457.05	700.93	1069.72
Highest 10 percent	40.33	75.48	121.00	178.60	242.67	188.94	295.52	444.70	654.94	978.39
Establishment characteristics										
Goods-producing industries	48.08	78.95	120.99	176.27	245.25	178.90	279.19	396.23	660.69	1002.75
Service-providing industries	38.29	74.44	120.03	174.25	245.42	202.36	324.78	488.00	769.08	1119.92
Education and health services	31.94	65.90	102.99	170.82	253.35	193.69	310.20	513.25	810.00	1176.56
Educational services	33.34	63.26	105.49	182.79	300.91	180.00	314.58	532.51	794.74	1194.19
Elementary and secondary schools	32.27	60.82	105.49	187.68	335.72	162.94	320.98	567.22	926.00	1286.44
Junior colleges, colleges, and universities	34.00	67.07	107.69	163.32	249.78	200.56	268.46	453.93	638.86	869.00
Health care and social assistance	31.94	70.00	100.61	162.92	233.78	202.36	310.20	484.15	813.12	1155.46
Hospitals	29.00	69.45	94.02	149.91	230.45	186.98	286.35	395.44	568.00	921.17
Public administration	26.27	50.00	99.98	136.46	206.19	155.98	242.98	363.14	522.82	781.51

See footnotes at end of table.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,[1] March 2020—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	$48.08	$82.33	$126.20	$180.36	$258.62	$230.09	$342.49	$529.93	$840.01	$1203.45
1 to 49 workers	48.08	79.12	126.51	184.08	258.62	237.34	342.49	529.30	831.75	1208.02
50 to 99 workers	48.91	85.28	125.60	172.13	258.39	218.12	342.50	530.83	882.41	1195.00
100 workers or more	37.02	71.72	115.16	170.82	241.29	186.00	293.71	445.16	687.65	1019.69
100 to 499 workers	42.08	75.83	119.50	170.99	243.46	193.39	305.95	471.40	749.70	1086.49
500 workers or more	34.09	67.03	110.04	170.17	238.47	172.08	279.19	419.49	629.22	909.92
Geographic areas										
Northeast	48.53	81.09	124.22	183.56	260.72	167.21	281.89	423.58	675.57	1040.35
New England	53.08	92.65	143.45	197.51	279.34	187.09	305.83	435.30	669.74	996.05
Middle Atlantic	45.24	79.12	119.50	178.41	257.13	155.26	270.27	414.00	677.23	1058.89
South	33.84	68.00	121.02	172.00	241.00	213.47	347.92	528.41	821.18	1169.54
South Atlantic	34.39	68.33	122.38	182.36	249.12	212.00	348.17	542.42	830.32	1177.10
East South Central	32.31	63.57	112.24	164.87	207.34	209.40	339.42	462.78	698.03	956.77
West South Central	34.49	67.47	121.11	167.28	241.00	221.00	351.24	532.51	864.51	1218.22
Midwest	49.96	81.08	122.06	173.64	254.73	184.39	291.45	447.16	694.00	1098.77
East North Central	51.24	81.45	122.40	174.50	248.98	187.03	283.27	434.70	678.70	1054.04
West North Central	42.78	77.87	117.92	170.51	260.48	174.32	306.59	483.41	788.59	1169.73
West	43.01	71.05	114.54	170.78	239.14	214.10	315.27	469.26	736.32	1033.31
Mountain	38.22	65.25	107.77	178.41	247.00	219.71	302.45	453.59	704.54	1033.31
Pacific	43.23	76.02	115.00	166.95	233.13	212.32	318.31	475.05	743.49	1016.17

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,[1] March 2020

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	$2.13	$1.64	$2.03	$1.84	$5.09	$4.37	$5.23	$7.51	$14.51	$13.66
Worker characteristics										
Management, professional, and related	2.38	2.38	1.72	2.82	6.79	6.04	7.37	10.51	14.33	30.58
Management, business, and financial	3.14	4.19	2.86	3.24	6.84	10.22	13.03	3.69	24.29	54.51
Professional and related	1.82	4.73	2.64	3.66	10.26	6.97	13.09	12.16	17.67	30.64
Teachers	2.96	4.99	3.01	6.26	18.51	10.24	25.41	14.89	43.17	73.34
Primary, secondary, and special education school teachers	5.62	5.72	3.36	8.28	27.26	15.95	20.62	24.72	40.51	47.53
Registered nurses	2.39	12.21	7.32	14.98	49.28	32.55	23.41	46.26	77.94	248.82
Service	6.53	10.09	5.75	5.15	20.02	12.08	11.32	10.73	22.74	34.10
Protective service	6.96	12.12	13.66	8.85	23.78	39.36	28.58	42.58	65.96	293.81
Sales and office	3.41	3.24	1.97	3.28	6.35	5.04	5.20	9.22	28.28	14.03
Sales and related	4.47	9.11	4.10	7.94	10.15	11.69	13.65	19.88	44.84	45.95
Office and administrative support	2.50	2.02	2.13	3.74	7.95	6.47	6.64	9.82	33.05	19.03
Natural resources, construction, and maintenance	0.76	5.96	5.86	4.81	20.33	12.16	11.13	18.81	38.12	42.40
Construction, extraction, farming, fishing, and forestry	3.33	10.55	11.40	9.69	30.00	22.33	9.83	32.73	58.08	68.11
Installation, maintenance, and repair	1.37	4.87	4.73	5.39	23.53	15.22	6.56	30.03	64.52	74.99
Production, transportation, and material moving	3.39	2.96	2.02	5.54	7.02	11.68	7.71	11.63	25.15	34.45
Production	3.82	5.06	4.94	7.14	8.14	6.94	22.02	9.98	32.85	45.68
Transportation and material moving	6.06	5.52	1.67	6.81	15.88	14.17	15.57	23.08	31.65	47.29
Full time	1.09	1.55	1.98	1.83	4.17	4.80	5.87	8.02	14.07	15.83
Part time	–	–	13.50	6.88	26.02	20.86	18.30	30.27	41.54	105.97
Union	3.41	2.86	1.47	5.27	6.42	14.04	9.87	7.49	14.75	52.78
Nonunion	2.30	1.81	2.10	2.07	5.99	4.99	6.17	6.94	13.87	19.98
Average wage within the following categories:[3]										
Lowest 25 percent	6.76	7.00	2.60	4.89	16.03	19.41	6.96	17.80	23.43	53.43
Lowest 10 percent	–	–	12.10	12.88	32.93	21.56	30.73	57.64	59.11	150.15
Second 25 percent	2.75	2.62	2.70	4.82	6.15	9.77	13.22	15.69	22.31	34.15
Third 25 percent	2.48	2.76	3.67	3.07	5.96	9.07	7.41	12.55	20.07	27.45
Highest 25 percent	2.38	2.32	1.89	3.54	4.35	3.49	6.29	6.92	19.61	24.15
Highest 10 percent	3.03	4.79	3.50	5.05	5.92	7.72	10.65	14.27	25.92	38.23
Establishment characteristics										
Goods-producing industries	3.52	3.52	4.11	5.82	8.99	10.06	5.80	11.63	26.48	33.86
Service-providing industries	2.11	1.78	2.25	1.88	6.25	4.50	5.15	5.86	14.01	21.93
Education and health services	0.93	5.65	2.97	4.04	9.44	12.57	12.23	22.70	46.28	38.30
Educational services	2.06	4.00	2.79	4.03	26.79	11.75	15.16	13.01	34.73	41.22
Elementary and secondary schools	4.74	4.68	3.33	7.09	18.92	11.95	10.74	20.58	39.53	29.35
Junior colleges, colleges, and universities	2.43	6.74	5.65	3.02	5.99	9.08	23.01	27.33	23.87	51.37
Health care and social assistance	2.66	9.66	4.44	7.52	14.81	20.18	16.41	34.94	77.28	58.46
Hospitals	2.27	5.87	4.25	12.41	20.07	20.17	22.76	11.18	44.15	135.69
Public administration	4.09	1.41	8.00	2.51	17.77	24.30	11.61	11.21	36.89	46.88

See footnotes at end of table.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,[1] March 2020—continued

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	$0.70	$3.77	$2.76	$3.66	$5.89	$11.18	$10.21	$12.84	$34.18	$31.50
1 to 49 workers	0.48	4.04	2.88	3.95	6.21	14.06	10.86	18.64	37.50	32.26
50 to 99 workers	6.37	4.58	5.36	4.98	11.60	23.93	25.15	15.17	58.25	67.10
100 workers or more	2.07	2.62	2.47	2.42	4.39	4.42	6.24	7.98	18.68	24.56
100 to 499 workers	4.68	3.12	3.68	3.07	8.39	5.93	12.20	12.31	27.90	28.21
500 workers or more	2.25	2.59	3.00	5.81	4.85	10.65	8.94	11.42	18.01	20.55
Geographic areas										
Northeast	1.41	5.04	2.35	1.72	12.45	20.76	10.71	10.32	26.77	24.34
New England	5.21	7.74	7.70	15.06	47.01	43.61	22.72	22.81	41.92	31.17
Middle Atlantic	3.47	2.80	3.46	4.20	13.14	18.79	9.43	15.40	37.35	21.21
South	1.70	3.53	2.71	4.22	3.57	6.98	5.05	9.74	31.51	42.89
South Atlantic	2.45	3.17	1.95	6.35	8.27	15.49	11.26	10.46	58.40	63.77
East South Central	1.97	11.60	7.50	5.81	11.28	10.43	15.05	24.21	15.97	93.84
West South Central	4.32	6.98	7.11	4.35	13.40	14.25	12.63	9.98	26.37	77.69
Midwest	1.61	1.80	3.33	4.34	9.41	9.99	11.97	11.38	17.04	31.37
East North Central	1.41	1.64	1.50	4.79	8.25	4.92	10.25	8.48	11.26	33.10
West North Central	4.67	11.07	11.18	9.42	11.59	23.57	39.64	38.51	64.55	61.17
West	5.17	4.80	3.40	2.96	9.28	4.03	9.23	13.66	14.82	58.22
Mountain	5.96	6.12	8.22	4.88	10.80	14.82	17.91	52.00	19.95	34.29
Pacific	5.42	7.11	3.50	4.31	14.07	8.88	11.13	13.39	23.32	66.93

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 2020

(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	40	39	98	35	33	97
Worker characteristics									
Management, professional, and related	79	78	99	50	49	98	55	53	96
Management, business, and financial	84	82	99	62	61	98	62	59	96
Professional and related	77	76	99	44	44	98	51	50	97
Teachers	77	76	98	24	23	96	42	41	97
Primary, secondary, and special education school teachers	85	83	98	22	21	96	41	40	98
Registered nurses	84	83	99	50	48	96	61	59	96
Service	34	33	95	22	22	96	15	14	96
Protective service	64	61	95	30	28	95	25	23	94
Sales and office	57	56	98	41	39	97	32	31	97
Sales and related	40	39	97	34	32	97	19	18	95
Office and administrative support	67	66	98	45	44	97	40	39	97
Natural resources, construction, and maintenance	56	55	99	36	35	98	27	26	97
Construction, extraction, farming, fishing, and forestry	48	48	99	29	29	98	20	20	98
Installation, maintenance, and repair	65	64	98	42	42	98	34	33	97
Production, transportation, and material moving	64	63	98	48	47	98	31	30	97
Production	69	68	99	54	53	99	37	36	96
Transportation and material moving	60	58	97	42	40	96	26	25	97
Full time	74	73	99	47	46	98	44	42	97
Part time	14	13	89	16	15	95	5	5	91
Union	85	83	97	47	45	97	39	37	96
Nonunion	56	55	98	39	38	98	34	33	97
Average wage within the following categories:[3]									
Lowest 25 percent	28	26	95	19	18	96	9	9	94
Lowest 10 percent	15	13	90	9	8	98	4	3	93
Second 25 percent	58	57	98	41	39	97	31	30	97
Third 25 percent	76	75	99	50	49	98	46	45	97
Highest 25 percent	85	84	99	55	54	99	59	57	96
Highest 10 percent	88	87	99	62	61	99	65	62	96
Establishment characteristics									
Goods-producing industries	70	69	99	53	53	99	39	38	97
Service-providing industries	58	57	98	38	37	97	34	33	96
Education and health services	68	67	98	33	32	96	41	39	97
Educational services	78	76	98	27	25	96	42	41	97
Elementary and secondary schools	78	76	98	22	21	96	36	35	98
Junior colleges, colleges, and universities	86	84	98	36	34	95	59	57	96
Health care and social assistance	62	61	98	37	36	97	40	38	96
Hospitals	89	87	98	51	49	96	66	63	96
Public administration	84	82	98	30	30	99	34	34	98

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,[1] civilian workers,[2] March 2020—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	42	41	98	30	29	98	25	24	97
1 to 49 workers	36	36	99	29	28	99	22	22	98
50 to 99 workers	60	58	97	32	32	98	31	30	96
100 workers or more	77	75	98	50	48	97	44	43	96
100 to 499 workers	70	69	98	47	46	98	37	36	97
500 workers or more	84	81	97	53	52	97	53	50	95
Geographic areas									
Northeast	58	57	98	63	62	99	31	30	97
New England	65	63	97	42	42	98	40	39	97
Middle Atlantic	56	55	99	70	69	100	28	28	97
South	58	57	98	31	30	96	32	30	96
South Atlantic	58	56	97	33	31	97	34	32	95
East South Central	58	58	99	30	29	97	33	31	94
West South Central	59	57	98	29	27	95	27	27	97
Midwest	63	61	97	42	41	96	42	40	96
East North Central	64	62	98	45	43	97	43	41	96
West North Central	60	58	97	37	35	95	39	37	95
West	61	60	99	32	32	99	35	35	98
Mountain	64	63	99	37	36	99	40	39	98
Pacific	59	59	99	30	30	99	33	33	99

[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 the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 16. Standard errors for insurance benefits: Access, participation, and take-up rates,[1] civilian workers,[2] March 2020

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	0.8	0.8	0.2	0.7	0.7	0.3	0.7	0.7	0.4
Worker characteristics									
Management, professional, and related	1.0	1.0	0.2	1.3	1.3	0.3	1.1	1.1	0.6
Management, business, and financial	1.4	1.3	0.4	1.8	1.8	0.5	1.6	1.4	0.8
Professional and related	1.3	1.3	0.2	1.5	1.5	0.3	1.4	1.4	0.6
Teachers	1.6	1.7	0.5	1.5	1.5	0.4	1.9	2.0	0.5
Primary, secondary, and special education school teachers	1.6	1.7	0.5	1.9	1.8	0.5	2.3	2.3	0.6
Registered nurses	2.0	2.0	0.3	5.0	4.6	1.9	2.9	2.7	1.4
Service	1.5	1.3	1.5	1.6	1.6	1.0	1.0	1.0	1.4
Protective service	2.6	2.9	1.9	2.2	1.9	3.8	2.7	2.2	4.7
Sales and office	0.9	0.9	0.2	0.9	0.9	0.3	0.8	0.8	0.4
Sales and related	1.3	1.3	0.6	1.3	1.3	0.4	1.1	1.0	1.1
Office and administrative support	1.3	1.3	0.2	1.4	1.4	0.4	1.2	1.2	0.4
Natural resources, construction, and maintenance	1.5	1.5	0.2	1.6	1.6	0.4	1.5	1.5	0.6
Construction, extraction, farming, fishing, and forestry	2.4	2.4	0.2	2.1	2.0	0.7	1.9	1.9	0.9
Installation, maintenance, and repair	1.9	2.0	0.4	2.5	2.5	0.4	2.5	2.4	0.7
Production, transportation, and material moving	1.4	1.4	0.3	2.1	2.0	0.4	1.8	1.8	0.3
Production	2.2	2.2	0.2	3.0	3.0	0.3	2.9	2.7	0.5
Transportation and material moving	1.9	1.8	0.6	2.4	2.3	0.8	1.8	1.8	0.5
Full time	0.7	0.7	0.2	0.8	0.8	0.2	0.7	0.7	0.4
Part time	1.1	0.9	2.0	0.9	0.9	1.4	0.4	0.4	3.7
Union	1.1	1.2	0.4	1.3	1.3	0.6	1.4	1.3	0.6
Nonunion	0.9	0.9	0.3	0.8	0.8	0.3	0.8	0.7	0.5
Average wage within the following categories:[3]									
Lowest 25 percent	1.1	1.1	1.3	0.9	0.9	0.7	0.5	0.5	1.3
Lowest 10 percent	2.0	1.7	4.2	0.9	0.9	0.8	0.5	0.5	2.8
Second 25 percent	1.5	1.5	0.3	1.5	1.5	0.3	1.1	1.1	0.5
Third 25 percent	0.8	0.8	0.2	1.0	1.0	0.4	0.9	0.9	0.5
Highest 25 percent	0.8	0.8	0.2	1.1	1.1	0.2	1.1	1.1	0.6
Highest 10 percent	1.0	1.0	0.2	1.8	1.8	0.2	1.7	1.7	0.7
Establishment characteristics									
Goods-producing industries	1.4	1.4	0.2	1.9	1.9	0.2	1.9	1.9	0.5
Service-providing industries	0.9	0.9	0.3	0.8	0.8	0.3	0.7	0.7	0.5
Education and health services	2.0	2.0	0.5	1.3	1.3	0.9	1.3	1.3	0.8
Educational services	1.2	1.2	0.3	1.0	1.0	0.3	1.4	1.4	0.4
Elementary and secondary schools	1.4	1.4	0.4	1.3	1.3	0.4	1.7	1.7	0.4
Junior colleges, colleges, and universities	1.5	1.7	0.4	1.2	1.3	0.8	1.4	1.5	0.7
Health care and social assistance	3.0	3.0	0.8	2.0	2.0	1.4	2.0	2.0	1.2
Hospitals	1.6	1.4	0.4	4.1	3.7	1.1	2.8	2.9	0.9
Public administration	1.2	1.2	0.2	1.2	1.2	0.4	1.8	1.7	0.4

See footnotes at end of table.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,[1] civilian workers,[2] March 2020—continued

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	1.1	1.0	0.4	0.9	0.9	0.3	0.9	0.9	0.4
1 to 49 workers	1.1	1.1	0.2	1.1	1.1	0.2	1.1	1.1	0.3
50 to 99 workers	2.2	1.9	1.1	1.8	1.7	0.8	1.6	1.6	1.0
100 workers or more	1.1	1.1	0.3	1.1	1.1	0.4	1.0	1.0	0.6
100 to 499 workers	1.4	1.4	0.2	1.4	1.4	0.3	1.3	1.3	0.4
500 workers or more	1.4	1.5	0.6	1.5	1.5	0.7	1.6	1.6	0.9
Geographic areas									
Northeast	1.9	1.9	0.2	1.1	1.0	0.1	1.7	1.7	0.5
New England	3.1	3.2	0.6	3.2	3.2	0.2	2.1	2.1	1.3
Middle Atlantic	2.4	2.4	0.2	1.0	1.0	0.1	2.2	2.1	0.5
South	1.6	1.4	0.4	1.1	1.1	0.5	0.8	0.7	0.5
South Atlantic	2.3	1.9	0.7	1.2	1.2	0.5	1.2	1.1	0.4
East South Central	2.5	2.5	0.3	2.3	2.4	1.6	1.6	1.4	2.2
West South Central	2.9	2.8	0.5	2.5	2.3	1.1	1.1	1.1	0.8
Midwest	1.6	1.9	0.8	1.9	1.8	0.8	1.5	1.5	1.3
East North Central	1.7	2.0	0.8	2.5	2.4	0.4	2.0	1.8	1.5
West North Central	3.6	4.0	1.8	2.6	2.7	2.7	2.1	2.6	2.6
West	1.2	1.2	0.2	1.4	1.4	0.3	1.6	1.6	0.3
Mountain	1.6	1.6	0.1	1.6	1.5	0.4	3.0	2.9	0.5
Pacific	1.6	1.6	0.3	2.0	2.0	0.3	1.9	1.9	0.4

[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 the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 17. Life insurance plans: Employee contribution requirement, civilian workers,[1] March 2020

(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	10	90
Primary, secondary, and special education school teachers	9	91
Registered nurses	2	98
Service	5	95
Protective service	8	92
Sales and office	5	95
Sales and related	7	93
Office and administrative support	5	95
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	4	96
Transportation and material moving	5	95
Full time	5	95
Part time	4	96
Union	6	94
Nonunion	5	95
Average wage within the following categories:[2]		
Lowest 25 percent	5	95
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	10	90
Elementary and secondary schools	9	91
Junior colleges, colleges, and universities	11	89
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 2020—continued

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

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

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 17. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,[1] March 2020

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.2	0.2
Worker characteristics		
Management, professional, and related	0.3	0.3
Management, business, and financial	0.4	0.4
Professional and related	0.4	0.4
Teachers	0.7	0.7
Primary, secondary, and special education school teachers	0.9	0.9
Registered nurses	0.7	0.7
Service	0.8	0.8
Protective service	2.5	2.5
Sales and office	0.4	0.4
Sales and related	0.9	0.9
Office and administrative support	0.5	0.5
Natural resources, construction, and maintenance	1.2	1.2
Construction, extraction, farming, fishing, and forestry	2.2	2.2
Installation, maintenance, and repair	0.7	0.7
Production, transportation, and material moving	0.6	0.6
Production	1.0	1.0
Transportation and material moving	0.9	0.9
Full time	0.2	0.2
Part time	0.7	0.7
Union	0.5	0.5
Nonunion	0.3	0.3
Average wage within the following categories:[2]		
Lowest 25 percent	0.6	0.6
Second 25 percent	0.7	0.7
Third 25 percent	0.3	0.3
Highest 25 percent	0.3	0.3
Highest 10 percent	0.6	0.6
Establishment characteristics		
Service-providing industries	0.2	0.2
Education and health services	0.3	0.3
Educational services	0.6	0.6
Elementary and secondary schools	0.7	0.7
Junior colleges, colleges, and universities	1.5	1.5
Health care and social assistance	0.4	0.4
Hospitals	1.0	1.0
Public administration	1.0	1.0

See footnotes at end of table.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,[1] March 2020—continued

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	0.5	0.5
1 to 49 workers	0.6	0.6
50 to 99 workers	0.7	0.7
100 workers or more	0.3	0.3
100 to 499 workers	0.4	0.4
500 workers or more	0.4	0.4
Geographic areas		
Northeast	0.7	0.7
New England	1.6	1.6
Middle Atlantic	0.6	0.6
South	0.4	0.4
South Atlantic	0.4	0.4
East South Central	0.8	0.8
West South Central	0.9	0.9
Midwest	0.5	0.5
East North Central	0.6	0.6
West North Central	1.0	1.0
West	0.5	0.5
Mountain	1.3	1.3
Pacific	0.5	0.5

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 18. Life insurance plans: Method of benefit payment, civilian workers,[1] March 2020

(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	55	2	38	3	1
Worker characteristics					
Management, professional, and related	61	2	33	2	2
Management, business, and financial	70	2	26	1	1
Professional and related	57	2	36	3	2
Teachers	33	2	56	4	5
Primary, secondary, and special education school teachers	27	2	63	3	5
Registered nurses	71	–	20	–	1
Service	45	3	48	4	1
Protective service	39	2	51	7	2
Sales and office	62	2	33	3	1
Sales and related	63	2	33	–	–
Office and administrative support	62	2	33	3	1
Natural resources, construction, and maintenance	37	2	57	3	([2])
Construction, extraction, farming, fishing, and forestry	21	–	74	5	–
Installation, maintenance, and repair	51	2	44	2	1
Production, transportation, and material moving	47	2	45	5	1
Production	45	–	48	5	–
Transportation and material moving	51	2	42	5	1
Full time	56	2	38	3	1
Part time	45	–	43	6	–
Union	38	3	50	9	([2])
Nonunion	60	2	36	2	1
Average wage within the following categories:[3]					
Lowest 25 percent	46	1	49	3	1
Lowest 10 percent	30	–	64	5	–
Second 25 percent	52	3	42	2	1
Third 25 percent	56	2	37	4	1
Highest 25 percent	61	2	33	3	2
Highest 10 percent	65	2	29	2	2
Establishment characteristics					
Service-providing industries	57	2	36	3	1
Education and health services	52	2	40	4	2
Educational services	37	2	53	3	4
Elementary and secondary schools	29	2	62	3	4
Junior colleges, colleges, and universities	54	3	36	4	3
Health care and social assistance	64	–	30	4	–
Hospitals	76	–	17	4	–
Public administration	35	2	52	8	3

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,[1] March 2020—continued

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
1 to 99 workers	49	1	47	2	1
1 to 49 workers	51	1	46	1	1
50 to 99 workers	45	1	50	3	2
100 workers or more	59	2	34	4	1
100 to 499 workers	55	3	38	4	1
500 workers or more	63	2	29	4	2
Geographic areas					
Northeast	61	3	30	6	1
New England	61	–	31	5	–
Middle Atlantic	60	3	29	6	1
South	56	2	37	3	2
South Atlantic	59	3	33	2	3
East South Central	57	–	36	4	–
West South Central	51	–	45	2	–
Midwest	55	1	41	3	([2])
East North Central	55	1	40	3	([2])
West North Central	53	2	43	2	1
West	51	1	45	2	1
Mountain	54	–	43	2	–
Pacific	50	1	45	2	2

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 18. Standard errors for life insurance plans: Method of benefit payment, civilian workers,[1] March 2020

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	1.0	0.3	0.8	0.3	0.2
Worker characteristics					
Management, professional, and related	1.4	0.3	1.3	0.4	0.4
Management, business, and financial	1.6	0.5	1.5	0.2	0.4
Professional and related	1.8	0.4	1.5	0.5	0.5
Teachers	2.1	0.3	1.3	0.7	2.0
Primary, secondary, and special education school teachers	2.0	0.4	1.4	0.8	2.2
Registered nurses	2.8	–	2.2	–	0.4
Service	2.6	1.1	2.5	0.5	0.1
Protective service	2.3	0.6	2.9	0.9	0.4
Sales and office	1.3	0.3	1.3	0.4	0.1
Sales and related	2.1	0.5	2.2	–	–
Office and administrative support	1.5	0.3	1.5	0.5	0.1
Natural resources, construction, and maintenance	2.5	0.6	2.4	0.5	0.2
Construction, extraction, farming, fishing, and forestry	3.8	–	3.9	0.9	–
Installation, maintenance, and repair	2.9	1.0	2.7	0.6	0.3
Production, transportation, and material moving	2.0	0.5	2.2	0.6	0.2
Production	2.0	–	2.9	1.0	–
Transportation and material moving	3.0	0.5	2.6	0.8	0.3
Full time	1.0	0.2	0.9	0.3	0.2
Part time	3.2	–	3.0	1.2	–
Union	1.5	0.9	1.5	0.7	0.1
Nonunion	1.1	0.2	1.0	0.3	0.2
Average wage within the following categories:[2]					
Lowest 25 percent	2.3	0.2	2.4	0.6	0.1
Lowest 10 percent	4.2	–	5.2	1.6	–
Second 25 percent	1.7	0.6	1.3	0.5	0.1
Third 25 percent	1.4	0.3	1.2	0.5	0.2
Highest 25 percent	1.2	0.3	1.2	0.3	0.3
Highest 10 percent	1.6	0.4	1.5	0.3	0.4
Establishment characteristics					
Service-providing industries	1.1	0.3	0.9	0.3	0.2
Education and health services	2.3	0.6	1.7	0.8	0.5
Educational services	1.6	0.3	1.2	0.6	1.0
Elementary and secondary schools	1.8	0.4	1.4	0.7	1.2
Junior colleges, colleges, and universities	1.9	0.7	2.0	0.9	0.8
Health care and social assistance	3.8	–	2.9	1.3	–
Hospitals	3.0	–	2.3	1.2	–
Public administration	2.2	0.4	2.3	0.9	0.4

See footnotes at end of table.

Table 18. Standard errors for life insurance plans: Method of benefit payment, civilian workers,[1] March 2020—continued

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	1.8	0.2	1.8	0.3	0.3
1 to 49 workers	2.4	0.3	2.3	0.3	0.3
50 to 99 workers	2.5	0.3	2.7	0.7	0.4
100 workers or more	1.0	0.4	0.8	0.4	0.2
100 to 499 workers	1.8	0.5	1.6	0.7	0.2
500 workers or more	1.3	0.6	1.2	0.4	0.2
Geographic areas					
Northeast	2.9	0.9	2.0	0.7	0.3
New England	3.7	–	1.9	1.9	–
Middle Atlantic	3.4	1.2	2.6	0.6	0.4
South	1.3	0.4	1.1	0.6	0.4
South Atlantic	2.2	0.5	1.6	0.9	0.7
East South Central	3.0	–	3.2	1.4	–
West South Central	1.2	–	1.2	0.6	–
Midwest	2.0	0.4	1.9	0.5	0.1
East North Central	2.6	0.5	2.6	0.6	([3])
West North Central	2.9	0.5	2.2	0.7	0.3
West	2.0	0.4	2.2	0.3	0.2
Mountain	2.7	–	2.7	0.7	–
Pacific	2.7	0.5	3.1	0.3	0.3

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

[3] Less than 0.05.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/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 2020

(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	1	64	10	21	4	1.3	1.0
Worker characteristics							
Management, professional, and related	1	59	10	25	5	1.4	1.0
Management, business, and financial	–	57	10	26	–	1.4	1.0
Professional and related	1	61	10	24	4	1.4	1.0
Teachers	–	48	22	21	–	1.5	1.3
Primary, secondary, and special education school teachers	–	48	27	20	5	1.4	1.3
Registered nurses	–	85	8	6	–	1.1	1.0
Service	–	73	–	11	3	1.2	1.0
Protective service	–	62	9	19	–	1.5	1.0
Sales and office	1	67	8	20	4	1.3	1.0
Sales and related	–	76	5	16	–	1.2	1.0
Office and administrative support	1	63	9	22	4	1.4	1.0
Natural resources, construction, and maintenance	–	67	10	18	–	1.4	1.0
Construction, extraction, farming, fishing, and forestry	–	71	–	11	–	1.3	1.0
Installation, maintenance, and repair	–	65	9	20	–	1.4	1.0
Production, transportation, and material moving	–	67	10	21	–	1.3	1.0
Production	–	57	11	29	–	1.4	1.0
Transportation and material moving	–	76	9	13	–	1.2	1.0
Full time	1	63	10	22	4	1.4	1.0
Part time	–	76	7	15	–	1.2	1.0
Union	([3])	64	14	17	5	1.3	1.0
Nonunion	1	64	9	22	4	1.3	1.0
Average wage within the following categories:[4]							
Lowest 25 percent	–	79	8	11	–	1.2	1.0
Lowest 10 percent	–	78	7	14	–	1.2	1.0
Second 25 percent	([3])	67	13	16	3	1.3	1.0
Third 25 percent	1	64	9	21	5	1.4	1.0
Highest 25 percent	1	57	10	28	5	1.4	1.0
Highest 10 percent	1	53	10	32	5	1.5	1.0
Establishment characteristics							
Service-providing industries	1	66	9	20	4	1.3	1.0
Education and health services	1	67	13	15	4	1.3	1.0
Educational services	2	49	19	23	7	1.5	1.0
Elementary and secondary schools	–	45	25	24	6	1.5	1.5
Junior colleges, colleges, and universities	3	51	14	22	9	1.4	1.0
Health care and social assistance	–	75	–	11	3	1.2	1.0
Hospitals	–	83	9	7	–	1.1	1.0
Public administration	–	56	16	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 2020—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	14	17	5	1.4	1.0
1 to 49 workers	2	59	16	19	5	1.4	1.0
50 to 99 workers	–	70	10	15	–	1.3	1.0
100 workers or more	1	65	8	23	4	1.3	1.0
100 to 499 workers	–	66	9	22	–	1.3	1.0
500 workers or more	1	64	8	24	4	1.3	1.0
Geographic areas							
Northeast	2	61	13	18	5	1.4	1.0
New England	–	58	–	28	4	1.4	1.0
Middle Atlantic	3	62	15	14	6	1.4	1.0
South	([3])	66	8	23	3	1.3	1.0
South Atlantic	1	67	9	21	3	1.3	1.0
East South Central	–	72	4	20	–	1.3	1.0
West South Central	–	61	6	29	–	1.4	1.0
Midwest	–	66	9	21	–	1.3	1.0
East North Central	–	67	7	22	–	1.3	1.0
West North Central	–	62	14	18	–	1.4	1.0
West	–	62	12	23	–	1.4	1.0
Mountain	–	63	–	22	3	1.3	1.0
Pacific	–	61	12	24	–	1.4	1.0

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,[1] March 2020

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	0.2	1.0	0.8	0.9	0.5	([3])	0.0
Worker characteristics							
Management, professional, and related	0.4	1.7	0.9	1.5	0.7	([3])	0.0
Management, business, and financial	–	1.8	1.2	1.6	–	([3])	0.0
Professional and related	0.2	2.2	1.1	1.8	0.9	([3])	0.0
Teachers	–	2.6	2.3	2.6	–	0.1	0.2
Primary, secondary, and special education school teachers	–	3.1	3.2	2.6	1.9	0.1	0.2
Registered nurses	–	3.0	1.6	1.9	–	([3])	0.0
Service	–	4.2	–	1.7	0.7	([3])	0.0
Protective service	–	6.4	3.0	4.7	–	0.1	0.0
Sales and office	0.2	1.6	1.5	1.2	0.6	([3])	0.0
Sales and related	–	2.1	1.3	1.5	–	([3])	0.0
Office and administrative support	0.2	2.1	2.0	1.5	0.7	([3])	0.0
Natural resources, construction, and maintenance	–	2.8	1.5	2.1	–	([3])	0.0
Construction, extraction, farming, fishing, and forestry	–	7.3	–	3.0	–	0.1	0.0
Installation, maintenance, and repair	–	2.9	1.3	2.4	–	0.1	0.0
Production, transportation, and material moving	–	2.1	1.2	2.0	–	([3])	0.0
Production	–	2.3	1.6	2.3	–	([3])	0.0
Transportation and material moving	–	3.7	1.7	3.6	–	([3])	0.0
Full time	0.2	1.0	0.9	1.0	0.5	([3])	0.0
Part time	–	3.2	1.6	2.9	–	([3])	0.0
Union	0.2	2.3	1.4	2.4	0.9	([3])	0.0
Nonunion	0.2	1.2	0.9	1.1	0.5	([3])	0.0
Average wage within the following categories:[4]							
Lowest 25 percent	–	2.3	1.7	1.6	–	([3])	0.0
Lowest 10 percent	–	3.7	2.4	2.4	–	([3])	0.0
Second 25 percent	0.1	2.2	2.4	1.3	0.5	([3])	0.0
Third 25 percent	0.4	1.6	0.7	1.2	0.8	([3])	0.0
Highest 25 percent	0.2	1.5	0.8	1.5	0.8	([3])	0.0
Highest 10 percent	0.3	2.3	1.1	2.4	0.8	([3])	0.0
Establishment characteristics							
Service-providing industries	0.2	1.2	1.0	1.1	0.5	([3])	0.0
Education and health services	0.3	2.7	2.4	2.0	0.9	([3])	0.0
Educational services	0.1	1.7	1.8	2.0	1.1	([3])	0.2
Elementary and secondary schools	–	2.8	2.8	2.8	1.9	([3])	0.3
Junior colleges, colleges, and universities	0.2	2.6	2.3	2.9	1.0	([3])	0.0
Health care and social assistance	–	3.7	–	2.9	1.2	0.1	0.0
Hospitals	–	3.5	1.9	2.0	–	([3])	0.0
Public administration	–	4.3	3.7	3.6	1.8	([3])	0.0

See footnotes at end of table.

Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,[1] March 2020—continued

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	0.4	2.5	2.1	1.6	0.9	([3])	0.0
1 to 49 workers	0.6	3.2	2.9	2.2	1.1	0.1	0.0
50 to 99 workers	–	2.5	1.8	2.3	–	([3])	0.0
100 workers or more	0.2	1.1	0.6	1.1	0.5	([3])	0.0
100 to 499 workers	–	1.6	0.9	1.5	–	([3])	0.0
500 workers or more	0.2	1.7	0.7	1.7	0.7	([3])	0.0
Geographic areas							
Northeast	0.9	2.8	1.7	2.2	1.6	0.1	0.0
New England	–	5.1	–	6.1	1.4	0.1	0.0
Middle Atlantic	1.3	2.9	2.1	1.7	2.2	0.1	0.0
South	0.2	1.7	1.1	1.6	0.5	([3])	0.0
South Atlantic	0.3	2.1	1.8	2.1	0.5	([3])	0.0
East South Central	–	2.8	1.6	3.1	–	([3])	0.0
West South Central	–	3.5	1.9	3.4	–	([3])	0.0
Midwest	–	1.7	1.5	2.0	–	([3])	0.0
East North Central	–	1.8	1.2	2.6	–	([3])	0.0
West North Central	–	3.5	3.7	2.2	–	([3])	0.0
West	–	2.2	2.4	1.7	–	([3])	0.0
Mountain	–	4.8	–	3.0	1.0	([3])	0.0
Pacific	–	2.2	1.8	2.1	–	([3])	0.0

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm for further explanation.
[2] Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.
[3] Less than 0.05.
[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 20. Life insurance plans: Maximum benefit amount, civilian workers,[1] March 2020

(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	78	$50,000	–	$250,000	$500,000	$1,500,000	22
Worker characteristics							
Management, professional, and related	76	50,000	$100,000	300,000	–	–	24
Management, business, and financial	79	50,000	100,000	300,000	750,000	1,500,000	21
Professional and related	75	50,000	100,000	300,000	1,000,000	–	25
Teachers	59	50,000	50,000	150,000	300,000	500,000	41
Primary, secondary, and special education school teachers	49	50,000	50,000	–	300,000	500,000	51
Registered nurses	84	50,000	–	500,000	1,000,000	–	16
Service	83	50,000	–	200,000	–	–	17
Protective service	66	50,000	50,000	–	250,000	500,000	34
Sales and office	81	50,000	50,000	200,000	500,000	–	19
Sales and related	86	50,000	50,000	–	500,000	1,000,000	14
Office and administrative support	79	50,000	50,000	200,000	500,000	–	21
Natural resources, construction, and maintenance	83	50,000	50,000	200,000	500,000	–	17
Construction, extraction, farming, fishing, and forestry	84	–	–	–	500,000	500,000	16
Installation, maintenance, and repair	83	50,000	50,000	200,000	500,000	1,500,000	17
Production, transportation, and material moving	70	50,000	–	200,000	500,000	1,000,000	30
Production	71	50,000	–	250,000	–	1,000,000	29
Transportation and material moving	70	50,000	50,000	100,000	500,000	600,000	30
Full time	78	50,000	–	250,000	500,000	1,500,000	22
Part time	70	50,000	100,000	200,000	1,000,000	–	30
Union	68	50,000	70,000	150,000	500,000	1,000,000	32
Nonunion	79	50,000	–	250,000	600,000	1,500,000	21
Average wage within the following categories:[3]							
Lowest 25 percent	79	50,000	50,000	150,000	500,000	1,000,000	21
Second 25 percent	81	50,000	50,000	200,000	500,000	–	19
Third 25 percent	78	50,000	70,000	200,000	500,000	–	22
Highest 25 percent	76	50,000	100,000	300,000	–	2,000,000	24
Highest 10 percent	76	50,000	100,000	–	1,000,000	2,000,000	24
Establishment characteristics							
Service-providing industries	79	50,000	–	225,000	510,000	1,500,000	21
Education and health services	79	50,000	–	–	500,000	–	21
Educational services	62	50,000	50,000	–	300,000	500,000	38
Elementary and secondary schools	52	50,000	50,000	–	300,000	500,000	48
Junior colleges, colleges, and universities	75	50,000	50,000	150,000	400,000	500,000	25
Health care and social assistance	86	50,000	100,000	250,000	–	–	14
Hospitals	88	50,000	–	500,000	1,000,000	1,000,000	12
Public administration	61	40,000	–	150,000	250,000	500,000	39

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amount, civilian workers,[1] March 2020—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	81	$50,000	–	$200,000	$500,000	$2,000,000	19
1 to 49 workers	83	50,000	$100,000	250,000	–	2,000,000	17
50 to 99 workers	75	50,000	50,000	150,000	–	–	25
100 workers or more	76	50,000	–	250,000	600,000	–	24
100 to 499 workers	79	50,000	50,000	200,000	500,000	1,000,000	21
500 workers or more	75	50,000	100,000	300,000	1,000,000	1,500,000	25
Geographic areas							
Northeast	73	50,000	100,000	200,000	500,000	1,000,000	27
New England	67	50,000	100,000	200,000	–	1,000,000	33
Middle Atlantic	76	50,000	100,000	200,000	500,000	1,000,000	24
South	80	50,000	50,000	250,000	–	1,500,000	20
South Atlantic	79	50,000	50,000	250,000	–	–	21
East South Central	80	50,000	–	–	500,000	1,000,000	20
West South Central	80	50,000	50,000	250,000	750,000	–	20
Midwest	76	50,000	–	250,000	500,000	1,000,000	24
East North Central	76	50,000	–	–	500,000	1,000,000	24
West North Central	76	50,000	50,000	250,000	500,000	–	24
West	81	50,000	100,000	250,000	–	2,000,000	19
Mountain	79	50,000	100,000	300,000	1,000,000	–	21
Pacific	82	50,000	–	250,000	–	2,000,000	18

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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. Standard errors for life insurance plans: Maximum benefit amount, civilian workers,[1] March 2020

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	1.0	$0.00	–	$39,823.52	$147,687.17	$99,949.99	1.0
Worker characteristics							
Management, professional, and related	1.4	0.00	$0.00	12,903.49	–	–	1.4
Management, business, and financial	1.8	0.00	0.00	34,139.42	136,786.10	288,530.76	1.8
Professional and related	1.9	0.00	11,211.94	28,853.08	236,700.76	–	1.9
Teachers	3.3	0.00	0.00	26,694.94	15,130.68	0.00	3.3
Primary, secondary, and special education school teachers	4.6	0.00	4,562.07	–	50,801.08	0.00	4.6
Registered nurses	2.9	0.00	–	0.00	0.00	–	2.9
Service	2.1	0.00	–	34,273.28	–	–	2.1
Protective service	5.5	0.00	0.00	–	15,803.48	69,487.41	5.5
Sales and office	1.5	0.00	0.00	12,070.11	0.00	–	1.5
Sales and related	1.8	0.00	0.00	–	0.00	91,241.44	1.8
Office and administrative support	1.9	0.00	10,482.84	7,901.74	0.00	–	1.9
Natural resources, construction, and maintenance	2.0	0.00	0.00	36,780.60	0.00	–	2.0
Construction, extraction, farming, fishing, and forestry	3.8	–	–	–	141,938.37	48,280.43	3.8
Installation, maintenance, and repair	2.5	0.00	0.00	31,275.99	58,423.03	358,986.07	2.5
Production, transportation, and material moving	1.9	0.00	–	54,567.57	0.00	36,496.58	1.9
Production	2.5	0.00	–	53,202.44	–	0.00	2.5
Transportation and material moving	2.9	0.00	9,656.09	25,806.98	18,248.29	34,139.42	2.9
Full time	1.0	0.00	–	35,018.17	109,869.24	134,096.98	1.0
Part time	3.4	0.00	11,468.87	55,687.18	115,772.41	–	3.4
Union	2.3	0.00	1,580.35	18,519.99	141,350.63	0.00	2.3
Nonunion	1.1	0.00	–	12,903.49	143,759.56	334,123.11	1.1
Average wage within the following categories:[3]							
Lowest 25 percent	2.6	0.00	0.00	34,563.53	18,248.29	0.00	2.6
Second 25 percent	1.7	0.00	3,649.66	9,124.14	0.00	–	1.7
Third 25 percent	1.4	0.00	19,526.52	22,865.04	0.00	–	1.4
Highest 25 percent	1.4	0.00	0.00	4,562.07	–	418,120.80	1.4
Highest 10 percent	1.9	0.00	0.00	–	234,758.39	223,494.97	1.9
Establishment characteristics							
Service-providing industries	1.1	0.00	–	46,774.03	149,368.67	249,874.97	1.1
Education and health services	1.8	0.00	–	–	44,698.99	–	1.8
Educational services	1.9	0.00	0.00	–	21,668.64	0.00	1.9
Elementary and secondary schools	3.7	0.00	0.00	–	45,162.21	0.00	3.7
Junior colleges, colleges, and universities	2.9	0.00	0.00	21,553.07	100,365.58	0.00	2.9
Health care and social assistance	2.0	0.00	0.00	67,048.49	–	–	2.0
Hospitals	2.3	0.00	–	38,710.46	111,747.48	0.00	2.3
Public administration	4.4	9,995.00	–	24,220.78	49,974.99	0.00	4.4

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Maximum benefit amount, civilian workers,[1] March 2020—continued

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	1.6	$0.00	–	$16,624.98	$105,224.76	$392,444.26	1.6
1 to 49 workers	1.9	0.00	$24,465.64	64,349.48	–	0.00	1.9
50 to 99 workers	3.0	0.00	6,451.74	7,901.74	–	–	3.0
100 workers or more	1.2	0.00	–	24,567.51	144,193.23	–	1.2
100 to 499 workers	1.8	0.00	0.00	0.00	0.00	0.00	1.8
500 workers or more	1.4	0.00	21,553.07	46,524.19	123,091.43	0.00	1.4
Geographic areas							
Northeast	2.7	0.00	12,070.11	9,124.14	103,328.66	0.00	2.7
New England	7.4	0.00	14,164.48	37,895.42	–	0.00	7.4
Middle Atlantic	1.9	0.00	23,845.28	25,428.71	115,772.41	0.00	1.9
South	1.8	0.00	3,649.66	44,493.65	–	362,792.30	1.8
South Atlantic	2.1	0.00	6,321.39	47,428.00	–	–	2.1
East South Central	3.0	0.00	–	–	0.00	0.00	3.0
West South Central	4.5	0.00	7,299.32	62,551.98	144,265.38	–	4.5
Midwest	1.7	0.00	–	64,194.04	0.00	72,993.15	1.7
East North Central	2.1	0.00	–	–	0.00	0.00	2.1
West North Central	2.7	0.00	0.00	44,698.99	44,698.99	–	2.7
West	1.7	0.00	23,880.17	62,976.42	–	129,034.88	1.7
Mountain	3.3	0.00	29,817.95	79,542.44	245,675.09	–	3.3
Pacific	2.0	0.00	–	73,742.05	–	0.00	2.0

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 21. Life insurance plans: Flat-dollar amount benefit formulas,[1] civilian workers,[2] March 2020

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

Characteristics	Flat dollar amount[3]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$10,000	$12,000	$20,000	$40,000	$50,000
Worker characteristics					
Management, professional, and related	10,000	15,000	25,000	50,000	50,000
Management, business, and financial	10,000	15,000	25,000	50,000	50,000
Professional and related	–	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	–	15,000	–	50,000	52,000
Service	–	10,000	15,000	25,000	50,000
Protective service	5,000	10,000	20,000	50,000	50,000
Sales and office	–	–	20,000	30,000	50,000
Sales and related	10,000	15,000	20,000	25,000	50,000
Office and administrative support	–	10,000	20,000	35,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	20,000	30,000	50,000
Construction, extraction, farming, fishing, and forestry	10,000	10,000	20,000	30,000	50,000
Installation, maintenance, and repair	10,000	–	20,000	30,000	50,000
Production, transportation, and material moving	10,000	15,000	20,000	–	50,000
Production	10,000	15,000	20,000	–	50,000
Transportation and material moving	10,000	15,000	20,000	30,000	50,000
Full time	10,000	15,000	20,000	40,000	50,000
Part time	5,000	–	–	30,000	50,000
Union	5,000	10,000	20,000	45,000	50,000
Nonunion	10,000	15,000	20,000	40,000	50,000
Average wage within the following categories:[4]					
Lowest 25 percent	10,000	10,000	15,000	25,000	50,000
Lowest 10 percent	10,000	10,000	15,000	25,000	–
Second 25 percent	10,000	15,000	20,000	25,000	50,000
Third 25 percent	10,000	15,000	25,000	40,000	50,000
Highest 25 percent	–	15,000	25,000	50,000	50,000
Highest 10 percent	6,000	15,000	35,000	50,000	–
Establishment characteristics					
Service-providing industries	10,000	10,000	20,000	50,000	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	10,000	25,000	50,000	50,000
Hospitals	5,000	–	–	50,000	52,000
Public administration	5,000	10,000	20,000	40,000	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,[1] civilian workers,[2] March 2020—continued

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

Characteristics	Flat dollar amount[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	50,000	50,000
50 to 99 workers	10,000	15,000	25,000	–	50,000
100 workers or more	6,000	10,000	20,000	40,000	50,000
100 to 499 workers	10,000	–	20,000	35,000	50,000
500 workers or more	5,000	10,000	20,000	50,000	50,000
Geographic areas					
Northeast	5,000	10,000	25,000	50,000	50,000
New England	5,000	10,000	20,000	40,000	50,000
Middle Atlantic	6,000	10,000	25,000	50,000	50,000
South	10,000	–	20,000	25,000	50,000
South Atlantic	10,000	15,000	20,000	25,000	50,000
East South Central	10,000	15,000	20,000	25,000	50,000
West South Central	5,000	10,000	20,000	30,000	50,000
Midwest	10,000	15,000	25,000	45,000	50,000
East North Central	10,000	15,000	20,000	40,000	50,000
West North Central	10,000	15,000	25,000	50,000	50,000
West	10,000	–	20,000	50,000	50,000
Mountain	10,000	15,000	20,000	50,000	50,000
Pacific	–	10,000	20,000	50,000	50,000

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

[2] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,[1] civilian workers,[2] March 2020

Characteristics	Flat dollar amount[3]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$0.00	$3,401.73	$0.00	$3,382.05	$0.00
Worker characteristics					
Management, professional, and related	712.62	0.00	0.00	0.00	0.00
Management, business, and financial	0.00	0.00	0.00	0.00	0.00
Professional and related	–	0.00	0.00	0.00	0.00
Teachers	0.00	2,888.19	547.45	0.00	0.00
Primary, secondary, and special education school teachers	–	1,496.47	547.45	0.00	0.00
Registered nurses	–	3,943.49	–	1,210.45	632.14
Service	–	0.00	0.00	0.00	0.00
Protective service	0.00	0.00	2,072.61	10,876.97	0.00
Sales and office	–	–	0.00	5,659.91	0.00
Sales and related	1,935.52	0.00	0.00	0.00	0.00
Office and administrative support	–	1,540.33	0.00	6,688.85	0.00
Natural resources, construction, and maintenance	0.00	0.00	0.00	5,057.11	0.00
Construction, extraction, farming, fishing, and forestry	0.00	0.00	916.97	8,105.61	0.00
Installation, maintenance, and repair	0.00	–	0.00	6,888.58	0.00
Production, transportation, and material moving	0.00	0.00	0.00	–	0.00
Production	0.00	0.00	0.00	–	0.00
Transportation and material moving	0.00	3,354.91	0.00	6,840.07	0.00
Full time	0.00	364.97	0.00	7,000.63	0.00
Part time	0.00	–	–	7,308.43	0.00
Union	0.00	0.00	0.00	5,527.31	0.00
Nonunion	0.00	456.21	0.00	7,477.35	0.00
Average wage within the following categories:[4]					
Lowest 25 percent	1,356.40	0.00	456.21	0.00	11,308.05
Lowest 10 percent	1,168.46	0.00	0.00	4,652.42	–
Second 25 percent	0.00	1,719.12	0.00	912.41	0.00
Third 25 percent	0.00	3,520.19	5,183.93	3,182.98	0.00
Highest 25 percent	–	0.00	0.00	0.00	632.14
Highest 10 percent	0.00	2,712.80	8,895.60	0.00	–
Establishment characteristics					
Service-providing industries	826.23	2,253.50	0.00	9,169.11	0.00
Education and health services	1,459.86	2,264.55	0.00	0.00	0.00
Educational services	0.00	–	0.00	0.00	0.00
Elementary and secondary schools	–	948.21	0.00	0.00	0.00
Junior colleges, colleges, and universities	0.00	–	0.00	2,656.99	0.00
Health care and social assistance	0.00	965.61	5,397.92	3,160.70	0.00
Hospitals	0.00	–	–	2,032.04	0.00
Public administration	0.00	0.00	0.00	10,597.24	0.00

See footnotes at end of table.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,[1] civilian workers,[2] March 2020—continued

Characteristics	Flat dollar amount[3]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	$0.00	$1,186.14	$4,080.44	$8,351.87	$0.00
1 to 49 workers	0.00	–	2,234.95	11,174.75	0.00
50 to 99 workers	0.00	0.00	3,533.77	–	0.00
100 workers or more	795.42	1,133.20	0.00	3,973.96	0.00
100 to 499 workers	0.00	–	0.00	5,502.16	0.00
500 workers or more	0.00	0.00	0.00	7,123.50	0.00
Geographic areas					
Northeast	0.00	0.00	1,401.68	0.00	0.00
New England	0.00	0.00	3,428.54	11,413.56	0.00
Middle Atlantic	0.00	0.00	0.00	0.00	0.00
South	0.00	–	0.00	2,521.96	0.00
South Atlantic	0.00	1,706.97	2,737.24	516.14	0.00
East South Central	0.00	0.00	2,414.02	7,067.53	0.00
West South Central	0.00	0.00	4,576.65	5,474.49	0.00
Midwest	0.00	0.00	4,652.42	8,250.16	0.00
East North Central	0.00	0.00	5,161.40	7,633.81	0.00
West North Central	0.00	0.00	3,413.94	9,356.59	0.00
West	0.00	–	0.00	0.00	0.00
Mountain	0.00	0.00	5,624.50	0.00	0.00
Pacific	–	2,521.96	912.41	10,801.36	0.00

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

[2] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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: Employee contribution requirement, civilian workers,[1] March 2020

(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	11	89
Management, business, and financial	9	91
Professional and related	12	88
Teachers	14	86
Primary, secondary, and special education school teachers	10	90
Registered nurses	21	79
Service	29	71
Protective service	22	78
Sales and office	16	84
Sales and related	17	83
Office and administrative support	16	84
Natural resources, construction, and maintenance	11	89
Construction, extraction, farming, fishing, and forestry	12	88
Installation, maintenance, and repair	9	91
Production, transportation, and material moving	13	87
Production	12	88
Transportation and material moving	14	86
Full time	12	88
Part time	42	58
Union	13	87
Nonunion	15	85
Average wage within the following categories:[2]		
Lowest 25 percent	28	72
Lowest 10 percent	46	54
Second 25 percent	16	84
Third 25 percent	12	88
Highest 25 percent	11	89
Highest 10 percent	11	89
Establishment characteristics		
Goods-producing industries	10	90
Service-providing industries	16	84
Education and health services	20	80
Educational services	14	86
Elementary and secondary schools	12	88
Junior colleges, colleges, and universities	10	90
Health care and social assistance	22	78
Hospitals	19	81
Public administration	14	86

See footnotes at end of table.

Table 22. Short-term disability plans: Employee contribution requirement, civilian workers,[1] March 2020—continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	19	81
1 to 49 workers	19	81
50 to 99 workers	20	80
100 workers or more	12	88
100 to 499 workers	13	87
500 workers or more	12	88
Geographic areas		
Northeast	36	64
Middle Atlantic	42	58
South	5	95
South Atlantic	5	95
East South Central	7	93
West South Central	5	95
Midwest	5	95
East North Central	4	96
West North Central	8	92
West	7	93
Mountain	4	96
Pacific	9	91

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 22. Standard errors for short-term disability plans: Employee contribution requirement, civilian workers,[1] March 2020

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.7	0.7
Worker characteristics		
Management, professional, and related	0.9	0.9
Management, business, and financial	1.3	1.3
Professional and related	1.1	1.1
Teachers	1.8	1.8
Primary, secondary, and special education school teachers	2.2	2.2
Registered nurses	3.2	3.2
Service	2.0	2.0
Protective service	4.4	4.4
Sales and office	1.1	1.1
Sales and related	1.8	1.8
Office and administrative support	1.2	1.2
Natural resources, construction, and maintenance	1.0	1.0
Construction, extraction, farming, fishing, and forestry	1.7	1.7
Installation, maintenance, and repair	1.3	1.3
Production, transportation, and material moving	1.7	1.7
Production	2.1	2.1
Transportation and material moving	2.8	2.8
Full time	0.7	0.7
Part time	2.5	2.5
Union	1.0	1.0
Nonunion	0.7	0.7
Average wage within the following categories:[2]		
Lowest 25 percent	1.9	1.9
Lowest 10 percent	6.9	6.9
Second 25 percent	1.4	1.4
Third 25 percent	1.0	1.0
Highest 25 percent	1.0	1.0
Highest 10 percent	1.3	1.3
Establishment characteristics		
Goods-producing industries	1.5	1.5
Service-providing industries	0.8	0.8
Education and health services	1.6	1.6
Educational services	1.2	1.2
Elementary and secondary schools	2.8	2.8
Junior colleges, colleges, and universities	1.3	1.3
Health care and social assistance	2.2	2.2
Hospitals	2.8	2.8
Public administration	1.7	1.7

See footnotes at end of table.

Table 22. Standard errors for short-term disability plans: Employee contribution requirement, civilian workers,[1] March 2020—continued

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	1.7	1.7
1 to 49 workers	2.4	2.4
50 to 99 workers	2.9	2.9
100 workers or more	0.7	0.7
100 to 499 workers	1.1	1.1
500 workers or more	0.8	0.8
Geographic areas		
Northeast	1.5	1.5
Middle Atlantic	1.5	1.5
South	0.8	0.8
South Atlantic	1.4	1.4
East South Central	1.4	1.4
West South Central	0.5	0.5
Midwest	0.9	0.9
East North Central	1.0	1.0
West North Central	2.4	2.4
West	1.4	1.4
Mountain	1.1	1.1
Pacific	2.1	2.1

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 23. Short-term disability plans: Method of benefit payment, civilian workers,[1] March 2020

(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	4	2	74	20	([2])
Worker characteristics					
Management, professional, and related	1	1	72	26	1
Management, business, and financial	1	([2])	62	37	([2])
Professional and related	([2])	1	79	19	1
Teachers	–	–	84	12	3
Primary, secondary, and special education school teachers	–	–	84	11	4
Registered nurses	–	–	89	9	–
Service	2	–	93	4	–
Protective service	–	–	92	7	–
Sales and office	2	–	72	25	–
Sales and related	3	–	72	23	–
Office and administrative support	1	–	72	26	–
Natural resources, construction, and maintenance	14	3	70	13	–
Construction, extraction, farming, fishing, and forestry	26	3	65	6	–
Installation, maintenance, and repair	5	4	74	18	–
Production, transportation, and material moving	11	–	71	11	–
Transportation and material moving	9	–	76	8	–
Full time	4	2	73	21	([2])
Part time	–	2	89	9	–
Union	13	9	64	12	1
Nonunion	2	1	76	21	([2])
Average wage within the following categories:[3]					
Lowest 25 percent	4	–	85	9	–
Lowest 10 percent	2	3	88	7	–
Second 25 percent	5	–	80	14	–
Third 25 percent	5	–	73	19	–
Highest 25 percent	3	1	67	28	1
Highest 10 percent	1	([2])	68	30	1
Establishment characteristics					
Goods-producing industries	14	–	66	17	–
Service-providing industries	2	1	76	20	([2])
Education and health services	–	–	92	7	1
Educational services	–	–	84	13	2
Elementary and secondary schools	–	–	87	9	3
Junior colleges, colleges, and universities	–	–	78	21	–
Health care and social assistance	–	–	96	4	–
Hospitals	–	–	91	8	–
Public administration	–	–	94	6	–

See footnotes at end of table.

Table 23. Short-term disability plans: Method of benefit payment, civilian workers,[1] March 2020—continued

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
1 to 99 workers	5	([2])	80	15	([2])
1 to 49 workers	4	–	80	15	–
50 to 99 workers	6	–	79	14	–
100 workers or more	3	3	71	22	([2])
100 to 499 workers	4	–	74	19	–
500 workers or more	–	3	68	25	–
Geographic areas					
Northeast	1	–	85	13	–
New England	3	–	73	21	–
Middle Atlantic	1	–	87	11	–
South	3	–	70	26	–
South Atlantic	3	–	72	24	–
East South Central	4	–	70	23	–
West South Central	2	1	66	30	–
Midwest	10	3	65	21	([2])
East North Central	9	4	64	23	([2])
West North Central	12	–	67	18	–
West	2	2	76	19	1
Mountain	3	–	74	20	–
Pacific	1	1	77	19	2

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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. Standard errors for short-term disability plans: Method of benefit payment, civilian workers,[1] March 2020

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	0.3	0.2	0.9	0.8	0.1
Worker characteristics					
Management, professional, and related	0.2	0.2	1.7	1.7	0.2
Management, business, and financial	0.1	0.1	2.7	2.7	0.2
Professional and related	0.2	0.3	1.5	1.4	0.3
Teachers	–	–	2.5	2.2	1.3
Primary, secondary, and special education school teachers	–	–	3.6	3.1	1.5
Registered nurses	–	–	3.1	2.3	–
Service	0.6	–	1.0	0.7	–
Protective service	–	–	2.0	1.8	–
Sales and office	0.3	–	1.3	1.2	–
Sales and related	0.6	–	1.9	2.0	–
Office and administrative support	0.2	–	1.6	1.5	–
Natural resources, construction, and maintenance	1.7	0.9	2.1	1.6	–
Construction, extraction, farming, fishing, and forestry	2.8	1.2	3.0	1.4	–
Installation, maintenance, and repair	1.7	1.5	3.1	2.4	–
Production, transportation, and material moving	1.1	–	2.2	1.6	–
Transportation and material moving	1.7	–	2.7	1.9	–
Full time	0.3	0.2	1.0	0.9	0.1
Part time	–	0.4	1.5	1.4	–
Union	1.3	1.2	1.6	1.1	0.2
Nonunion	0.2	0.1	1.0	0.9	0.1
Average wage within the following categories:[2]					
Lowest 25 percent	0.9	–	1.6	1.2	–
Lowest 10 percent	0.5	1.2	3.4	2.7	–
Second 25 percent	0.5	–	1.4	1.2	–
Third 25 percent	0.9	–	1.3	1.0	–
Highest 25 percent	0.5	0.2	1.9	1.8	0.2
Highest 10 percent	0.3	0.1	2.4	2.3	0.4
Establishment characteristics					
Goods-producing industries	0.9	–	1.8	1.3	–
Service-providing industries	0.2	0.2	1.0	1.0	0.1
Education and health services	–	–	1.1	0.9	0.3
Educational services	–	–	1.9	2.0	0.7
Elementary and secondary schools	–	–	2.9	2.7	1.0
Junior colleges, colleges, and universities	–	–	2.2	2.2	–
Health care and social assistance	–	–	1.1	1.0	–
Hospitals	–	–	2.7	2.5	–
Public administration	–	–	1.5	1.6	–

See footnotes at end of table.

Table 23. Standard errors for short-term disability plans: Method of benefit payment, civilian workers,[1] March 2020—continued

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
1 to 99 workers	0.5	0.1	1.1	0.9	0.1
1 to 49 workers	0.6	–	1.4	1.1	–
50 to 99 workers	1.5	–	2.5	1.8	–
100 workers or more	0.4	0.4	1.3	1.3	0.1
100 to 499 workers	0.6	–	1.7	1.6	–
500 workers or more	–	0.6	1.7	1.7	–
Geographic areas					
Northeast	0.4	–	1.1	1.1	–
New England	1.0	–	2.9	2.7	–
Middle Atlantic	0.4	–	1.1	1.1	–
South	0.6	–	2.2	2.0	–
South Atlantic	1.1	–	3.5	2.8	–
East South Central	0.6	–	5.0	5.7	–
West South Central	0.5	0.6	2.6	2.6	–
Midwest	0.8	0.6	2.0	2.0	0.1
East North Central	0.9	0.8	2.4	2.6	0.1
West North Central	1.8	–	3.2	2.5	–
West	0.3	0.3	1.9	1.6	0.4
Mountain	0.5	–	4.1	3.4	–
Pacific	0.4	0.3	1.9	1.7	0.7

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 24. Short-term disability plans: Duration of benefits, civilian workers,[1] March 2020

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

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

See footnotes at end of table.

Table 24. Short-term disability plans: Duration of benefits, civilian workers,[1] March 2020—continued

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

Characteristics	Fixed duration	Duration varies
1 to 99 workers	95	5
1 to 49 workers	96	4
50 to 99 workers	92	8
100 workers or more	93	7
100 to 499 workers	94	6
500 workers or more	91	9
Geographic areas		
Northeast	96	4
New England	95	5
Middle Atlantic	96	4
South	94	6
South Atlantic	95	5
West South Central	93	7
Midwest	89	11
East North Central	88	12
West North Central	93	7
West	94	6
Mountain	94	6
Pacific	94	6

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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. Standard errors for short-term disability plans: Duration of benefits, civilian workers,[1] March 2020

Characteristics	Fixed duration	Duration varies
All workers	0.4	0.4
Worker characteristics		
Management, professional, and related	0.6	0.6
Management, business, and financial	0.8	0.8
Professional and related	0.9	0.9
Teachers	1.2	1.2
Primary, secondary, and special education school teachers	1.9	1.9
Registered nurses	1.6	1.6
Service	1.5	1.5
Protective service	0.9	0.9
Sales and office	0.6	0.6
Sales and related	0.8	0.8
Office and administrative support	0.7	0.7
Natural resources, construction, and maintenance	1.3	1.3
Construction, extraction, farming, fishing, and forestry	1.4	1.4
Installation, maintenance, and repair	2.0	2.0
Production, transportation, and material moving	1.3	1.3
Production	2.2	2.2
Transportation and material moving	1.3	1.3
Full time	0.5	0.5
Part time	1.8	1.8
Union	1.5	1.5
Nonunion	0.5	0.5
Average wage within the following categories:[2]		
Lowest 25 percent	1.7	1.7
Second 25 percent	0.7	0.7
Third 25 percent	0.8	0.8
Highest 25 percent	0.7	0.7
Highest 10 percent	1.0	1.0
Establishment characteristics		
Service-providing industries	0.5	0.5
Education and health services	0.9	0.9
Educational services	1.0	1.0
Elementary and secondary schools	1.7	1.7
Junior colleges, colleges, and universities	1.0	1.0
Health care and social assistance	1.2	1.2
Hospitals	1.4	1.4
Public administration	1.6	1.6

See footnotes at end of table.

Table 24. Standard errors for short-term disability plans: Duration of benefits, civilian workers,[1] March 2020—continued

Characteristics	Fixed duration	Duration varies
1 to 99 workers	0.7	0.7
1 to 49 workers	0.7	0.7
50 to 99 workers	1.4	1.4
100 workers or more	0.6	0.6
100 to 499 workers	0.9	0.9
500 workers or more	0.7	0.7
Geographic areas		
Northeast	0.5	0.5
New England	1.3	1.3
Middle Atlantic	0.5	0.5
South	0.9	0.9
South Atlantic	0.8	0.8
West South Central	1.7	1.7
Midwest	1.1	1.1
East North Central	1.1	1.1
West North Central	2.2	2.2
West	1.3	1.3
Mountain	1.4	1.4
Pacific	1.8	1.8

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 25. Short-term disability plans: Fixed percent of annual earnings, civilian workers,[1] March 2020

(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	3	41	18	13	61.3	60.0
Worker characteristics								
Management, professional, and related	([2])	19	2	41	18	19	63.3	60.0
Management, business, and financial	–	16	–	44	20	17	63.3	60.0
Professional and related	–	20	–	40	17	20	63.3	60.0
Teachers	–	37	–	18	26	16	63.0	60.0
Primary, secondary, and special education school teachers	–	36	–	20	29	14	62.4	60.0
Registered nurses	–	23	3	54	15	–	58.8	60.0
Service	–	36	4	36	20	–	58.0	60.0
Protective service	–	40	–	29	20	8	58.8	60.0
Sales and office	([2])	32	2	36	18	10	60.4	60.0
Sales and related	–	37	–	38	15	9	60.2	60.0
Office and administrative support	1	30	3	36	20	11	60.5	60.0
Natural resources, construction, and maintenance	–	21	–	49	17	9	60.6	60.0
Construction, extraction, farming, fishing, and forestry	–	32	–	42	19	3	58.3	60.0
Installation, maintenance, and repair	–	15	–	53	15	12	62.1	60.0
Production, transportation, and material moving	–	22	–	46	16	13	61.5	60.0
Transportation and material moving	([2])	25	1	49	17	7	60.1	60.0
Full time	1	23	2	42	17	14	61.6	60.0
Part time	–	42	–	26	25	4	58.7	60.0
Union	–	31	–	32	23	8	60.0	60.0
Nonunion	1	24	2	42	17	14	61.5	60.0
Average wage within the following categories:[3]								
Lowest 25 percent	1	35	3	35	21	6	59.1	60.0
Lowest 10 percent	–	16	6	37	40	2	61.4	60.0
Second 25 percent	1	32	2	41	16	8	59.2	60.0
Third 25 percent	([2])	21	3	46	18	13	61.9	60.0
Highest 25 percent	([2])	18	3	39	19	22	63.7	60.0
Highest 10 percent	–	14	–	35	21	25	64.9	60.0
Establishment characteristics								
Goods-producing industries	1	17	3	44	15	21	63.4	60.0
Service-providing industries	1	27	2	40	19	11	60.9	60.0
Education and health services	–	30	–	41	17	7	59.6	60.0
Educational services	–	38	–	21	20	15	61.8	60.0
Elementary and secondary schools	–	40	4	19	27	11	61.0	60.0
Junior colleges, colleges, and universities	–	31	11	23	–	24	64.2	60.0
Health care and social assistance	–	27	–	49	16	3	58.8	60.0
Hospitals	–	25	4	55	–	5	59.0	60.0
Public administration	–	38	–	28	24	8	58.9	60.0

See footnotes at end of table.

Table 25. Short-term disability plans: Fixed percent of annual earnings, civilian workers,[1] March 2020—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	([2])	26	3	41	19	12	61.1	60.0
1 to 49 workers	([2])	26	3	39	19	13	61.1	60.0
50 to 99 workers	–	24	–	46	19	10	61.1	60.0
100 workers or more	1	25	2	41	17	14	61.5	60.0
100 to 499 workers	1	26	2	42	19	10	60.6	60.0
500 workers or more	([2])	24	3	40	16	17	62.4	60.0
Geographic areas								
Northeast	–	43	–	24	28	5	59.0	60.0
New England	–	8	–	62	16	13	62.9	60.0
Middle Atlantic	–	49	–	17	30	4	58.3	60.0
South	–	19	–	54	13	14	61.7	60.0
South Atlantic	–	23	–	50	11	15	61.1	60.0
East South Central	–	12	–	60	–	13	62.4	60.0
West South Central	–	13	–	58	15	13	62.5	60.0
Midwest	–	16	–	52	13	19	63.2	60.0
East North Central	–	16	–	51	12	20	63.4	60.0
West North Central	–	16	–	55	14	15	62.8	60.0
West	–	–	12	42	13	20	62.9	60.0
Mountain	–	8	–	57	10	20	61.9	60.0
Pacific	–	13	18	34	15	–	63.4	60.0

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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. Standard errors for short-term disability plans: Fixed percent of annual earnings, civilian workers,[1] March 2020

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	0.2	1.0	0.4	1.2	1.0	1.3	0.3	0.0
Worker characteristics								
Management, professional, and related	0.2	1.3	0.4	2.4	1.2	2.8	0.6	0.0
Management, business, and financial	–	1.3	–	2.8	2.3	2.0	0.5	0.0
Professional and related	–	1.8	–	3.2	1.5	3.9	0.9	0.0
Teachers	–	3.0	–	1.8	2.9	2.5	1.1	0.0
Primary, secondary, and special education school teachers	–	3.7	–	2.7	4.1	3.2	1.4	0.0
Registered nurses	–	4.5	1.3	6.3	3.6	–	0.5	0.0
Service	–	5.0	1.2	3.4	3.4	–	0.7	0.0
Protective service	–	3.3	–	4.5	4.1	1.9	0.6	0.0
Sales and office	0.1	1.4	0.4	1.7	1.1	1.0	0.3	0.0
Sales and related	–	2.3	–	3.5	1.8	1.8	0.6	0.0
Office and administrative support	0.1	1.6	0.7	1.8	1.3	1.2	0.4	0.0
Natural resources, construction, and maintenance	–	2.9	–	3.2	2.4	1.3	0.5	0.0
Construction, extraction, farming, fishing, and forestry	–	6.7	–	7.1	5.3	1.2	0.9	0.0
Installation, maintenance, and repair	–	2.6	–	3.9	1.9	1.9	0.7	0.0
Production, transportation, and material moving	–	2.7	–	2.7	2.1	1.6	0.4	0.0
Transportation and material moving	0.2	3.5	0.4	3.4	2.5	1.3	0.6	0.0
Full time	0.2	1.1	0.4	1.4	1.0	1.4	0.4	0.0
Part time	–	2.5	–	3.1	2.1	0.7	0.4	0.0
Union	–	1.9	–	2.5	2.2	1.3	0.4	0.0
Nonunion	0.2	1.3	0.5	1.4	1.1	1.4	0.4	0.0
Average wage within the following categories:[2]								
Lowest 25 percent	0.2	2.1	0.9	2.8	2.1	1.2	0.4	0.0
Lowest 10 percent	–	2.5	2.3	5.4	4.8	0.7	0.4	0.0
Second 25 percent	0.7	2.1	0.5	1.8	1.7	0.9	0.5	0.0
Third 25 percent	0.1	1.0	0.3	1.8	1.2	1.4	0.3	0.0
Highest 25 percent	0.2	1.4	0.5	2.3	1.3	2.6	0.6	0.0
Highest 10 percent	–	1.3	–	3.1	1.8	3.1	0.7	1.1
Establishment characteristics								
Goods-producing industries	0.5	2.2	0.6	2.4	1.9	2.3	0.6	0.0
Service-providing industries	0.2	1.2	0.4	1.4	1.2	1.4	0.4	0.0
Education and health services	–	3.1	–	2.7	2.6	0.9	0.6	0.0
Educational services	–	1.4	–	1.3	1.5	1.7	0.8	0.0
Elementary and secondary schools	–	2.1	0.7	1.8	2.9	2.2	0.9	0.0
Junior colleges, colleges, and universities	–	2.3	1.3	2.3	–	2.5	1.2	0.0
Health care and social assistance	–	4.2	–	3.5	3.6	1.2	0.8	0.0
Hospitals	–	4.8	0.6	6.7	–	1.3	0.4	0.0
Public administration	–	2.9	–	2.8	2.6	2.2	0.6	0.0

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Fixed percent of annual earnings, civilian workers,[1] March 2020—continued

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	0.1	1.6	0.8	2.5	1.4	2.7	0.6	0.0
1 to 49 workers	0.2	2.2	1.1	3.0	1.9	3.3	0.8	0.0
50 to 99 workers	–	2.5	–	4.0	3.4	1.6	0.6	0.0
100 workers or more	0.3	1.6	0.3	1.6	1.4	0.8	0.3	0.0
100 to 499 workers	0.6	2.0	0.2	2.4	2.0	1.0	0.4	0.0
500 workers or more	([3])	1.8	0.7	2.2	1.6	1.3	0.5	0.0
Geographic areas								
Northeast	–	1.9	–	1.6	2.2	0.5	0.4	0.0
New England	–	1.3	–	5.6	4.1	1.7	0.7	0.0
Middle Atlantic	–	1.8	–	1.3	2.7	0.5	0.4	7.4
South	–	1.6	–	2.4	1.7	1.2	0.3	0.0
South Atlantic	–	2.3	–	3.3	1.9	1.5	0.2	0.0
East South Central	–	3.6	–	6.5	–	3.4	0.6	0.0
West South Central	–	2.1	–	4.1	3.9	2.6	0.9	0.0
Midwest	–	1.6	–	2.5	1.6	2.1	0.6	0.0
East North Central	–	2.1	–	3.4	2.0	3.0	0.8	0.0
West North Central	–	2.1	–	2.5	2.6	1.2	0.6	0.0
West	–	–	2.3	3.4	2.1	5.6	1.3	0.0
Mountain	–	1.1	–	5.0	2.4	2.6	0.8	0.0
Pacific	–	2.5	3.8	4.2	2.8	–	1.8	0.0

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.
[3] Less than 0.05.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/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: Maximum benefit amount, civilian workers,[1] March 2020

(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	77	$170	$200	$667	$1,500	$2,500	23
Worker characteristics							
Management, professional, and related	73	170	500	1,000	2,300	3,000	27
Management, business, and financial	77	170	595	1,000	2,300	3,000	23
Professional and related	72	170	500	1,000	2,300	3,000	28
Teachers	82	170	200	667	692	1,250	18
Primary, secondary, and special education school teachers	86	200	225	692	808	1,150	14
Registered nurses	72	–	637	1,000	2,325	3,000	28
Service	78	170	170	604	1,000	2,000	22
Protective service	83	170	170	570	1,000	2,310	17
Sales and office	82	170	200	650	1,500	2,500	18
Sales and related	89	170	200	500	1,500	–	11
Office and administrative support	79	170	200	667	1,500	2,500	21
Natural resources, construction, and maintenance	83	170	300	667	1,385	–	17
Construction, extraction, farming, fishing, and forestry	88	170	170	594	–	1,500	12
Installation, maintenance, and repair	80	170	500	1,000	1,500	2,500	20
Production, transportation, and material moving	76	170	–	515	–	2,500	24
Transportation and material moving	86	170	–	594	1,000	2,500	14
Full time	76	170	250	700	1,700	2,500	24
Part time	84	170	170	500	667	–	16
Union	79	170	170	500	650	1,129	21
Nonunion	77	170	–	750	2,000	2,500	23
Average wage within the following categories:[3]							
Lowest 25 percent	79	170	175	633	1,000	2,000	21
Second 25 percent	79	170	170	633	1,500	2,500	21
Third 25 percent	77	170	370	692	1,500	2,500	23
Highest 25 percent	74	170	500	1,000	2,300	2,900	26
Highest 10 percent	74	170	570	1,000	2,500	3,000	26
Establishment characteristics							
Goods-producing industries	72	170	–	667	1,500	2,500	28
Service-providing industries	78	170	200	667	1,500	2,500	22
Education and health services	75	170	200	667	1,500	2,500	25
Educational services	75	170	200	650	800	1,500	25
Elementary and secondary schools	78	170	200	692	808	–	22
Junior colleges, colleges, and universities	65	170	185	650	692	–	35
Health care and social assistance	74	170	–	667	2,000	3,000	26
Hospitals	74	185	633	–	2,500	3,000	26
Public administration	71	135	200	576	731	1,500	29

See footnotes at end of table.

Table 26. Short-term disability plans: Maximum benefit amount, civilian workers,[1] March 2020—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	79	$170	$175	$637	$1,250	$2,000	21
1 to 49 workers	80	170	170	637	1,385	2,000	20
50 to 99 workers	78	170	250	637	1,000	2,000	22
100 workers or more	76	170	–	700	2,000	3,000	24
100 to 499 workers	81	170	–	750	2,000	2,500	19
500 workers or more	70	170	–	692	2,307	3,000	30
Geographic areas							
Northeast	89	170	170	–	667	1,500	11
New England	69	–	500	1,000	1,500	2,500	31
Middle Atlantic	92	170	170	200	650	–	8
South	73	–	577	1,000	2,300	2,500	27
South Atlantic	74	–	692	1,000	2,300	2,500	26
East South Central	69	–	500	1,000	–	–	31
West South Central	75	–	600	1,000	2,000	2,500	25
Midwest	63	200	500	1,000	2,000	2,500	37
East North Central	61	200	500	1,000	2,000	2,500	39
West North Central	68	200	–	1,154	2,157	–	32
West	76	185	594	1,000	2,310	3,000	24
Mountain	72	400	1,000	1,500	2,000	2,500	28

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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. Standard errors for short-term disability plans: Maximum benefit amount, civilian workers,[1] March 2020

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	1.5	$0.00	$0.00	$10.02	$34.74	$0.00	1.5
Worker characteristics							
Management, professional, and related	2.8	0.00	72.89	0.00	93.29	370.85	2.8
Management, business, and financial	2.4	0.00	100.87	173.91	284.46	242.61	2.4
Professional and related	3.9	0.00	46.98	112.58	68.57	459.75	3.9
Teachers	2.3	0.00	27.75	27.83	49.64	338.98	2.3
Primary, secondary, and special education school teachers	3.0	41.69	62.96	0.00	165.88	306.72	3.0
Registered nurses	4.2	–	16.58	197.98	174.68	303.56	4.2
Service	3.8	0.00	0.00	104.14	104.48	194.30	3.8
Protective service	2.3	6.39	0.00	73.36	164.48	83.00	2.3
Sales and office	1.3	0.00	0.00	19.38	41.97	0.00	1.3
Sales and related	1.9	0.00	0.00	81.94	191.44	–	1.9
Office and administrative support	1.5	0.00	0.00	17.35	123.54	0.00	1.5
Natural resources, construction, and maintenance	1.9	0.00	73.27	87.80	229.10	–	1.9
Construction, extraction, farming, fishing, and forestry	3.3	0.00	25.29	145.23	–	0.00	3.3
Installation, maintenance, and repair	2.6	9.48	18.95	269.43	116.43	413.78	2.6
Production, transportation, and material moving	2.0	0.00	–	97.58	–	213.21	2.0
Transportation and material moving	1.7	0.00	–	123.33	169.05	523.24	1.7
Full time	1.5	0.00	61.72	63.34	383.64	0.00	1.5
Part time	2.8	0.00	0.00	40.80	24.23	–	2.8
Union	2.3	0.00	14.48	0.00	6.76	201.61	2.3
Nonunion	1.7	0.00	–	57.47	366.00	0.00	1.7
Average wage within the following categories:[3]							
Lowest 25 percent	2.6	0.00	31.20	22.72	110.71	263.41	2.6
Second 25 percent	2.2	0.00	17.22	11.73	105.87	0.00	2.2
Third 25 percent	1.7	0.00	44.77	56.82	334.82	0.00	1.7
Highest 25 percent	2.4	0.00	0.00	66.06	294.61	487.58	2.4
Highest 10 percent	2.8	0.00	100.28	227.43	218.65	149.92	2.8
Establishment characteristics							
Goods-producing industries	1.9	0.00	–	75.67	20.99	421.74	1.9
Service-providing industries	1.8	0.00	0.00	8.89	130.58	0.00	1.8
Education and health services	3.7	0.00	30.19	16.70	209.06	129.03	3.7
Educational services	1.8	0.00	18.16	19.45	140.88	0.00	1.8
Elementary and secondary schools	2.9	9.08	15.13	17.74	126.81	–	2.9
Junior colleges, colleges, and universities	3.0	0.00	0.00	51.17	152.04	–	3.0
Health care and social assistance	5.1	0.00	–	37.69	217.40	632.14	5.1
Hospitals	4.5	41.24	28.05	–	122.57	408.34	4.5
Public administration	3.1	0.00	0.00	26.27	122.19	41.97	3.1

See footnotes at end of table.

Table 26. Standard errors for short-term disability plans: Maximum benefit amount, civilian workers,[1] March 2020—continued

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	2.9	$0.00	$16.87	$12.78	$154.92	$319.27	2.9
1 to 49 workers	3.9	0.00	6.58	14.87	224.01	316.30	3.9
50 to 99 workers	3.4	0.00	73.81	11.93	98.98	555.50	3.4
100 workers or more	1.2	0.00	–	57.40	65.80	476.90	1.2
100 to 499 workers	1.4	0.00	–	157.08	310.11	103.23	1.4
500 workers or more	2.0	0.00	–	26.33	176.79	263.49	2.0
Geographic areas							
Northeast	1.9	0.00	0.00	–	13.87	163.41	1.9
New England	6.6	–	0.00	236.17	353.38	240.20	6.6
Middle Atlantic	1.5	0.00	0.00	32.25	13.83	–	1.5
South	2.1	–	107.43	0.00	355.26	195.98	2.1
South Atlantic	3.0	–	63.87	0.00	186.10	518.50	3.0
East South Central	3.1	–	0.00	0.00	–	–	3.1
West South Central	3.7	–	125.33	190.18	369.65	0.00	3.7
Midwest	3.0	0.00	0.00	70.95	95.47	49.45	3.0
East North Central	3.7	0.00	0.00	28.10	259.60	0.00	3.7
West North Central	4.4	0.00	–	203.03	304.43	–	4.4
West	5.4	15.93	67.02	89.40	198.30	788.10	5.4
Mountain	8.0	101.63	0.00	51.40	370.59	587.07	8.0

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 27. Long-term disability plans: Employee contribution requirement, civilian workers,[1] March 2020

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	6	94
Worker characteristics		
Management, professional, and related	7	93
Management, business, and financial	4	96
Professional and related	9	91
Teachers	20	80
Primary, secondary, and special education school teachers	25	75
Registered nurses	5	95
Service	8	92
Sales and office	6	94
Sales and related	7	93
Office and administrative support	5	95
Natural resources, construction, and maintenance	5	95
Construction, extraction, farming, fishing, and forestry	3	97
Installation, maintenance, and repair	7	93
Production, transportation, and material moving	4	96
Production	3	97
Transportation and material moving	7	93
Full time	6	94
Part time	8	92
Union	11	89
Nonunion	6	94
Average wage within the following categories:[2]		
Lowest 25 percent	9	91
Second 25 percent	6	94
Third 25 percent	6	94
Highest 25 percent	6	94
Highest 10 percent	6	94
Establishment characteristics		
Goods-producing industries	4	96
Service-providing industries	7	93
Education and health services	10	90
Educational services	17	83
Elementary and secondary schools	21	79
Junior colleges, colleges, and universities	12	88
Health care and social assistance	6	94
Hospitals	5	95
Public administration	14	86

See footnotes at end of table.

Table 27. Long-term disability plans: Employee contribution requirement, civilian workers,[1] March 2020—continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	6	94
1 to 49 workers	6	94
50 to 99 workers	7	93
100 workers or more	6	94
100 to 499 workers	6	94
500 workers or more	6	94
Geographic areas		
Northeast	5	95
New England	3	97
Middle Atlantic	5	95
South	7	93
South Atlantic	6	94
East South Central	12	88
West South Central	5	95
Midwest	8	92
East North Central	9	91
West North Central	4	96
West	5	95
Mountain	9	91
Pacific	3	97

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 27. Standard errors for long-term disability plans: Employee contribution requirement, civilian workers,[1] March 2020

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.3	0.3
Worker characteristics		
Management, professional, and related	0.5	0.5
Management, business, and financial	0.5	0.5
Professional and related	0.6	0.6
Teachers	1.2	1.2
Primary, secondary, and special education school teachers	2.0	2.0
Registered nurses	1.7	1.7
Service	1.6	1.6
Sales and office	0.5	0.5
Sales and related	1.5	1.5
Office and administrative support	0.6	0.6
Natural resources, construction, and maintenance	0.9	0.9
Construction, extraction, farming, fishing, and forestry	1.1	1.1
Installation, maintenance, and repair	1.1	1.1
Production, transportation, and material moving	0.7	0.7
Production	0.5	0.5
Transportation and material moving	1.4	1.4
Full time	0.3	0.3
Part time	1.8	1.8
Union	0.8	0.8
Nonunion	0.4	0.4
Average wage within the following categories:[2]		
Lowest 25 percent	1.2	1.2
Second 25 percent	0.7	0.7
Third 25 percent	0.6	0.6
Highest 25 percent	0.4	0.4
Highest 10 percent	0.6	0.6
Establishment characteristics		
Goods-producing industries	0.6	0.6
Service-providing industries	0.4	0.4
Education and health services	0.7	0.7
Educational services	0.9	0.9
Elementary and secondary schools	1.5	1.5
Junior colleges, colleges, and universities	1.1	1.1
Health care and social assistance	1.0	1.0
Hospitals	1.0	1.0
Public administration	2.1	2.1

See footnotes at end of table.

Table 27. Standard errors for long-term disability plans: Employee contribution requirement, civilian workers,[1] March 2020—continued

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	0.8	0.8
1 to 49 workers	1.1	1.1
50 to 99 workers	1.0	1.0
100 workers or more	0.5	0.5
100 to 499 workers	1.0	1.0
500 workers or more	0.5	0.5
Geographic areas		
Northeast	0.6	0.6
New England	0.9	0.9
Middle Atlantic	0.7	0.7
South	0.6	0.6
South Atlantic	0.5	0.5
East South Central	1.1	1.1
West South Central	1.7	1.7
Midwest	0.8	0.8
East North Central	1.2	1.2
West North Central	1.0	1.0
West	0.5	0.5
Mountain	1.3	1.3
Pacific	0.4	0.4

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 28. Long-term disability plans: Method of benefit payment, civilian workers,[1] March 2020

(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	96	2	1	([2])
Worker characteristics				
Management, professional, and related	97	2	–	–
Management, business, and financial	97	2	–	–
Professional and related	97	2	–	–
Teachers	95	–	2	–
Primary, secondary, and special education school teachers	94	–	2	–
Registered nurses	97	–	–	–
Service	98	1	–	–
Protective service	97	–	–	–
Sales and office	98	2	–	–
Sales and related	97	2	–	–
Office and administrative support	98	2	–	–
Natural resources, construction, and maintenance	87	5	6	3
Construction, extraction, farming, fishing, and forestry	78	6	12	4
Installation, maintenance, and repair	92	4	–	–
Production, transportation, and material moving	91	–	6	–
Transportation and material moving	95	3	–	–
Full time	96	2	1	([2])
Part time	96	2	–	–
Union	88	2	9	2
Nonunion	97	2	–	–
Average wage within the following categories:[3]				
Second 25 percent	97	2	–	–
Third 25 percent	95	2	2	([2])
Highest 25 percent	95	3	1	([2])
Highest 10 percent	95	4	–	–
Establishment characteristics				
Goods-producing industries	89	5	6	1
Service-providing industries	97	2	1	([2])
Education and health services	98	1	–	–
Educational services	97	1	–	–
Elementary and secondary schools	96	–	2	–
Junior colleges, colleges, and universities	98	2	–	–
Health care and social assistance	98	–	–	–
Hospitals	98	–	–	–
Public administration	98	2	–	–

See footnotes at end of table.

Table 28. Long-term disability plans: Method of benefit payment, civilian workers,[1] March 2020—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	97	1	1	1
1 to 49 workers	97	2	1	1
50 to 99 workers	97	–	2	–
100 workers or more	95	3	–	–
100 to 499 workers	95	2	–	–
500 workers or more	95	3	–	–
Geographic areas				
Northeast	97	1	1	([2])
New England	96	2	–	–
Middle Atlantic	98	–	1	–
South	95	3	–	–
South Atlantic	97	2	–	–
East South Central	95	2	–	–
West South Central	92	6	–	–
Midwest	93	3	3	([2])
East North Central	94	2	3	([2])
West North Central	93	4	–	–
West	98	1	–	–
Mountain	99	([2])	–	–
Pacific	98	1	–	–

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,[1] March 2020

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	0.4	0.3	0.3	0.2
Worker characteristics				
Management, professional, and related	0.5	0.4	–	–
Management, business, and financial	0.6	0.5	–	–
Professional and related	0.6	0.5	–	–
Teachers	1.6	–	0.6	–
Primary, secondary, and special education school teachers	2.3	–	0.8	–
Registered nurses	2.3	–	–	–
Service	0.6	0.5	–	–
Protective service	1.6	–	–	–
Sales and office	0.4	0.4	–	–
Sales and related	1.0	0.9	–	–
Office and administrative support	0.5	0.5	–	–
Natural resources, construction, and maintenance	2.4	1.2	1.5	0.9
Construction, extraction, farming, fishing, and forestry	3.8	1.6	2.6	1.7
Installation, maintenance, and repair	2.6	1.6	–	–
Production, transportation, and material moving	1.7	–	1.6	–
Transportation and material moving	2.0	0.8	–	–
Full time	0.5	0.3	0.3	0.2
Part time	1.5	1.2	–	–
Union	1.7	0.3	1.6	0.5
Nonunion	0.4	0.3	–	–
Average wage within the following categories:[2]				
Second 25 percent	0.8	0.5	–	–
Third 25 percent	0.7	0.3	0.6	0.2
Highest 25 percent	0.7	0.6	0.3	0.1
Highest 10 percent	1.2	1.0	–	–
Establishment characteristics				
Goods-producing industries	1.5	0.8	1.3	0.3
Service-providing industries	0.4	0.3	0.2	0.2
Education and health services	0.7	0.4	–	–
Educational services	0.6	0.3	–	–
Elementary and secondary schools	1.0	–	0.6	–
Junior colleges, colleges, and universities	0.5	0.3	–	–
Health care and social assistance	1.1	–	–	–
Hospitals	1.5	–	–	–
Public administration	0.7	0.7	–	–

See footnotes at end of table.

Table 28. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,[1] March 2020—continued

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
1 to 99 workers	0.5	0.3	0.3	0.2
1 to 49 workers	0.7	0.3	0.4	0.2
50 to 99 workers	0.6	–	0.6	–
100 workers or more	0.6	0.4	–	–
100 to 499 workers	0.9	0.7	–	–
500 workers or more	0.8	0.6	–	–
Geographic areas				
Northeast	0.7	0.4	0.3	0.2
New England	1.6	0.9	–	–
Middle Atlantic	0.4	–	0.3	–
South	1.0	0.8	–	–
South Atlantic	0.8	0.8	–	–
East South Central	2.9	0.7	–	–
West South Central	2.9	2.3	–	–
Midwest	0.8	0.3	0.7	0.1
East North Central	1.0	0.4	0.9	0.2
West North Central	1.2	0.6	–	–
West	0.7	0.1	–	–
Mountain	0.4	0.1	–	–
Pacific	1.0	0.2	–	–

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 29. Long-term disability plans: Fixed percent of annual earnings, civilian workers,[1] March 2020

(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	24	61	6	7	1	58.2	60.0
Worker characteristics							
Management, professional, and related	24	59	8	7	1	58.2	60.0
Management, business, and financial	23	65	5	6	1	57.9	60.0
Professional and related	25	56	10	8	1	58.4	60.0
Teachers	13	43	23	18	3	60.9	60.0
Primary, secondary, and special education school teachers	15	32	26	23	4	61.1	62.0
Registered nurses	39	56	4	2	–	55.8	60.0
Service	32	52	–	8	–	57.6	60.0
Protective service	24	45	9	19	3	59.6	60.0
Sales and office	25	63	4	7	1	58.0	60.0
Sales and related	29	64	–	5	–	57.0	60.0
Office and administrative support	24	63	4	8	1	58.3	60.0
Natural resources, construction, and maintenance	14	73	–	7	–	59.0	60.0
Construction, extraction, farming, fishing, and forestry	5	76	–	–	–	60.7	60.0
Installation, maintenance, and repair	19	72	6	–	–	58.1	60.0
Production, transportation, and material moving	21	68	5	4	1	58.6	60.0
Transportation and material moving	18	72	–	6	–	58.8	60.0
Full time	24	62	6	7	1	58.3	60.0
Part time	36	49	9	4	2	56.7	60.0
Union	28	52	8	11	2	58.5	60.0
Nonunion	24	63	6	6	1	58.2	60.0
Average wage within the following categories:[2]							
Second 25 percent	25	62	5	7	1	58.2	60.0
Third 25 percent	23	64	6	7	1	58.3	60.0
Highest 25 percent	25	59	7	7	1	58.2	60.0
Highest 10 percent	26	58	8	7	1	58.0	60.0
Establishment characteristics							
Goods-producing industries	21	66	9	3	1	58.6	60.0
Service-providing industries	25	60	6	8	1	58.2	60.0
Education and health services	25	54	10	9	2	58.6	60.0
Educational services	12	49	21	15	3	60.9	60.0
Elementary and secondary schools	14	36	25	21	4	61.3	60.0
Junior colleges, colleges, and universities	9	66	16	7	2	60.6	60.0
Health care and social assistance	33	57	–	6	–	57.1	60.0
Hospitals	40	55	3	2	–	55.7	60.0
Public administration	20	44	–	21	–	60.0	60.0

See footnotes at end of table.

Table 29. Long-term disability plans: Fixed percent of annual earnings, civilian workers,[1] March 2020—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	23	62	7	6	2	58.9	60.0
1 to 49 workers	25	63	5	5	3	58.6	60.0
50 to 99 workers	18	59	11	10	2	59.6	60.0
100 workers or more	25	61	6	7	([3])	57.9	60.0
100 to 499 workers	20	65	5	9	1	58.5	60.0
500 workers or more	29	58	7	6	([3])	57.3	60.0
Geographic areas							
Northeast	23	69	–	5	–	57.9	60.0
New England	–	70	2	3	–	58.0	60.0
Middle Atlantic	23	68	2	6	([3])	57.8	60.0
South	24	62	8	5	1	57.9	60.0
South Atlantic	23	61	11	4	1	58.1	60.0
East South Central	22	69	5	–	–	58.1	60.0
West South Central	29	60	2	–	–	57.5	60.0
Midwest	22	64	5	7	1	58.4	60.0
East North Central	24	62	5	9	1	58.3	60.0
West North Central	18	70	5	4	2	58.6	60.0
West	28	52	–	10	–	58.7	60.0
Mountain	26	57	–	13	–	58.4	60.0
Pacific	29	49	11	–	–	58.8	60.0

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

[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 29. Standard errors for long-term disability plans: Fixed percent of annual earnings, civilian workers,[1] March 2020

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	1.3	1.3	0.5	0.7	0.3	0.2	0.0
Worker characteristics							
Management, professional, and related	2.0	2.1	0.9	0.7	0.3	0.3	0.0
Management, business, and financial	2.4	2.6	0.8	0.7	0.3	0.4	0.0
Professional and related	2.6	2.6	1.1	0.9	0.3	0.3	0.0
Teachers	1.4	2.2	2.3	2.0	0.8	0.5	0.0
Primary, secondary, and special education school teachers	2.1	2.7	3.1	2.8	1.2	0.7	2.0
Registered nurses	7.0	6.9	1.2	0.5	–	0.8	0.0
Service	3.7	4.1	–	2.0	–	0.7	0.0
Protective service	4.5	4.9	1.9	5.1	1.3	0.7	0.0
Sales and office	1.5	1.5	0.4	1.0	0.4	0.2	0.0
Sales and related	2.9	3.2	–	1.5	–	0.4	0.0
Office and administrative support	1.8	1.8	0.5	1.2	0.4	0.3	0.0
Natural resources, construction, and maintenance	1.9	3.3	–	2.3	–	0.3	0.0
Construction, extraction, farming, fishing, and forestry	1.2	6.3	–	–	–	0.5	0.0
Installation, maintenance, and repair	2.8	3.3	1.1	–	–	0.4	0.0
Production, transportation, and material moving	2.3	2.5	0.9	1.0	0.3	0.3	0.0
Transportation and material moving	2.4	3.0	–	1.4	–	0.3	0.0
Full time	1.3	1.3	0.5	0.7	0.3	0.2	0.0
Part time	6.1	6.0	1.9	1.0	0.6	1.1	0.0
Union	2.2	2.1	0.9	1.5	0.3	0.3	0.0
Nonunion	1.4	1.5	0.6	0.7	0.3	0.2	0.0
Average wage within the following categories:[2]							
Second 25 percent	2.1	2.4	0.7	1.3	0.6	0.4	0.0
Third 25 percent	1.7	1.7	0.7	0.9	0.2	0.2	0.0
Highest 25 percent	1.8	1.9	0.9	0.8	0.2	0.3	0.0
Highest 10 percent	2.4	2.8	1.4	1.2	0.4	0.4	0.0
Establishment characteristics							
Goods-producing industries	1.7	2.6	1.8	0.7	0.2	0.2	0.0
Service-providing industries	1.4	1.5	0.5	0.8	0.3	0.2	0.0
Education and health services	2.2	2.5	1.0	1.6	0.9	0.5	0.0
Educational services	0.7	2.0	1.6	1.6	0.5	0.2	0.0
Elementary and secondary schools	1.4	2.6	2.0	2.5	1.0	0.4	2.1
Junior colleges, colleges, and universities	1.5	1.4	1.2	1.1	0.4	0.3	0.0
Health care and social assistance	3.6	3.9	–	2.5	–	0.8	0.0
Hospitals	5.2	4.6	0.8	0.6	–	0.7	0.0
Public administration	2.8	4.0	–	3.5	–	0.5	0.0

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Fixed percent of annual earnings, civilian workers,[1] March 2020—continued

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	2.7	2.3	0.9	1.0	0.8	0.5	0.0
1 to 49 workers	3.3	3.2	0.7	0.8	1.1	0.6	0.0
50 to 99 workers	2.7	3.4	2.0	2.2	0.6	0.4	0.0
100 workers or more	1.5	1.5	0.7	0.8	0.1	0.2	0.0
100 to 499 workers	1.7	2.4	0.7	1.6	0.2	0.3	0.0
500 workers or more	1.9	1.9	1.0	0.8	0.1	0.3	0.0
Geographic areas							
Northeast	3.4	4.2	–	1.2	–	0.4	0.0
New England	–	8.5	0.3	1.3	–	0.7	0.0
Middle Atlantic	3.1	4.2	0.6	1.7	0.1	0.5	0.0
South	1.8	1.7	0.8	1.1	0.2	0.3	0.0
South Atlantic	2.4	2.5	1.3	0.9	0.3	0.5	0.0
East South Central	4.8	3.9	1.7	–	–	0.6	0.0
West South Central	3.2	2.0	0.5	–	–	0.6	0.0
Midwest	1.3	2.0	1.2	1.2	0.3	0.2	0.0
East North Central	1.7	2.7	1.5	1.7	0.3	0.3	0.0
West North Central	2.2	2.7	1.8	0.8	0.6	0.3	0.0
West	3.5	3.0	–	1.8	–	0.6	0.0
Mountain	3.7	4.1	–	2.0	–	0.4	0.0
Pacific	4.9	3.8	2.0	–	–	0.9	0.0

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 30. Long-term disability plans: Maximum benefit amount, civilian workers,[1] March 2020

(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	$4,000	$5,000	$10,000	$12,500	$20,000	12
Worker characteristics							
Management, professional, and related	87	4,000	6,000	10,000	15,000	20,000	13
Management, business, and financial	88	5,000	7,000	10,000	15,000	20,833	12
Professional and related	87	3,900	5,000	10,000	15,000	20,000	13
Teachers	75	–	3,900	5,000	7,500	10,000	25
Primary, secondary, and special education school teachers	71	1,500	3,900	5,000	6,000	10,000	29
Registered nurses	92	3,000	5,000	10,000	–	15,000	8
Service	91	3,000	5,000	7,000	10,000	15,000	9
Protective service	77	3,102	5,000	5,000	–	12,000	23
Sales and office	88	5,000	5,000	10,000	15,000	20,833	12
Sales and related	91	5,000	5,000	9,500	15,000	20,833	9
Office and administrative support	87	3,900	5,000	10,000	15,000	20,000	13
Natural resources, construction, and maintenance	90	3,900	5,000	6,000	10,000	15,000	10
Construction, extraction, farming, fishing, and forestry	89	5,000	5,000	6,000	7,500	15,000	11
Installation, maintenance, and repair	90	–	5,000	7,500	10,000	15,000	10
Production, transportation, and material moving	90	–	5,000	7,500	10,000	15,000	10
Transportation and material moving	92	–	5,000	7,000	10,000	15,000	8
Full time	88	4,000	5,000	10,000	12,500	20,000	12
Part time	83	–	5,000	9,200	12,000	–	17
Union	80	2,500	4,000	–	10,000	12,500	20
Nonunion	90	5,000	5,000	10,000	15,000	20,000	10
Average wage within the following categories:[3]							
Second 25 percent	88	4,000	5,000	7,500	12,000	15,000	12
Third 25 percent	89	3,900	5,000	8,000	12,000	–	11
Highest 25 percent	88	4,000	6,000	10,000	15,000	20,000	12
Highest 10 percent	89	5,000	7,000	10,000	15,000	20,000	11
Establishment characteristics							
Goods-producing industries	90	5,000	5,000	10,000	15,000	17,000	10
Service-providing industries	88	3,900	5,000	10,000	12,500	20,000	12
Education and health services	87	3,000	5,000	6,000	10,000	15,000	13
Educational services	77	–	4,000	5,000	9,200	12,500	23
Elementary and secondary schools	71	1,500	3,900	5,000	6,500	9,450	29
Junior colleges, colleges, and universities	84	3,000	5,000	7,500	10,000	15,000	16
Health care and social assistance	94	3,000	5,000	7,000	–	15,000	6
Hospitals	94	–	5,000	10,000	15,000	15,000	6
Public administration	67	3,102	4,000	5,000	6,500	10,000	33

See footnotes at end of table.

Table 30. Long-term disability plans: Maximum benefit amount, civilian workers,[1] March 2020—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	–	$5,000	$8,000	$12,000	$17,333	10
1 to 49 workers	91	$5,000	5,000	8,000	13,500	20,000	9
50 to 99 workers	88	–	5,000	7,500	10,000	15,000	12
100 workers or more	87	3,900	5,000	10,000	15,000	20,000	13
100 to 499 workers	90	5,000	5,000	10,000	12,000	15,000	10
500 workers or more	84	–	5,000	10,000	15,000	20,000	16
Geographic areas							
Northeast	93	5,000	5,556	10,000	12,500	15,000	7
Middle Atlantic	94	4,500	5,000	10,000	13,000	15,000	6
South	92	3,900	5,000	10,000	15,000	17,000	8
South Atlantic	92	3,900	5,000	8,000	12,500	20,000	8
East South Central	91	–	5,000	8,000	15,000	15,000	9
West South Central	91	5,000	5,000	10,000	15,000	20,000	9
Midwest	80	5,000	5,000	8,000	11,500	20,000	20
East North Central	79	5,000	5,000	8,000	10,000	15,000	21
West North Central	82	5,000	5,000	10,000	15,000	20,833	18
West	90	4,000	5,000	10,000	15,000	20,000	10
Mountain	87	5,000	5,000	9,000	15,000	20,000	13
Pacific	91	3,333	5,500	10,000	15,000	20,000	9

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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. Standard errors for long-term disability plans: Maximum benefit amount, civilian workers,[1] March 2020

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	0.6	$134.10	$0.00	$416.72	$1,068.93	$2,594.80	0.6
Worker characteristics							
Management, professional, and related	0.9	1,113.18	462.11	0.00	0.00	0.00	0.9
Management, business, and financial	1.2	0.00	893.87	0.00	0.00	696.59	1.2
Professional and related	1.2	96.56	0.00	651.47	3,197.68	2,406.94	1.2
Teachers	1.7	–	48.28	0.00	532.02	875.16	1.7
Primary, secondary, and special education school teachers	2.8	0.00	0.00	0.00	870.32	1,793.36	2.8
Registered nurses	1.6	182.48	0.00	1,526.76	–	0.00	1.6
Service	1.2	407.91	0.00	953.30	700.84	0.00	1.2
Protective service	3.5	301.86	271.28	0.00	–	1,368.62	3.5
Sales and office	0.9	1,221.25	0.00	91.24	3,012.35	937.04	0.9
Sales and related	2.0	0.00	0.00	2,552.23	2,747.87	0.00	2.0
Office and administrative support	1.0	338.82	0.00	0.00	3,453.94	789.86	1.0
Natural resources, construction, and maintenance	1.9	620.73	0.00	465.24	0.00	0.00	1.9
Construction, extraction, farming, fishing, and forestry	2.7	688.53	0.00	965.61	774.21	3,233.60	2.7
Installation, maintenance, and repair	2.3	–	0.00	687.50	584.23	0.00	2.3
Production, transportation, and material moving	1.2	–	0.00	657.95	0.00	0.00	1.2
Transportation and material moving	1.4	–	0.00	474.10	0.00	0.00	1.4
Full time	0.6	130.32	0.00	361.99	1,570.39	2,522.51	0.6
Part time	2.6	–	831.03	2,262.43	3,119.60	–	2.6
Union	1.5	743.44	569.72	–	0.00	2,924.13	1.5
Nonunion	0.7	91.24	841.43	0.00	1,326.14	0.00	0.7
Average wage within the following categories:[3]							
Second 25 percent	1.2	560.48	0.00	625.52	2,196.26	0.00	1.2
Third 25 percent	1.0	479.82	0.00	555.00	1,112.92	–	1.0
Highest 25 percent	0.9	880.17	0.00	0.00	0.00	0.00	0.9
Highest 10 percent	1.3	0.00	677.97	0.00	0.00	0.00	1.3
Establishment characteristics							
Goods-producing industries	1.6	0.00	418.12	0.00	0.00	3,626.78	1.6
Service-providing industries	0.7	44.70	0.00	777.70	712.62	2,335.08	0.7
Education and health services	1.2	45.26	0.00	933.15	0.00	0.00	1.2
Educational services	1.1	–	222.75	1,306.38	863.27	733.07	1.1
Elementary and secondary schools	2.4	64.52	0.00	0.00	822.18	1,323.75	2.4
Junior colleges, colleges, and universities	2.0	291.97	0.00	408.04	0.00	0.00	2.0
Health care and social assistance	1.7	883.84	0.00	853.21	–	0.00	1.7
Hospitals	1.2	–	182.48	921.49	3,336.24	0.00	1.2
Public administration	2.7	149.69	548.36	0.00	1,001.00	0.00	2.7

See footnotes at end of table.

Table 30. Standard errors for long-term disability plans: Maximum benefit amount, civilian workers,[1] March 2020—continued

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	1.0	–	$0.00	$720.56	$1,671.90	$4,984.94	1.0
1 to 49 workers	0.7	$0.00	182.48	2,076.06	2,760.49	1,290.35	0.7
50 to 99 workers	2.6	–	0.00	594.06	0.00	0.00	2.6
100 workers or more	0.8	201.29	0.00	0.00	2,708.20	928.03	0.8
100 to 499 workers	1.0	948.21	0.00	1,544.57	659.77	3,425.11	1.0
500 workers or more	1.2	–	258.07	0.00	0.00	0.00	1.2
Geographic areas							
Northeast	1.5	1,120.90	987.41	0.00	2,412.30	0.00	1.5
Middle Atlantic	1.4	984.90	1,436.87	0.00	3,072.55	0.00	1.4
South	0.8	0.00	0.00	1,441.50	2,209.19	4,109.35	0.8
South Atlantic	0.8	237.59	0.00	1,997.33	3,405.47	5,680.28	0.8
East South Central	3.0	–	0.00	1,745.55	2,873.74	1,824.83	3.0
West South Central	1.6	1,412.61	816.09	0.00	1,365.58	5,529.64	1.6
Midwest	1.2	706.25	0.00	1,132.34	1,863.06	5,050.95	1.2
East North Central	1.1	1,194.01	0.00	1,064.32	0.00	0.00	1.1
West North Central	3.0	387.10	0.00	1,596.63	2,987.37	1,147.64	3.0
West	1.5	684.69	898.62	0.00	2,593.57	0.00	1.5
Mountain	1.8	91.24	547.45	1,261.69	2,455.06	4,322.61	1.8
Pacific	1.9	676.81	974.19	0.00	3,384.55	0.00	1.9

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 31. Leave benefits: Access, civilian workers,[1] March 2020

(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	78	78	76	47	58	59	33	21	89
Worker characteristics									
Management, professional, and related	82	92	79	64	76	79	49	31	93
Management, business, and financial	95	95	96	66	78	81	49	31	95
Professional and related	76	91	71	63	75	78	48	31	93
Teachers	34	89	18	65	77	82	57	26	92
Primary, secondary, and special education school teachers	28	98	15	80	84	89	59	28	94
Registered nurses	92	94	90	74	83	85	50	36	96
Service	60	62	60	28	37	40	19	14	84
Protective service	82	84	84	41	63	70	52	21	94
Sales and office	84	78	81	50	58	59	30	21	90
Sales and related	76	65	70	41	46	46	21	17	88
Office and administrative support	89	85	88	55	65	67	35	24	91
Natural resources, construction, and maintenance	81	70	81	35	46	44	22	14	86
Construction, extraction, farming, fishing, and forestry	72	60	71	26	34	32	14	12	83
Installation, maintenance, and repair	91	80	92	45	59	57	30	17	89
Production, transportation, and material moving	86	73	85	40	61	58	32	11	89
Production	92	72	90	40	63	59	29	13	89
Transportation and material moving	81	74	80	41	59	57	34	10	89
Full time	88	88	87	55	69	69	39	25	92
Part time	47	45	39	20	25	27	13	8	80
Union	81	93	75	63	83	84	55	23	94
Nonunion	78	75	76	44	54	56	29	20	88
Average wage within the following categories:[3]									
Lowest 25 percent	59	52	55	25	31	33	13	9	82
Lowest 10 percent	43	33	40	14	21	25	8	5	79
Second 25 percent	83	82	83	47	59	59	29	20	90
Third 25 percent	91	89	91	55	69	71	39	24	92
Highest 25 percent	84	94	81	65	80	81	54	32	95
Highest 10 percent	85	95	83	64	83	85	55	36	95
Establishment characteristics									
Goods-producing industries	89	74	89	40	59	56	29	16	89
Service-providing industries	76	78	74	48	58	60	33	22	89
Education and health services	74	87	69	59	70	74	42	26	92
Educational services	51	90	40	62	78	82	60	26	92
Elementary and secondary schools	39	93	27	73	80	85	59	27	92
Junior colleges, colleges, and universities	82	90	70	46	83	87	72	27	98
Health care and social assistance	87	85	87	57	66	69	32	26	91
Hospitals	94	95	94	71	85	87	56	36	96
Public administration	91	92	91	54	85	89	77	24	96

See footnotes at end of table.

Table 31. Leave benefits: Access, civilian workers,[1] March 2020—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	72	69	70	36	44	45	19	15	84
1 to 49 workers	71	66	68	33	39	40	16	14	82
50 to 99 workers	76	76	74	47	58	57	26	19	90
100 workers or more	84	86	82	57	73	74	47	26	94
100 to 499 workers	83	83	82	53	65	66	35	23	94
500 workers or more	85	90	82	60	81	83	60	29	94
Geographic areas									
Northeast	78	81	75	55	66	68	40	28	89
New England	78	84	74	55	63	65	43	24	89
Middle Atlantic	78	80	75	55	67	69	39	29	89
South	77	72	75	45	56	59	33	18	86
South Atlantic	78	72	76	43	57	57	30	16	85
East South Central	80	68	76	44	55	61	34	17	86
West South Central	74	73	74	47	57	60	37	21	89
Midwest	77	73	76	49	61	60	29	20	92
East North Central	77	73	76	50	63	61	30	21	91
West North Central	77	74	77	48	56	57	27	18	93
West	81	88	79	40	52	53	31	20	91
Mountain	81	77	77	48	58	57	31	19	93
Pacific	81	93	80	37	50	51	31	21	90

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 31. Standard errors for leave benefits: Access, civilian workers,[1] March 2020

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
All workers	0.7	0.8	0.6	0.7	0.8	0.8	0.6	0.6	0.5
Worker characteristics									
Management, professional, and related	0.6	0.5	0.7	1.0	1.0	1.0	1.1	1.2	0.5
Management, business, and financial	0.7	0.6	0.6	1.3	1.2	1.2	1.6	1.3	0.7
Professional and related	0.9	0.7	1.0	1.3	1.1	1.2	1.3	1.6	0.6
Teachers	1.8	1.2	1.7	1.5	1.3	1.5	1.6	1.1	1.0
Primary, secondary, and special education school teachers	2.6	0.6	2.3	1.3	1.5	1.8	2.2	1.5	1.0
Registered nurses	0.9	0.9	1.7	2.5	2.5	1.9	3.9	4.0	0.8
Service	2.1	1.8	1.6	1.4	1.6	1.6	1.2	1.4	1.4
Protective service	2.9	2.7	2.8	2.7	3.4	3.1	2.3	1.8	1.9
Sales and office	0.9	1.0	1.0	1.1	1.1	0.9	0.7	0.8	0.6
Sales and related	1.7	1.3	1.4	1.4	1.5	1.8	1.1	0.9	1.0
Office and administrative support	0.9	1.2	1.1	1.5	1.3	1.2	0.9	1.0	0.7
Natural resources, construction, and maintenance	1.7	1.5	1.7	1.7	1.4	1.4	1.2	1.4	1.1
Construction, extraction, farming, fishing, and forestry	3.1	3.0	3.0	2.3	2.1	2.2	1.5	2.1	1.9
Installation, maintenance, and repair	0.9	1.5	0.8	2.3	1.8	1.9	2.0	1.4	1.3
Production, transportation, and material moving	0.9	1.5	1.1	1.4	1.6	1.6	1.7	0.9	1.1
Production	1.2	1.8	1.4	2.0	1.9	2.3	2.3	1.1	1.4
Transportation and material moving	1.4	2.2	1.5	1.8	2.0	1.8	2.4	1.0	1.3
Full time	0.5	0.6	0.5	0.7	0.8	0.8	0.7	0.7	0.3
Part time	1.7	1.5	1.2	1.1	1.3	1.3	0.8	0.8	1.5
Union	1.0	0.8	1.2	1.3	1.0	0.9	1.3	0.9	0.8
Nonunion	0.8	0.9	0.7	0.8	0.8	0.8	0.7	0.7	0.5
Average wage within the following categories:[2]									
Lowest 25 percent	1.6	1.5	1.3	1.1	1.2	1.4	0.5	0.6	1.0
Lowest 10 percent	3.0	2.1	2.3	1.4	1.8	2.2	0.9	0.8	2.1
Second 25 percent	1.0	1.1	1.1	1.1	1.3	1.3	1.1	1.6	0.8
Third 25 percent	0.6	0.7	0.7	1.2	1.3	0.9	1.0	0.9	0.6
Highest 25 percent	0.7	0.7	0.7	1.1	0.9	1.1	1.0	1.3	0.6
Highest 10 percent	1.1	0.7	1.0	1.8	1.4	1.2	1.5	1.8	0.7
Establishment characteristics									
Goods-producing industries	1.0	1.3	1.2	1.5	1.6	1.6	1.4	0.7	1.1
Service-providing industries	0.8	0.9	0.7	0.8	0.9	0.9	0.7	0.8	0.5
Education and health services	1.5	1.9	1.4	1.9	2.4	1.7	1.6	1.6	1.1
Educational services	0.8	0.9	0.8	0.9	1.1	1.4	1.2	0.9	0.8
Elementary and secondary schools	1.6	0.7	1.3	0.9	1.1	1.3	1.4	1.1	0.8
Junior colleges, colleges, and universities	1.1	1.0	1.6	2.2	1.1	1.4	1.8	2.3	0.5
Health care and social assistance	2.6	3.0	2.4	2.9	3.7	2.5	2.2	2.6	1.7
Hospitals	1.0	0.7	0.9	2.6	2.4	1.7	2.8	2.8	1.1
Public administration	0.7	0.8	0.9	2.3	1.9	1.2	1.6	1.2	1.1

See footnotes at end of table.

Table 31. Standard errors for leave benefits: Access, civilian workers,[1] March 2020—continued

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
1 to 99 workers	1.0	1.1	0.9	0.9	0.9	1.0	0.7	0.9	0.7
1 to 49 workers	1.2	1.3	1.2	1.1	1.0	1.2	0.8	1.0	0.9
50 to 99 workers	1.6	1.9	1.5	1.8	1.9	1.9	1.5	1.8	1.5
100 workers or more	0.8	0.9	0.9	0.9	1.1	0.9	0.9	1.0	0.5
100 to 499 workers	1.1	1.2	1.1	1.4	1.3	1.4	1.2	1.1	0.7
500 workers or more	1.1	1.4	1.2	1.4	1.4	1.1	1.4	1.6	0.9
Geographic areas									
Northeast	1.0	1.5	1.1	1.4	1.5	1.3	1.2	0.9	1.0
New England	2.5	2.6	2.2	2.7	3.0	2.2	1.5	1.7	2.3
Middle Atlantic	1.2	1.7	1.2	1.6	1.7	1.6	1.7	1.5	1.1
South	1.7	1.7	1.3	1.3	1.4	1.3	1.0	0.9	0.9
South Atlantic	2.1	2.1	1.8	1.8	2.1	1.9	1.2	1.0	1.3
East South Central	2.0	2.0	1.7	2.4	2.2	3.8	2.8	1.5	0.9
West South Central	3.8	4.1	2.9	2.8	2.2	1.6	2.1	2.4	1.6
Midwest	0.9	0.9	1.0	1.4	2.0	2.2	1.6	1.6	0.8
East North Central	1.1	1.2	1.2	1.8	2.6	3.0	2.0	1.9	1.0
West North Central	1.7	1.4	1.9	1.9	3.1	2.4	2.3	2.9	1.3
West	1.4	0.9	1.1	1.3	1.4	1.1	1.2	1.7	0.7
Mountain	1.1	2.5	2.2	1.8	1.9	2.1	2.8	3.0	0.9
Pacific	1.9	0.7	1.3	1.7	1.7	1.2	1.2	2.1	0.9

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 32. Paid holidays: Number of days provided, civilian workers,[1] March 2020

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	8	3	21	13	12	9	14	7	6	3	1	3	8	8
Worker characteristics														
Management, professional, and related	2	1	15	11	13	10	18	10	9	5	2	4	9	9
Management, business, and financial	2	1	14	9	14	10	22	11	9	4	1	3	9	10
Professional and related	2	2	15	12	12	10	16	10	9	5	2	5	9	9
Teachers	7	4	15	6	6	6	11	12	9	7	5	13	10	10
Primary, secondary, and special education school teachers	11	6	24	7	–	4	8	–	3	6	4	13	9	9
Registered nurses	4	–	35	21	13	8	5	4	4	5	–	1	8	7
Service	16	5	22	17	9	6	8	6	4	3	1	2	7	7
Protective service	6	–	12	4	6	6	15	20	18	7	–	3	10	10
Sales and office	12	4	23	13	11	8	15	5	5	2	1	1	8	7
Sales and related	26	5	30	11	8	6	7	1	3	1	–	–	6	6
Office and administrative support	5	3	20	13	12	9	18	7	6	2	1	2	8	8
Natural resources, construction, and maintenance	5	7	31	16	10	9	11	6	3	1	1	2	8	7
Construction, extraction, farming, fishing, and forestry	6	9	35	13	8	8	10	4	3	2	1	2	7	7
Installation, maintenance, and repair	5	4	27	18	11	9	11	7	4	1	1	2	8	7
Production, transportation, and material moving	5	3	25	12	17	10	12	8	2	1	1	4	8	8
Production	4	2	20	11	15	13	14	10	3	1	1	6	9	8
Transportation and material moving	7	4	31	12	20	7	11	6	2	1	([2])	1	7	7
Full time	5	3	20	13	13	9	15	8	6	3	1	3	9	8
Part time	24	5	30	12	10	6	6	2	2	3	([2])	1	6	6
Union	3	2	12	9	11	8	13	17	12	5	2	7	10	10
Nonunion	9	4	23	13	13	9	14	6	5	2	1	2	8	8
Average wage within the following categories:[3]														
Lowest 25 percent	22	6	32	15	8	4	6	3	2	1	([2])	1	6	6
Lowest 10 percent	29	5	32	17	7	2	6	1	1	–	–	([2])	6	6
Second 25 percent	6	4	24	14	13	9	13	6	4	2	1	2	8	8
Third 25 percent	4	3	19	12	13	9	16	9	7	3	1	4	9	8
Highest 25 percent	2	2	12	10	14	11	20	11	9	4	2	4	9	10
Highest 10 percent	1	1	9	10	15	12	24	10	9	5	2	4	10	10
Establishment characteristics														
Goods-producing industries	3	3	19	12	13	13	16	9	5	1	1	4	9	8
Service-providing industries	9	3	22	13	12	8	14	7	6	3	1	3	8	8
Education and health services	4	3	22	14	11	7	11	8	7	5	2	6	9	8
Educational services	4	3	7	3	5	6	13	11	11	11	7	18	11	11
Elementary and secondary schools	7	5	13	5	3	5	10	11	9	8	5	19	11	11
Junior colleges, colleges, and universities	1	–	–	2	6	8	15	11	15	15	9	17	12	12
Health care and social assistance	5	3	28	19	13	7	10	6	5	3	–	–	8	7
Hospitals	3	–	34	17	14	10	7	6	4	3	–	–	8	7
Public administration	–	–	([2])	–	1	8	15	29	26	9	4	5	11	11

See footnotes at end of table.

Table 32. Paid holidays: Number of days provided, civilian workers,[1] March 2020—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	5	24	15	11	8	13	6	4	2	([2])	1	8	7
1 to 49 workers	10	5	25	16	11	8	13	5	4	2	([2])	1	7	7
50 to 99 workers	10	4	22	12	12	10	13	9	4	2	1	2	8	8
100 workers or more	5	2	19	11	13	9	15	9	7	3	2	4	9	8
100 to 499 workers	8	3	23	13	12	9	14	7	5	2	2	2	8	8
500 workers or more	2	1	15	9	14	9	16	11	10	4	2	6	10	9
Geographic areas														
Northeast	7	2	19	12	11	8	13	11	8	3	1	3	9	8
New England	7	2	15	10	13	7	14	15	10	4	1	2	9	9
Middle Atlantic	7	2	21	12	11	9	13	10	8	3	1	3	9	8
South	10	5	21	13	13	8	13	6	5	2	1	3	8	8
South Atlantic	11	5	21	14	12	7	13	5	7	3	1	2	8	7
East South Central	11	6	24	10	12	8	10	8	4	4	–	–	8	8
West South Central	8	4	21	13	14	8	15	6	4	1	2	4	8	8
Midwest	6	1	26	14	13	9	13	7	4	2	1	4	8	8
East North Central	5	1	27	13	14	8	13	7	4	2	2	5	8	8
West North Central	8	1	23	17	13	10	12	7	5	–	–	1	8	8
West	7	4	19	12	12	11	17	7	5	3	1	2	8	8
Mountain	7	6	26	14	10	9	16	5	4	1	1	2	8	7
Pacific	7	4	15	11	13	11	17	8	6	4	2	1	8	8

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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. Standard errors for paid holidays: Number of days provided, civilian workers,[1] March 2020

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	0.4	0.3	0.7	0.5	0.5	0.5	0.7	0.4	0.3	0.3	0.2	0.2	([2])	0.0
Worker characteristics														
Management, professional, and related	0.2	0.3	0.9	0.9	0.9	0.8	1.5	0.8	0.8	0.5	0.4	0.4	0.1	0.0
Management, business, and financial	0.5	0.3	1.2	0.8	1.4	0.9	1.6	1.1	0.9	0.5	0.4	0.6	0.1	0.9
Professional and related	0.3	0.5	1.1	1.1	1.1	1.1	1.8	0.9	0.9	0.7	0.4	0.5	0.1	0.0
Teachers	1.1	1.3	2.4	1.4	1.5	1.5	1.6	2.8	1.7	1.8	1.1	2.0	0.3	0.0
Primary, secondary, and special education school teachers	1.7	2.2	3.7	1.7	–	1.9	2.2	–	1.4	2.6	1.7	3.3	0.5	1.5
Registered nurses	1.4	–	4.5	4.2	2.4	1.8	1.1	0.7	0.8	1.7	–	0.4	0.2	0.0
Service	1.7	0.8	1.9	1.7	1.3	1.0	0.9	0.7	0.5	0.4	0.2	0.6	0.2	0.0
Protective service	2.8	–	2.8	1.5	0.7	1.6	2.0	2.0	2.2	1.2	–	0.7	0.3	1.3
Sales and office	0.8	0.6	1.3	0.8	0.8	0.7	1.1	0.4	0.5	0.2	0.2	0.2	0.1	0.1
Sales and related	1.9	1.4	1.8	1.0	1.1	0.7	1.0	0.3	0.6	0.3	–	–	0.1	0.0
Office and administrative support	0.5	0.6	1.5	1.0	1.1	1.0	1.5	0.6	0.6	0.3	0.2	0.3	0.1	0.0
Natural resources, construction, and maintenance	0.9	1.0	1.6	1.7	1.1	0.9	1.5	0.5	0.6	0.3	0.1	0.2	0.1	0.0
Construction, extraction, farming, fishing, and forestry	1.3	1.8	3.2	2.9	1.8	1.5	2.9	0.8	0.8	0.4	0.2	0.3	0.1	1.3
Installation, maintenance, and repair	1.1	1.0	1.9	1.9	1.4	1.3	1.3	0.8	0.8	0.3	0.2	0.3	0.1	0.0
Production, transportation, and material moving	0.5	0.3	1.2	0.8	1.1	1.0	1.1	0.8	0.3	0.2	0.3	0.9	0.1	0.0
Production	0.9	0.3	1.4	1.1	1.5	1.4	1.5	0.8	0.5	0.2	0.4	1.7	0.2	0.4
Transportation and material moving	0.6	0.6	1.9	1.1	1.9	0.9	1.5	1.3	0.3	0.4	0.2	0.2	0.1	0.0
Full time	0.4	0.3	0.8	0.5	0.5	0.5	0.8	0.4	0.4	0.2	0.2	0.3	([2])	0.0
Part time	1.8	0.8	2.4	1.2	1.6	1.5	0.8	0.4	0.3	1.1	0.2	0.3	0.1	0.0
Union	0.4	0.5	1.0	1.0	1.3	1.2	1.3	1.0	0.9	0.5	0.4	1.0	0.1	0.0
Nonunion	0.5	0.3	0.8	0.6	0.6	0.5	0.9	0.4	0.4	0.3	0.1	0.2	0.1	0.0
Average wage within the following categories:[3]														
Lowest 25 percent	1.2	0.6	1.6	1.3	1.0	0.6	0.7	0.4	0.3	0.3	0.1	0.1	0.1	0.0
Lowest 10 percent	2.7	1.0	3.1	2.5	1.4	0.5	1.5	0.3	0.3	–	–	0.1	0.1	0.0
Second 25 percent	0.5	0.6	1.2	0.9	0.9	1.0	0.9	0.7	0.5	0.4	0.2	0.3	0.1	0.8
Third 25 percent	0.4	0.3	0.8	0.8	0.9	0.6	1.0	0.4	0.5	0.5	0.2	0.4	0.1	0.3
Highest 25 percent	0.2	0.3	0.8	1.0	1.1	0.8	1.5	1.0	0.7	0.5	0.4	0.5	0.1	1.1
Highest 10 percent	0.1	0.3	1.1	1.1	1.6	1.0	2.3	1.4	1.0	0.9	0.5	0.5	0.1	0.0
Establishment characteristics														
Goods-producing industries	0.5	0.5	1.1	1.0	1.1	1.1	1.1	0.6	0.7	0.4	0.3	0.9	0.1	0.5
Service-providing industries	0.5	0.3	0.9	0.6	0.6	0.6	0.9	0.4	0.4	0.3	0.2	0.2	0.1	0.0
Education and health services	0.8	0.7	1.7	1.8	1.5	1.2	1.3	1.0	0.9	0.8	0.3	0.7	0.1	0.0
Educational services	0.5	0.8	0.7	0.8	0.7	1.0	1.3	1.3	0.9	1.0	0.8	1.7	0.2	0.0
Elementary and secondary schools	1.0	1.6	1.3	1.1	0.8	1.2	1.3	2.3	1.4	0.8	1.1	2.0	0.3	0.4
Junior colleges, colleges, and universities	0.4	–	–	0.5	0.8	1.2	1.4	1.7	1.4	2.0	1.1	1.9	0.1	0.0
Health care and social assistance	1.1	1.0	2.3	2.6	2.1	1.7	1.7	1.4	1.2	1.1	–	–	0.2	0.0
Hospitals	1.0	–	4.3	3.8	2.7	1.8	1.5	1.6	1.0	0.9	–	–	0.1	0.0
Public administration	–	–	0.2	–	0.5	1.2	1.1	1.4	2.0	0.9	0.9	0.8	0.1	0.0

See footnotes at end of table.

Table 32. Standard errors for paid holidays: Number of days provided, civilian workers,[1] March 2020—continued

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	0.8	0.4	1.3	1.1	0.8	0.7	1.4	0.6	0.5	0.4	0.1	0.2	0.1	0.0
1 to 49 workers	0.8	0.6	1.6	1.4	1.0	0.8	1.8	0.6	0.6	0.5	0.1	0.2	0.1	0.0
50 to 99 workers	1.4	0.9	1.6	1.3	1.5	1.4	1.7	1.6	1.1	0.4	0.2	0.5	0.1	0.3
100 workers or more	0.4	0.3	1.0	0.8	0.6	0.6	0.8	0.5	0.4	0.3	0.3	0.4	0.1	0.8
100 to 499 workers	0.8	0.5	1.6	1.3	1.0	0.9	1.2	0.6	0.5	0.5	0.5	0.4	0.1	0.0
500 workers or more	0.6	0.3	1.3	0.9	1.1	1.0	1.0	0.9	0.6	0.5	0.3	0.8	0.1	1.1
Geographic areas														
Northeast	0.8	0.5	1.4	1.1	1.1	0.8	1.2	1.0	1.0	0.4	0.3	0.6	0.1	0.6
New England	2.2	0.3	1.2	1.8	3.5	1.7	2.6	2.5	1.9	0.8	0.2	0.7	0.2	0.0
Middle Atlantic	0.8	0.7	1.9	1.4	1.0	0.9	1.3	1.0	1.2	0.6	0.4	0.7	0.2	0.0
South	0.8	0.5	1.1	0.8	1.0	0.6	1.3	0.5	0.5	0.5	0.2	0.4	0.1	0.7
South Atlantic	0.9	0.5	1.5	1.3	1.5	0.8	1.7	0.4	0.6	0.8	0.2	0.5	0.1	0.8
East South Central	1.5	1.3	3.0	1.9	2.6	1.6	1.4	0.5	0.7	0.7	–	–	0.2	1.4
West South Central	2.0	1.1	1.3	1.0	1.5	1.0	3.0	1.4	1.0	0.3	0.1	0.5	0.2	0.0
Midwest	0.6	0.2	1.8	1.4	0.7	1.5	0.9	0.4	0.5	0.5	0.3	0.7	0.1	0.0
East North Central	0.7	0.2	2.3	1.9	1.0	1.9	0.8	0.6	0.7	0.4	0.5	1.0	0.1	0.0
West North Central	1.0	0.4	2.5	1.6	0.9	2.2	2.1	0.7	0.9	–	–	0.3	0.1	0.9
West	0.7	0.9	1.7	1.0	1.1	1.4	2.1	1.0	0.7	0.6	0.5	0.4	0.1	0.0
Mountain	0.5	2.5	3.3	2.5	2.1	1.5	1.4	1.0	0.7	0.4	0.2	1.0	0.1	0.4
Pacific	0.9	0.7	1.8	1.1	1.3	1.8	2.9	1.3	0.9	0.8	0.7	0.3	0.1	1.4

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm for further explanation.
[2] Less than 0.05.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 33. Paid sick leave: Type of provision, civilian workers,[1] March 2020

(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	3	30
Worker characteristics			
Management, professional, and related	67	3	30
Management, business, and financial	62	4	34
Professional and related	69	3	28
Teachers	92	2	6
Primary, secondary, and special education school teachers	94	1	6
Service	71	2	27
Protective service	82	4	14
Sales and office	63	2	35
Sales and related	61	3	36
Office and administrative support	64	2	34
Natural resources, construction, and maintenance	65	4	30
Construction, extraction, farming, fishing, and forestry	65	5	30
Installation, maintenance, and repair	66	4	30
Production, transportation, and material moving	75	2	23
Transportation and material moving	80	1	19
Full time	66	3	31
Part time	77	1	22
Union	86	2	12
Nonunion	64	3	33
Average wage within the following categories:[5]			
Lowest 25 percent	71	2	27
Second 25 percent	66	2	31
Third 25 percent	67	2	31
Highest 25 percent	67	4	29
Highest 10 percent	66	4	30
Establishment characteristics			
Goods-producing industries	66	4	30
Service-providing industries	68	2	30
Education and health services	68	1	31
Educational services	92	1	7
Elementary and secondary schools	94	1	6
Junior colleges, colleges, and universities	92	3	5
Health care and social assistance	53	([6])	47
Public administration	87	3	10

See footnotes at end of table.

Table 33. Paid sick leave: Type of provision, civilian workers,[1] March 2020—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	67	3	29
1 to 49 workers	66	4	30
50 to 99 workers	70	1	29
100 workers or more	68	2	30
100 to 499 workers	66	2	32
500 workers or more	70	3	28
Geographic areas			
Northeast	75	3	22
New England	75	3	23
Middle Atlantic	75	3	22
South	64	3	33
South Atlantic	65	2	33
East South Central	72	5	24
West South Central	60	3	37
Midwest	60	3	37
East North Central	61	3	35
West North Central	58	3	39
West	73	2	26
Mountain	64	1	35
Pacific	76	2	22

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.
[6] 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 33. Standard errors for paid sick leave: Type of provision, civilian workers,[1] March 2020

Characteristics	Sick leave provision		
	Fixed number of days per year[2]	As needed[3]	As part of consolidated leave plan[4]
All workers	0.8	0.2	0.8
Worker characteristics			
Management, professional, and related	1.2	0.4	1.2
Management, business, and financial	1.7	0.6	1.7
Professional and related	1.5	0.5	1.5
Teachers	1.2	0.5	1.0
Primary, secondary, and special education school teachers	1.3	0.4	1.3
Service	2.1	0.4	2.1
Protective service	2.8	0.6	2.5
Sales and office	1.2	0.3	1.1
Sales and related	1.7	0.6	1.4
Office and administrative support	1.5	0.3	1.4
Natural resources, construction, and maintenance	2.3	1.0	2.2
Construction, extraction, farming, fishing, and forestry	3.4	2.1	3.3
Installation, maintenance, and repair	2.9	0.9	2.5
Production, transportation, and material moving	1.3	0.4	1.4
Transportation and material moving	2.0	0.3	1.9
Full time	0.9	0.2	0.9
Part time	1.8	0.3	1.7
Union	0.9	0.3	0.9
Nonunion	1.0	0.2	1.0
Average wage within the following categories:[5]			
Lowest 25 percent	1.3	0.5	1.4
Second 25 percent	1.4	0.5	1.3
Third 25 percent	1.1	0.4	1.1
Highest 25 percent	1.3	0.4	1.3
Highest 10 percent	1.8	0.8	1.7
Establishment characteristics			
Goods-producing industries	2.1	0.7	1.9
Service-providing industries	0.9	0.2	0.9
Education and health services	1.8	0.1	1.8
Educational services	0.8	0.3	0.8
Elementary and secondary schools	0.8	0.3	0.8
Junior colleges, colleges, and universities	1.3	0.8	1.1
Health care and social assistance	2.7	0.1	2.7
Public administration	1.3	0.6	1.0

See footnotes at end of table.

Table 33. Standard errors for paid sick leave: Type of provision, civilian workers,[1] March 2020—continued

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	1.3	0.4	1.2
1 to 49 workers	1.7	0.5	1.6
50 to 99 workers	2.1	0.3	2.1
100 workers or more	1.0	0.3	1.0
100 to 499 workers	1.6	0.4	1.6
500 workers or more	1.4	0.4	1.3
Geographic areas			
Northeast	1.7	0.4	1.7
New England	1.5	0.4	1.5
Middle Atlantic	2.1	0.5	2.0
South	1.3	0.4	1.3
South Atlantic	1.4	0.3	1.4
East South Central	2.1	1.5	3.3
West South Central	2.9	0.8	2.6
Midwest	1.3	0.6	1.2
East North Central	1.7	0.7	1.5
West North Central	2.1	1.1	1.8
West	2.0	0.3	1.9
Mountain	2.2	0.4	2.1
Pacific	2.4	0.4	2.4

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 34. Paid sick leave: Number of annual days by service requirement,[1] civilian workers,[2] March 2020

(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	47	27	4	([4])	8	7
Full time	20	45	30	5	1	8	7
Part time	32	57	9	–	–	6	6
Union	14	31	46	9	1	10	10
Nonunion	24	51	22	3	([4])	7	6
1 to 99 workers	27	52	17	3	([4])	7	6
1 to 49 workers	27	55	16	2	([4])	7	5
50 to 99 workers	29	47	21	–	–	7	6
100 workers or more	18	42	34	6	([4])	8	8
100 to 499 workers	21	49	25	5	1	8	6
500 workers or more	14	36	43	7	([4])	9	10
After 5 years							
All workers	21	47	26	5	1	8	7
Full time	19	44	30	6	1	8	7
Part time	30	60	9	–	–	6	6
Union	11	30	45	12	1	10	10
Nonunion	23	51	22	3	1	7	6
1 to 99 workers	26	53	17	3	1	7	6
1 to 49 workers	26	55	16	3	([4])	7	6
50 to 99 workers	27	48	21	–	–	7	6
100 workers or more	17	42	34	7	1	9	8
100 to 499 workers	21	49	25	6	1	8	7
500 workers or more	13	36	42	8	1	9	10

See footnotes at end of table.

Table 34. Paid sick leave: Number of annual days by service requirement,[1] civilian workers,[2] March 2020—continued

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

Characteristics	Paid sick leave days by length of service[3]					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	20	47	27	5	1	8	7
Full time	19	44	30	6	1	8	7
Part time	29	60	9	–	–	6	6
Union	11	30	45	13	1	10	10
Nonunion	23	51	22	3	1	7	6
1 to 99 workers	26	53	18	3	1	7	6
1 to 49 workers	25	55	16	3	([4])	7	6
50 to 99 workers	27	47	22	–	–	7	6
100 workers or more	16	42	34	7	1	9	9
100 to 499 workers	20	48	25	6	1	8	7
500 workers or more	12	36	42	9	1	10	10
After 20 years							
All workers	20	47	27	5	1	8	7
Full time	19	44	30	6	1	8	7
Part time	29	60	9	–	–	6	6
Union	11	30	45	13	1	11	10
Nonunion	23	51	22	3	1	8	6
1 to 99 workers	26	53	18	3	1	7	6
1 to 49 workers	25	55	16	3	([4])	7	6
50 to 99 workers	26	47	22	–	–	7	6
100 workers or more	16	42	34	7	1	9	9
100 to 499 workers	20	49	25	6	1	9	7
500 workers or more	12	36	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 the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 34. Standard errors for paid sick leave: Number of annual days by service requirement,[1] civilian workers,[2] March 2020

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	0.9	1.1	0.8	0.3	0.1	0.1	0.2
Full time	0.9	1.1	0.9	0.4	0.1	0.1	0.4
Part time	2.6	2.7	0.8	–	–	0.2	0.1
Union	0.8	1.5	1.5	0.6	0.1	0.3	0.0
Nonunion	1.1	1.3	0.9	0.3	0.1	0.1	0.0
1 to 99 workers	1.6	1.8	1.3	0.4	0.2	0.1	0.9
1 to 49 workers	1.7	2.2	1.8	0.4	0.2	0.2	0.6
50 to 99 workers	2.6	2.6	1.6	–	–	0.3	([4])
100 workers or more	0.8	1.1	1.0	0.4	0.1	0.1	0.1
100 to 499 workers	1.2	1.5	1.3	0.7	0.2	0.2	0.4
500 workers or more	1.3	1.8	1.6	0.5	0.1	0.1	0.5
After 5 years							
All workers	0.9	1.1	0.8	0.4	0.1	0.1	0.4
Full time	0.9	1.0	0.9	0.4	0.1	0.1	([4])
Part time	2.5	2.6	0.8	–	–	0.1	([4])
Union	0.7	1.7	1.5	1.0	0.2	0.3	0.0
Nonunion	1.1	1.3	0.9	0.4	0.1	0.1	([4])
1 to 99 workers	1.7	1.8	1.3	0.5	0.2	0.1	0.3
1 to 49 workers	1.7	2.2	1.8	0.5	0.2	0.2	0.7
50 to 99 workers	2.6	2.6	1.6	–	–	0.3	0.1
100 workers or more	0.8	1.1	0.9	0.5	0.2	0.1	0.5
100 to 499 workers	1.3	1.4	1.2	0.8	0.2	0.2	0.3
500 workers or more	1.2	1.7	1.6	0.6	0.2	0.2	0.1

See footnotes at end of table.

Table 34. Standard errors for paid sick leave: Number of annual days by service requirement,[1] civilian workers,[2] March 2020—continued

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	0.9	1.1	0.8	0.4	0.1	0.1	0.3
Full time	0.9	1.1	0.9	0.4	0.1	0.1	0.2
Part time	2.5	2.6	0.9	–	–	0.1	0.1
Union	0.7	1.7	1.5	1.0	0.2	0.3	0.0
Nonunion	1.1	1.4	1.0	0.4	0.1	0.1	([4])
1 to 99 workers	1.7	1.8	1.3	0.5	0.2	0.1	0.2
1 to 49 workers	1.7	2.2	1.8	0.5	0.2	0.2	0.8
50 to 99 workers	2.6	2.7	1.6	–	–	0.3	0.1
100 workers or more	0.8	1.1	1.0	0.5	0.2	0.2	0.4
100 to 499 workers	1.3	1.5	1.5	0.8	0.2	0.2	0.4
500 workers or more	1.2	1.8	1.6	0.6	0.2	0.2	0.1
After 20 years							
All workers	0.9	1.1	0.8	0.4	0.1	0.1	0.2
Full time	0.9	1.1	0.9	0.4	0.1	0.1	0.2
Part time	2.5	2.6	0.9	–	–	0.1	0.1
Union	0.7	1.7	1.5	1.0	0.2	0.3	0.0
Nonunion	1.1	1.4	1.0	0.4	0.1	0.1	([4])
1 to 99 workers	1.7	1.8	1.3	0.5	0.2	0.1	0.2
1 to 49 workers	1.7	2.2	1.8	0.5	0.2	0.2	0.8
50 to 99 workers	2.7	2.9	1.6	–	–	0.3	0.1
100 workers or more	0.8	1.1	1.0	0.5	0.2	0.2	0.5
100 to 499 workers	1.3	1.6	1.5	0.8	0.2	0.2	0.5
500 workers or more	1.2	1.8	1.6	0.6	0.2	0.2	0.1

[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 the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm for further explanation.
[3] Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.
[4] Less than 0.05.

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

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

Table 35. Paid sick leave: Carryover provisions, civilian workers,[1] March 2020

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

Characteristics	Carryover provision[2]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	57	21	36	43
Worker characteristics				
Management, professional, and related	68	31	37	32
Management, business, and financial	58	22	36	42
Professional and related	72	34	37	28
Teachers	88	50	38	12
Primary, secondary, and special education school teachers	89	51	38	11
Service	65	23	42	35
Protective service	79	42	37	21
Sales and office	49	15	34	51
Sales and related	38	9	30	62
Office and administrative support	54	18	36	46
Natural resources, construction, and maintenance	46	12	33	54
Construction, extraction, farming, fishing, and forestry	44	11	33	56
Installation, maintenance, and repair	47	13	34	53
Production, transportation, and material moving: Transportation and material moving	42	10	32	58
Full time	58	23	35	42
Part time	54	12	42	46
Union	73	35	38	27
Nonunion	53	18	35	47
Average wage within the following categories:[3]				
Second 25 percent	55	18	37	45
Third 25 percent	57	23	34	43
Highest 25 percent	66	29	37	34
Highest 10 percent	63	29	35	37
Establishment characteristics				
Service-providing industries	61	23	38	39
Education and health services	80	38	42	20
Educational services	88	51	38	12
Elementary and secondary schools	89	51	37	11
Junior colleges, colleges, and universities	89	53	36	11
Public administration	94	57	36	6
1 to 99 workers	46	14	32	54
1 to 49 workers	42	14	28	58

See footnotes at end of table.

Table 35. Paid sick leave: Carryover provisions, civilian workers,[1] March 2020—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	
50 to 99 workers	56	16	40	44
100 workers or more	66	26	39	34
100 to 499 workers	58	19	39	42
500 workers or more	73	33	40	27
Geographic areas				
Northeast	57	16	41	43
New England	59	11	48	41
Middle Atlantic	56	18	38	44
South	57	26	31	43
South Atlantic	57	27	30	43
East South Central	57	26	31	43
West South Central	58	24	34	42
West	58	22	36	42
Pacific	56	23	34	44

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 35. Standard errors for paid sick leave: Carryover provisions, civilian workers,[1] March 2020

Characteristics	Carryover provision[2]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	0.9	0.6	0.9	0.9
Worker characteristics				
Management, professional, and related	1.3	1.4	1.2	1.3
Management, business, and financial	2.0	1.4	2.0	2.0
Professional and related	1.7	1.8	1.3	1.7
Teachers	1.4	1.9	1.8	1.4
Primary, secondary, and special education school teachers	1.7	2.5	2.3	1.7
Service	2.2	1.6	2.1	2.2
Protective service	3.6	3.0	4.0	3.6
Sales and office	1.5	0.7	1.4	1.5
Sales and related	2.5	1.2	2.2	2.5
Office and administrative support	1.9	0.9	1.7	1.9
Natural resources, construction, and maintenance	1.9	1.1	1.9	1.9
Construction, extraction, farming, fishing, and forestry	2.8	1.9	3.4	2.8
Installation, maintenance, and repair	2.4	1.4	2.5	2.4
Production, transportation, and material moving: Transportation and material moving	3.0	1.2	3.0	3.0
Full time	0.9	0.7	0.9	0.9
Part time	2.6	1.5	2.4	2.6
Union	1.8	1.4	2.1	1.8
Nonunion	1.1	0.8	1.1	1.1
Average wage within the following categories:[3]				
Second 25 percent	1.6	1.2	1.5	1.6
Third 25 percent	1.2	0.8	1.2	1.2
Highest 25 percent	1.3	1.3	1.4	1.3
Highest 10 percent	1.9	1.9	2.1	1.9
Establishment characteristics				
Service-providing industries	1.1	0.7	1.1	1.1
Education and health services	1.7	1.7	1.4	1.7
Educational services	0.9	1.3	1.4	0.9
Elementary and secondary schools	1.5	2.3	2.0	1.5
Junior colleges, colleges, and universities	1.3	2.5	2.4	1.3
Public administration	1.0	2.1	1.7	1.0
1 to 99 workers	1.4	1.2	1.5	1.4
1 to 49 workers	1.7	1.6	1.6	1.7

See footnotes at end of table.

Table 35. Standard errors for paid sick leave: Carryover provisions, civilian workers,[1] March 2020—continued

Characteristics	Carryover provision[2]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
50 to 99 workers	2.8	1.2	2.6	2.8
100 workers or more	1.2	0.8	1.2	1.2
100 to 499 workers	1.7	1.1	1.7	1.7
500 workers or more	1.4	1.4	1.6	1.4
Geographic areas				
Northeast	2.3	1.2	2.3	2.3
New England	5.2	0.9	5.6	5.2
Middle Atlantic	2.4	1.5	2.5	2.4
South	1.3	1.2	0.9	1.3
South Atlantic	1.9	1.9	1.2	1.9
East South Central	2.7	2.1	2.3	2.7
West South Central	2.2	1.4	1.8	2.2
West	1.9	1.2	2.2	1.9
Pacific	1.9	1.3	2.5	1.9

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 37. Paid vacations: Number of annual days by service requirement,[1] civilian workers,[2] March 2020

(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	37	17	7	3	11	10
Full time	5	28	39	18	8	3	11	10
Part time	27	41	22	6	–	–	8	6
Union	6	31	44	13	5	1	10	10
Nonunion	8	29	35	17	7	3	11	10
1 to 99 workers	11	37	34	11	5	1	9	10
1 to 49 workers	12	36	35	11	5	1	9	10
50 to 99 workers	8	40	34	13	5	1	10	10
100 workers or more	5	23	38	21	9	4	12	10
100 to 499 workers	6	29	38	19	6	2	11	10
500 workers or more	4	15	39	24	12	6	14	13
After 5 years								
All workers	2	10	31	34	15	7	15	15
Full time	1	8	30	36	17	8	15	15
Part time	9	27	36	20	5	3	11	10
Union	1	7	38	36	13	4	14	15
Nonunion	3	11	29	33	16	8	15	15
1 to 99 workers	4	16	35	31	11	4	13	13
1 to 49 workers	4	17	34	29	11	4	13	12
50 to 99 workers	2	11	36	36	10	5	14	15
100 workers or more	1	6	27	36	19	10	16	15
100 to 499 workers	2	7	32	35	17	7	15	15
500 workers or more	1	5	21	37	21	14	17	15

See footnotes at end of table.

Table 37. Paid vacations: Number of annual days by service requirement,[1] civilian workers,[2] March 2020—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	16	36	23	16	18	16
Full time	1	5	14	37	25	18	18	18
Part time	8	18	29	28	10	7	13	13
Union	1	3	13	49	23	11	18	16
Nonunion	2	7	17	34	23	17	18	16
1 to 99 workers	3	11	22	33	20	10	16	15
1 to 49 workers	4	12	24	31	19	10	15	15
50 to 99 workers	2	7	18	39	24	10	17	15
100 workers or more	1	3	11	38	26	21	19	20
100 to 499 workers	1	4	14	40	23	17	18	17
500 workers or more	1	3	8	35	28	25	20	20
After 20 years								
All workers	2	6	12	19	32	29	20	20
Full time	1	5	11	18	34	31	21	20
Part time	7	16	20	22	19	15	16	15
Union	([4])	3	7	13	42	36	22	21
Nonunion	2	7	13	20	31	28	20	20
1 to 99 workers	3	10	18	23	27	18	17	18
1 to 49 workers	4	11	19	23	26	17	17	15
50 to 99 workers	2	7	15	25	31	20	18	20
100 workers or more	1	3	7	15	36	38	22	21
100 to 499 workers	1	4	8	20	35	33	22	20
500 workers or more	1	3	5	9	38	45	23	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 the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 37. Standard errors for paid vacations: Number of annual days by service requirement,[1] civilian workers,[2] March 2020

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	0.7	0.7	0.6	0.6	0.5	0.4	0.1	0.0
Full time	0.7	0.8	0.7	0.7	0.6	0.3	0.1	0.0
Part time	2.3	1.7	1.9	0.8	–	–	0.3	0.7
Union	0.7	1.7	1.7	0.8	0.8	0.2	0.2	0.0
Nonunion	0.8	0.8	0.7	0.8	0.6	0.4	0.2	0.0
1 to 99 workers	1.6	1.2	1.2	0.9	0.9	0.5	0.2	0.0
1 to 49 workers	1.9	1.5	1.5	0.8	1.1	0.6	0.2	0.0
50 to 99 workers	1.4	2.3	2.0	1.7	1.2	0.3	0.3	([4])
100 workers or more	0.4	0.9	0.8	0.8	0.6	0.5	0.2	([4])
100 to 499 workers	0.5	1.3	1.4	0.9	0.7	0.7	0.2	0.0
500 workers or more	0.7	1.1	1.1	1.2	1.0	0.8	0.2	0.8
After 5 years								
All workers	0.3	0.7	0.7	0.7	0.7	0.5	0.1	0.0
Full time	0.2	0.7	0.7	0.7	0.7	0.5	0.1	0.0
Part time	1.3	1.8	1.8	1.5	0.6	1.3	0.3	0.0
Union	0.2	0.7	1.9	1.3	1.1	0.7	0.2	0.0
Nonunion	0.3	0.8	0.6	0.7	0.7	0.5	0.2	0.0
1 to 99 workers	0.6	1.3	1.2	1.1	1.0	0.6	0.2	1.1
1 to 49 workers	0.7	1.5	1.4	1.2	1.1	0.8	0.2	1.0
50 to 99 workers	0.7	1.3	2.1	2.0	1.3	1.1	0.3	0.3
100 workers or more	0.2	0.5	0.8	0.9	0.8	0.7	0.1	0.0
100 to 499 workers	0.4	0.7	1.2	1.3	0.9	1.0	0.2	0.0
500 workers or more	0.3	0.7	1.5	1.3	1.1	1.1	0.2	0.3

See footnotes at end of table.

Table 37. Standard errors for paid vacations: Number of annual days by service requirement,[1] civilian workers,[2] March 2020—continued

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	0.3	0.4	0.6	0.8	0.6	0.7	0.2	0.6
Full time	0.2	0.4	0.7	0.8	0.7	0.7	0.1	0.4
Part time	1.2	1.8	1.5	1.6	1.2	1.4	0.4	0.7
Union	0.2	0.5	1.3	2.1	1.7	1.0	0.2	0.8
Nonunion	0.3	0.5	0.7	0.8	0.6	0.8	0.2	0.7
1 to 99 workers	0.5	0.6	1.4	1.2	1.0	0.8	0.2	0.0
1 to 49 workers	0.6	0.8	1.5	1.4	1.0	1.0	0.2	0.0
50 to 99 workers	0.7	1.2	2.0	2.3	1.9	1.5	0.4	([4])
100 workers or more	0.2	0.5	0.5	1.0	0.9	1.0	0.2	0.6
100 to 499 workers	0.4	0.6	0.8	1.4	1.2	1.3	0.2	0.5
500 workers or more	0.2	0.6	0.6	1.6	1.5	1.4	0.2	0.0
After 20 years								
All workers	0.3	0.4	0.4	0.7	0.6	0.8	0.1	0.0
Full time	0.2	0.4	0.5	0.9	0.6	0.8	0.1	0.0
Part time	1.2	1.8	1.6	1.4	1.7	1.6	0.4	1.1
Union	0.2	0.5	1.0	0.9	1.7	1.7	0.2	0.9
Nonunion	0.3	0.5	0.5	0.8	0.7	0.9	0.2	0.0
1 to 99 workers	0.5	0.7	0.8	1.4	1.0	1.1	0.2	0.9
1 to 49 workers	0.6	0.8	0.9	1.5	1.1	1.3	0.2	1.3
50 to 99 workers	0.5	1.4	1.7	1.9	1.9	1.9	0.4	([4])
100 workers or more	0.1	0.4	0.4	0.7	0.9	0.9	0.2	0.2
100 to 499 workers	0.2	0.6	0.7	1.1	1.2	1.2	0.2	0.0
500 workers or more	0.2	0.6	0.6	0.7	1.2	1.5	0.2	0.5

[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 the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm for further explanation.

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

[4] Less than 0.05.

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

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

Table 38. Consolidated leave plans:[1] Access, civilian workers,[2] March 2020

(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	41	14	18	21	23	59	9	13	15	18
Worker characteristics										
Management, professional, and related	48	16	20	23	25	52	11	15	17	20
Management, business, and financial	44	17	20	23	25	56	12	15	17	20
Professional and related	51	16	20	23	25	49	11	15	17	20
Teachers	21	13	15	16	17	79	13	15	17	19
Primary, secondary, and special education school teachers	21	12	14	15	16	79	11	13	16	19
Registered nurses	75	17	21	24	26	25	11	15	17	19
Service	41	14	18	20	22	59	8	11	14	15
Protective service	21	16	20	23	26	79	10	13	16	19
Sales and office	42	14	18	21	24	58	9	13	15	18
Sales and related	41	11	17	19	23	59	8	12	14	17
Office and administrative support	42	15	19	22	25	58	9	13	16	19
Natural resources, construction, and maintenance	33	10	14	17	18	67	8	11	14	16
Construction, extraction, farming, fishing, and forestry	33	9	12	14	16	67	7	11	13	15
Installation, maintenance, and repair	32	11	16	18	21	68	8	12	15	17
Production, transportation, and material moving	27	10	14	17	20	73	7	12	15	18
Production	31	10	14	18	21	69	7	12	15	18
Transportation and material moving	23	10	14	17	20	77	7	12	15	18
Full time	41	15	19	22	24	59	9	13	16	18
Part time	36	10	14	15	17	64	6	10	13	15
Union	18	15	19	22	25	82	9	13	17	21
Nonunion	44	14	18	21	23	56	9	13	15	17
Average wage within the following categories:[3]										
Lowest 25 percent	38	12	16	18	21	62	7	11	13	15
Lowest 10 percent	34	10	14	16	18	66	6	10	12	14
Second 25 percent	40	13	18	21	23	60	8	12	15	17
Third 25 percent	40	14	18	21	24	60	9	13	16	19
Highest 25 percent	44	16	20	23	25	56	11	15	17	20
Highest 10 percent	46	17	21	23	25	54	12	15	18	20
Establishment characteristics										
Goods-producing industries	33	10	14	17	20	67	8	12	14	17
Service-providing industries	42	15	19	22	24	58	9	13	16	18
Education and health services	53	17	21	24	25	47	11	14	17	18
Educational services	12	14	17	18	19	88	13	15	18	21
Elementary and secondary schools	12	12	13	15	15	88	11	13	16	19
Junior colleges, colleges, and universities	8	18	21	24	25	92	15	17	19	22
Health care and social assistance	65	17	21	24	26	35	9	13	16	17
Hospitals	78	20	24	27	29	22	12	15	17	20
Public administration	10	18	22	25	30	90	11	14	17	22

See footnotes at end of table.

Table 38. Consolidated leave plans:[1] Access, civilian workers,[2] March 2020—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	38	12	16	19	20	62	8	11	14	15
1 to 49 workers	38	12	16	18	20	62	8	11	13	15
50 to 99 workers	40	12	17	20	21	60	8	12	15	17
100 workers or more	42	15	20	23	26	58	10	14	17	20
100 to 499 workers	42	14	19	22	25	58	9	13	16	19
500 workers or more	42	17	21	24	27	58	11	15	17	21
Geographic areas										
Northeast	34	15	19	21	23	66	9	13	16	18
New England	35	15	19	21	23	65	10	14	16	19
Middle Atlantic	34	15	19	21	23	66	9	13	15	18
South	41	14	18	21	23	59	9	12	15	17
South Atlantic	39	14	18	21	23	61	9	12	15	17
East South Central	36	13	17	20	23	64	8	12	14	17
West South Central	46	13	18	21	23	54	8	12	15	17
Midwest	44	14	18	21	24	56	9	13	16	19
East North Central	41	14	18	21	24	59	9	13	16	19
West North Central	48	15	19	22	24	52	8	13	16	19
West	43	14	18	21	23	57	9	13	16	18
Mountain	50	14	18	21	23	50	9	13	16	18
Pacific	39	14	18	21	23	61	9	13	15	18

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

[2] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 38. Standard errors for consolidated leave plans:[1] Access, civilian workers,[2] March 2020

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	0.8	0.3	0.2	0.3	0.2	0.8	0.1	0.1	0.1	0.1
Worker characteristics										
Management, professional, and related	1.3	0.5	0.4	0.4	0.4	1.3	0.2	0.2	0.2	0.2
Management, business, and financial	1.5	0.5	0.4	0.4	0.5	1.5	0.2	0.2	0.3	0.3
Professional and related	1.8	0.6	0.5	0.5	0.4	1.8	0.2	0.2	0.2	0.2
Teachers	4.3	0.8	1.0	1.0	1.3	4.3	0.4	0.4	0.4	0.5
Primary, secondary, and special education school teachers	5.7	1.2	1.3	1.3	1.7	5.7	0.4	0.6	0.6	0.8
Registered nurses	3.0	0.6	0.4	0.4	0.4	3.0	0.5	0.4	0.4	0.7
Service	2.1	0.5	0.6	0.6	0.7	2.1	0.2	0.2	0.3	0.3
Protective service	3.1	1.4	1.5	1.6	1.6	3.1	0.4	0.4	0.4	0.5
Sales and office	1.1	0.3	0.3	0.3	0.3	1.1	0.1	0.1	0.2	0.2
Sales and related	1.5	0.3	0.4	0.5	0.5	1.5	0.2	0.2	0.2	0.3
Office and administrative support	1.3	0.4	0.4	0.4	0.4	1.3	0.1	0.1	0.2	0.2
Natural resources, construction, and maintenance	2.0	0.4	0.4	0.5	0.5	2.0	0.2	0.2	0.3	0.3
Construction, extraction, farming, fishing, and forestry	3.0	0.6	0.6	0.8	0.8	3.0	0.3	0.3	0.5	0.6
Installation, maintenance, and repair	2.5	0.4	0.4	0.5	0.6	2.5	0.2	0.3	0.4	0.4
Production, transportation, and material moving	1.7	0.2	0.2	0.3	0.4	1.7	0.1	0.2	0.2	0.3
Production	2.5	0.2	0.2	0.3	0.4	2.5	0.2	0.3	0.3	0.4
Transportation and material moving	2.0	0.4	0.6	0.6	0.9	2.0	0.1	0.2	0.3	0.3
Full time	0.8	0.3	0.3	0.3	0.2	0.8	0.1	0.1	0.1	0.1
Part time	1.9	0.8	0.7	0.7	0.7	1.9	0.2	0.2	0.4	0.4
Union	1.7	0.6	0.6	0.7	0.7	1.7	0.1	0.1	0.1	0.2
Nonunion	0.8	0.3	0.3	0.3	0.3	0.8	0.1	0.1	0.1	0.1
Average wage within the following categories:[3]										
Lowest 25 percent	1.7	0.5	0.5	0.5	0.6	1.7	0.1	0.2	0.3	0.3
Lowest 10 percent	3.4	0.8	1.0	1.1	1.4	3.4	0.2	0.3	0.6	0.7
Second 25 percent	1.2	0.3	0.4	0.4	0.4	1.2	0.1	0.2	0.2	0.2
Third 25 percent	1.2	0.3	0.3	0.4	0.3	1.2	0.1	0.1	0.2	0.2
Highest 25 percent	1.5	0.5	0.4	0.4	0.4	1.5	0.1	0.1	0.1	0.2
Highest 10 percent	2.0	0.7	0.6	0.6	0.6	2.0	0.2	0.2	0.2	0.2
Establishment characteristics										
Goods-producing industries	1.8	0.2	0.2	0.3	0.4	1.8	0.1	0.2	0.2	0.3
Service-providing industries	0.9	0.3	0.3	0.3	0.3	0.9	0.1	0.1	0.1	0.1
Education and health services	2.1	0.5	0.4	0.4	0.4	2.1	0.3	0.3	0.4	0.4
Educational services	1.5	0.7	0.9	0.9	0.8	1.5	0.2	0.2	0.2	0.2
Elementary and secondary schools	2.2	0.9	1.2	1.5	1.5	2.2	0.3	0.3	0.3	0.3
Junior colleges, colleges, and universities	1.6	1.3	1.2	1.1	1.0	1.6	0.2	0.1	0.2	0.2
Health care and social assistance	2.5	0.5	0.5	0.5	0.5	2.5	0.4	0.4	0.7	0.6
Hospitals	2.6	0.4	0.4	0.5	0.5	2.6	0.6	0.5	0.4	0.6
Public administration	1.3	0.8	1.1	1.1	1.2	1.3	0.1	0.1	0.1	0.2

See footnotes at end of table.

Table 38. Standard errors for consolidated leave plans:[1] Access, civilian workers,[2] March 2020—continued

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	1.1	0.4	0.4	0.4	0.4	1.1	0.1	0.1	0.2	0.2
1 to 49 workers	1.3	0.6	0.5	0.5	0.5	1.3	0.1	0.2	0.2	0.2
50 to 99 workers	2.7	0.4	0.5	0.6	0.6	2.7	0.2	0.3	0.3	0.4
100 workers or more	1.2	0.3	0.3	0.3	0.3	1.2	0.1	0.1	0.1	0.1
100 to 499 workers	1.6	0.4	0.4	0.5	0.5	1.6	0.1	0.1	0.2	0.2
500 workers or more	1.5	0.3	0.3	0.3	0.4	1.5	0.2	0.2	0.2	0.1
Geographic areas										
Northeast	1.7	0.4	0.4	0.5	0.6	1.7	0.2	0.2	0.3	0.3
New England	3.8	0.7	0.9	0.7	0.8	3.8	0.3	0.3	0.3	0.3
Middle Atlantic	1.8	0.5	0.6	0.7	0.8	1.8	0.3	0.3	0.3	0.3
South	1.2	0.3	0.3	0.4	0.4	1.2	0.1	0.2	0.2	0.2
South Atlantic	1.3	0.4	0.3	0.3	0.4	1.3	0.1	0.2	0.2	0.2
East South Central	3.9	0.3	0.5	0.6	0.5	3.9	0.3	0.4	0.5	0.8
West South Central	2.3	0.8	0.8	0.9	0.9	2.3	0.2	0.4	0.5	0.6
Midwest	1.7	0.4	0.4	0.4	0.4	1.7	0.2	0.2	0.3	0.2
East North Central	2.1	0.3	0.4	0.4	0.4	2.1	0.3	0.2	0.3	0.2
West North Central	2.9	0.9	0.6	0.7	0.7	2.9	0.3	0.3	0.3	0.3
West	1.8	0.8	0.8	0.8	0.6	1.8	0.2	0.2	0.2	0.3
Mountain	2.3	0.3	0.2	0.4	0.3	2.3	0.3	0.2	0.2	0.4
Pacific	2.5	1.2	1.2	1.3	0.9	2.5	0.2	0.2	0.3	0.3

[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 the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 39. Quality of life benefits: Access, civilian workers,[1] March 2020

(All workers = 100 percent)

Characteristics	Childcare[2]	Flexible workplace	Flexible work schedule	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	11	7	12	8	44	54
Worker characteristics						
Management, professional, and related	18	15	21	14	60	70
Management, business, and financial	20	23	30	16	62	70
Professional and related	17	11	18	13	59	71
Teachers	14	3	8	7	55	68
Primary, secondary, and special education school teachers	11	2	4	3	54	68
Registered nurses	28	3	10	14	81	87
Service	10	2	9	6	27	36
Protective service	10	2	5	9	43	58
Sales and office	9	7	11	7	45	57
Sales and related	5	5	10	4	38	53
Office and administrative support	11	8	12	9	50	59
Natural resources, construction, and maintenance	6	2	4	4	29	37
Construction, extraction, farming, fishing, and forestry	5	1	3	4	24	29
Installation, maintenance, and repair	6	2	5	5	35	46
Production, transportation, and material moving	5	2	4	4	45	55
Production	8	3	5	3	48	54
Transportation and material moving	3	1	3	4	42	56
Full time	13	9	13	10	50	61
Part time	6	2	10	4	25	35
Union	15	3	6	12	58	78
Nonunion	11	8	13	8	42	51
Average wage within the following categories:[3]						
Lowest 25 percent	5	2	7	3	27	35
Lowest 10 percent	5	1	8	3	17	25
Second 25 percent	8	5	9	7	41	51
Third 25 percent	13	7	12	11	52	63
Highest 25 percent	20	15	22	15	62	74
Highest 10 percent	23	20	27	19	66	79
Establishment characteristics						
Goods-producing industries	9	6	9	5	46	52
Service-providing industries	12	7	13	9	44	55
Education and health services	17	4	11	10	52	64
Educational services	15	4	7	8	58	71
Elementary and secondary schools	10	2	2	3	53	67
Junior colleges, colleges, and universities	28	9	17	20	77	90
Health care and social assistance	18	4	13	11	49	60
Hospitals	36	2	7	18	83	95
Public administration	17	6	12	17	64	81

See footnotes at end of table.

Table 39. Quality of life benefits: Access, civilian workers,[1] March 2020—continued

(All workers = 100 percent)

Characteristics	Childcare[2]	Flexible workplace	Flexible work schedule	Subsidized commuting	Wellness programs	Employee assistance programs
1 to 99 workers	6	6	11	5	26	33
1 to 49 workers	5	6	10	5	21	28
50 to 99 workers	7	7	12	6	39	49
100 workers or more	17	8	14	11	63	75
100 to 499 workers	9	6	13	8	54	66
500 workers or more	25	10	15	15	73	85
Geographic areas						
Northeast	14	7	15	11	43	56
New England	15	7	18	13	48	60
Middle Atlantic	14	6	15	10	41	54
South	11	7	11	7	45	52
South Atlantic	12	8	12	7	46	53
East South Central	6	6	9	4	47	52
West South Central	10	7	10	6	44	49
Midwest	10	7	12	6	46	57
East North Central	10	8	12	6	47	57
West North Central	9	6	12	6	45	58
West	11	6	12	12	42	55
Mountain	11	8	12	8	45	58
Pacific	11	5	12	13	41	53

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 39. Standard errors for quality of life benefits: Access, civilian workers,[1] March 2020

Characteristics	Childcare[2]	Flexible workplace	Flexible work schedule	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	0.4	0.3	0.6	0.3	1.0	0.8
Worker characteristics						
Management, professional, and related	0.8	0.8	1.0	0.8	1.1	1.2
Management, business, and financial	1.4	1.4	1.6	1.1	1.8	1.9
Professional and related	0.9	0.8	1.0	1.0	1.4	1.3
Teachers	1.6	0.8	1.3	0.7	1.7	1.8
Primary, secondary, and special education school teachers	2.0	0.9	1.3	0.6	2.4	2.5
Registered nurses	2.2	0.9	1.6	2.7	2.0	1.5
Service	1.1	0.5	1.4	0.9	1.7	1.5
Protective service	1.3	0.6	0.8	1.3	3.2	4.3
Sales and office	0.6	0.4	0.7	0.5	1.1	1.0
Sales and related	0.7	0.7	0.9	0.6	1.3	1.5
Office and administrative support	0.7	0.5	1.0	0.5	1.3	1.2
Natural resources, construction, and maintenance	0.7	0.3	0.6	0.5	1.3	1.4
Construction, extraction, farming, fishing, and forestry	1.0	0.3	0.8	0.8	2.0	2.1
Installation, maintenance, and repair	0.7	0.5	0.9	0.8	2.0	2.1
Production, transportation, and material moving	0.6	0.3	0.5	0.5	1.9	1.6
Production	1.1	0.5	0.8	0.6	2.7	2.0
Transportation and material moving	0.6	0.3	0.7	0.7	2.3	2.0
Full time	0.5	0.4	0.6	0.3	0.9	0.9
Part time	0.8	0.4	1.2	0.5	1.3	1.4
Union	1.0	0.5	0.6	0.8	1.7	1.1
Nonunion	0.5	0.3	0.6	0.3	1.0	0.9
Average wage within the following categories:[3]						
Lowest 25 percent	0.6	0.2	1.0	0.5	1.3	1.4
Lowest 10 percent	0.9	0.6	1.6	0.8	1.8	2.4
Second 25 percent	0.6	0.5	0.8	0.6	1.6	1.2
Third 25 percent	0.7	0.5	0.7	0.7	1.3	1.1
Highest 25 percent	1.0	1.0	1.0	0.9	1.1	1.3
Highest 10 percent	1.5	1.4	1.4	1.6	1.7	1.6
Establishment characteristics						
Goods-producing industries	0.7	0.4	0.9	0.5	2.0	1.8
Service-providing industries	0.5	0.3	0.6	0.3	1.1	1.0
Education and health services	1.3	0.6	1.3	0.7	2.7	2.0
Educational services	1.3	0.7	0.8	0.5	1.7	1.2
Elementary and secondary schools	1.7	0.9	0.4	0.5	2.0	1.7
Junior colleges, colleges, and universities	2.7	1.3	1.7	1.7	2.3	1.3
Health care and social assistance	1.8	1.0	2.0	1.1	4.1	3.0
Hospitals	2.6	0.9	1.4	2.7	2.2	0.8
Public administration	1.4	1.3	1.1	1.2	1.8	1.2

See footnotes at end of table.

Table 39. Standard errors for quality of life benefits: Access, civilian workers,[1] March 2020—continued

Characteristics	Childcare[2]	Flexible workplace	Flexible work schedule	Subsidized commuting	Wellness programs	Employee assistance programs
1 to 99 workers	0.7	0.5	0.8	0.4	1.0	1.0
1 to 49 workers	0.7	0.6	0.9	0.6	1.0	1.1
50 to 99 workers	1.3	1.2	1.5	0.9	2.0	1.7
100 workers or more	0.6	0.5	0.7	0.5	1.3	1.2
100 to 499 workers	0.5	0.6	1.0	0.9	1.7	1.6
500 workers or more	1.1	0.9	1.0	0.9	1.7	1.5
Geographic areas						
Northeast	0.7	0.8	2.0	0.6	1.9	1.2
New England	1.2	2.5	1.4	1.7	2.2	3.1
Middle Atlantic	0.9	0.7	2.8	0.7	2.4	1.2
South	0.9	0.6	0.7	0.4	1.5	1.5
South Atlantic	1.4	1.0	0.5	0.7	2.4	2.2
East South Central	0.5	1.4	2.4	0.5	2.4	3.6
West South Central	1.4	0.9	1.7	0.6	2.2	2.5
Midwest	0.9	0.4	1.0	0.4	2.8	2.1
East North Central	1.2	0.4	1.1	0.4	3.6	2.8
West North Central	1.1	0.9	2.2	0.9	3.9	3.0
West	0.9	0.5	1.1	0.8	1.6	1.7
Mountain	1.5	1.0	2.3	1.0	2.6	1.9
Pacific	1.1	0.6	1.3	1.1	1.9	2.2

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 40. Financial benefits: Access, civilian workers,[1] March 2020

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution[4]	Financial planning	Student loan repayment
		Flexible benefits	Dependent care flexible spending account[2]	Healthcare flexible spending account[3]			
All workers	33	16	43	46	21	22	4
Worker characteristics							
Management, professional, and related	47	25	61	66	31	30	6
Management, business, and financial	54	23	67	69	24	34	7
Professional and related	44	26	59	65	34	28	6
Teachers	37	34	56	63	53	24	6
Primary, secondary, and special education school teachers	38	37	55	64	55	21	6
Registered nurses	46	34	75	78	35	32	10
Service	16	10	24	27	15	12	3
Protective service	24	23	43	54	41	20	1
Sales and office	36	13	42	45	17	24	2
Sales and related	31	6	31	33	9	23	2
Office and administrative support	40	17	48	52	21	24	3
Natural resources, construction, and maintenance	24	11	28	31	16	13	2
Construction, extraction, farming, fishing, and forestry	19	9	19	22	14	10	1
Installation, maintenance, and repair	30	13	37	41	19	17	3
Production, transportation, and material moving	26	14	43	45	21	21	2
Production	28	16	44	46	20	26	3
Transportation and material moving	24	11	42	43	21	16	1
Full time	39	19	51	55	24	25	4
Part time	12	4	18	18	11	13	2
Union	30	20	59	66	45	27	4
Nonunion	33	15	40	43	17	21	4
Average wage within the following categories:[5]							
Lowest 25 percent	16	7	20	21	12	14	2
Lowest 10 percent	9	6	13	13	7	7	2
Second 25 percent	30	13	40	44	18	18	3
Third 25 percent	39	20	52	57	25	25	3
Highest 25 percent	49	25	65	70	33	32	7
Highest 10 percent	54	24	68	75	32	35	9
Establishment characteristics							
Goods-producing industries	33	16	41	45	14	25	3
Service-providing industries	32	16	43	47	23	21	4
Education and health services	33	24	51	57	34	21	5
Educational services	39	34	59	66	55	24	5
Elementary and secondary schools	35	36	54	62	54	21	4
Junior colleges, colleges, and universities	51	35	80	85	65	36	7
Health care and social assistance	29	18	46	52	22	20	5
Hospitals	48	35	80	86	33	39	8
Public administration	35	35	65	70	65	30	4

See footnotes at end of table.

Table 40. Financial benefits: Access, civilian workers,[1] March 2020—continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution[4]	Financial planning	Student loan repaym-ent
		Flexible benefits	Dependent care flexible spending account[2]	Healthcare flexible spending account[3]			
1 to 99 workers	21	9	25	28	13	11	3
1 to 49 workers	19	7	21	23	10	9	2
50 to 99 workers	29	14	37	43	21	17	4
100 workers or more	44	23	61	64	29	32	5
100 to 499 workers	39	17	51	53	22	30	4
500 workers or more	48	29	71	77	38	35	6
Geographic areas							
Northeast	26	11	42	48	24	21	4
New England	30	12	50	53	24	25	5
Middle Atlantic	25	11	40	46	24	20	3
South	32	20	41	44	20	23	4
South Atlantic	31	19	42	45	20	23	4
East South Central	31	22	39	40	23	24	6
West South Central	34	22	42	45	19	21	4
Midwest	36	17	45	48	21	23	3
East North Central	36	17	46	48	23	24	3
West North Central	37	16	45	47	17	22	3
West	35	12	43	46	20	20	3
Mountain	37	15	45	47	21	21	3
Pacific	34	11	42	46	20	19	3

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm for further explanation.
[2] Formerly referred to as Dependent care reimbursement account.
[3] Formerly referred to as Healthcare reimbursement account.
[4] Savings plans established by the employer on behalf of the employee, but with no employer contribution. These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees' contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.
[5] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 40. Standard errors for financial benefits: Access, civilian workers,[1] March 2020

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution[4]	Financial planning	Student loan repayment
		Flexible benefits	Dependent care flexible spending account[2]	Healthcare flexible spending account[3]			
All workers	0.7	0.4	0.7	0.8	0.5	0.7	0.2
Worker characteristics							
Management, professional, and related	1.1	0.8	1.1	1.2	0.9	0.9	0.5
Management, business, and financial	1.4	1.1	1.6	1.8	1.3	1.5	0.9
Professional and related	1.4	1.0	1.3	1.3	1.0	1.0	0.6
Teachers	1.4	1.5	1.6	1.5	1.3	1.4	0.6
Primary, secondary, and special education school teachers	1.9	1.8	2.1	1.9	1.7	1.3	0.6
Registered nurses	3.0	3.0	3.3	2.8	2.9	3.4	2.1
Service	1.2	0.6	1.0	1.2	0.9	1.1	0.6
Protective service	2.4	2.6	2.9	3.8	2.8	2.1	0.3
Sales and office	1.0	0.5	1.0	1.0	0.7	1.0	0.3
Sales and related	1.1	0.6	1.3	1.4	0.7	1.0	0.4
Office and administrative support	1.3	0.7	1.4	1.4	1.0	1.2	0.3
Natural resources, construction, and maintenance	1.2	1.0	1.2	1.4	1.0	1.2	0.4
Construction, extraction, farming, fishing, and forestry	1.8	1.2	1.7	2.0	1.6	1.6	0.6
Installation, maintenance, and repair	1.6	1.2	2.4	2.4	1.2	1.5	0.6
Production, transportation, and material moving	1.4	1.1	1.8	1.7	1.7	1.2	0.4
Production	1.7	1.4	2.0	2.1	2.4	2.0	0.7
Transportation and material moving	2.4	1.4	2.4	2.6	1.5	1.2	0.5
Full time	0.8	0.6	0.8	0.8	0.5	0.7	0.2
Part time	0.6	0.5	1.0	1.1	0.8	1.0	0.6
Union	1.3	0.9	1.5	1.2	1.3	1.2	0.4
Nonunion	0.8	0.4	0.7	0.9	0.5	0.7	0.2
Average wage within the following categories:[5]							
Lowest 25 percent	0.8	0.5	0.9	1.1	0.7	1.0	0.5
Lowest 10 percent	1.5	0.9	1.2	1.4	0.9	1.8	0.7
Second 25 percent	1.0	0.6	1.4	1.2	0.9	1.0	0.4
Third 25 percent	1.0	0.9	1.1	1.1	0.8	0.9	0.3
Highest 25 percent	1.3	0.8	1.0	1.1	1.0	1.1	0.6
Highest 10 percent	1.7	1.3	1.7	1.6	1.4	1.5	1.1
Establishment characteristics							
Goods-producing industries	1.1	1.2	1.7	1.7	1.2	1.6	0.3
Service-providing industries	0.9	0.5	0.8	0.9	0.5	0.7	0.3
Education and health services	1.4	1.2	2.1	2.2	1.6	1.4	0.5
Educational services	1.1	1.2	1.4	1.3	1.4	1.2	0.5
Elementary and secondary schools	1.8	1.4	1.7	1.4	1.5	1.1	0.5
Junior colleges, colleges, and universities	1.4	1.7	1.5	1.5	1.8	3.3	1.0
Health care and social assistance	2.1	1.8	3.2	3.2	2.0	2.2	0.7
Hospitals	2.9	3.1	2.8	2.2	2.7	2.3	1.2
Public administration	1.9	1.4	1.1	1.4	1.7	1.8	0.5

See footnotes at end of table.

Table 40. Standard errors for financial benefits: Access, civilian workers,[1] March 2020—continued

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution[4]	Financial planning	Student loan repaym-ent
		Flexible benefits	Dependent care flexible spending account[2]	Healthcare flexible spending account[3]			
1 to 99 workers	1.1	0.5	0.7	0.9	0.5	0.6	0.4
1 to 49 workers	1.2	0.5	0.8	0.9	0.5	0.7	0.5
50 to 99 workers	1.8	1.4	1.6	1.7	1.6	1.7	0.9
100 workers or more	1.1	0.7	1.2	1.2	0.9	1.0	0.3
100 to 499 workers	1.2	1.2	1.5	1.5	1.1	1.3	0.4
500 workers or more	1.6	1.2	1.6	1.6	1.4	1.4	0.6
Geographic areas							
Northeast	1.4	0.7	1.1	1.3	1.3	1.3	0.7
New England	1.9	1.0	1.8	2.3	1.9	3.0	2.3
Middle Atlantic	1.8	1.0	1.6	1.8	1.7	1.5	0.5
South	1.3	0.8	1.2	1.5	0.9	1.2	0.4
South Atlantic	1.9	1.0	1.6	2.2	0.9	1.9	0.5
East South Central	3.0	3.5	2.2	2.3	3.4	2.6	1.3
West South Central	1.9	1.1	2.2	2.4	1.8	1.6	0.6
Midwest	1.6	1.0	1.7	1.9	0.9	1.8	0.3
East North Central	1.9	1.0	2.2	2.5	1.2	2.5	0.4
West North Central	3.0	2.3	2.6	3.1	0.8	1.6	0.7
West	1.6	0.9	1.6	1.7	0.7	0.8	0.5
Mountain	2.7	1.7	3.1	3.1	0.9	1.5	0.8
Pacific	1.9	1.1	1.9	2.1	0.9	0.9	0.6

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm for further explanation.
[2] Formerly referred to as Dependent care reimbursement account.
[3] Formerly referred to as Healthcare reimbursement account.
[4] Savings plans established by the employer on behalf of the employee, but with no employer contribution. These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees' contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.
[5] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Health-related benefits: Access, civilian workers,[1] March 2020

(All workers = 100 percent)

Characteristics	Long-term care insurance[2]	Retiree healthcare benefits[3]	
		Under age 65	Age 65 and over
All workers	16	21	19
Worker characteristics			
Management, professional, and related	27	33	30
Management, business, and financial	32	30	28
Professional and related	25	34	31
Teachers	27	58	53
Primary, secondary, and special education school teachers	23	62	55
Registered nurses	27	26	22
Service	9	10	9
Protective service	18	43	41
Sales and office	15	18	17
Sales and related	9	9	8
Office and administrative support	18	23	22
Natural resources, construction, and maintenance	9	15	15
Construction, extraction, farming, fishing, and forestry	5	13	14
Installation, maintenance, and repair	13	17	15
Production, transportation, and material moving	11	19	17
Production	12	14	13
Transportation and material moving	10	23	21
Full time	20	25	23
Part time	6	6	6
Union	24	54	52
Nonunion	15	15	14
Average wage within the following categories:[4]			
Lowest 25 percent	6	5	5
Lowest 10 percent	3	2	2
Second 25 percent	13	16	15
Third 25 percent	20	26	24
Highest 25 percent	29	38	35
Highest 10 percent	33	38	35
Establishment characteristics			
Goods-producing industries	11	16	14
Service-providing industries	17	21	20
Education and health services	22	29	26
Educational services	29	59	53
Elementary and secondary schools	22	60	53
Junior colleges, colleges, and universities	50	68	65
Health care and social assistance	17	12	10
Hospitals	29	27	23
Public administration	28	72	70

See footnotes at end of table.

Table 41. Health-related benefits: Access, civilian workers,[1] March 2020—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	8	8	8
1 to 49 workers	7	6	6
50 to 99 workers	11	13	13
100 workers or more	25	33	30
100 to 499 workers	17	20	18
500 workers or more	33	47	43
Geographic areas			
Northeast	16	24	23
New England	16	23	23
Middle Atlantic	16	24	24
South	17	22	19
South Atlantic	18	19	17
East South Central	18	23	19
West South Central	16	25	23
Midwest	15	20	18
East North Central	15	20	19
West North Central	14	19	16
West	17	17	16
Mountain	20	17	16
Pacific	16	17	16

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 41. Standard errors for health-related benefits: Access, civilian workers,[1] March 2020

Characteristics	Long-term care insurance[2]	Retiree healthcare benefits[3]	
		Under age 65	Age 65 and over
All workers	0.5	0.4	0.4
Worker characteristics			
Management, professional, and related	0.9	0.9	0.9
Management, business, and financial	1.6	1.3	1.4
Professional and related	1.1	1.2	1.2
Teachers	1.5	1.9	1.9
Primary, secondary, and special education school teachers	1.6	2.2	2.2
Registered nurses	2.6	2.6	2.3
Service	1.0	0.5	0.6
Protective service	1.8	3.0	3.1
Sales and office	0.5	0.6	0.6
Sales and related	0.6	0.7	0.6
Office and administrative support	0.7	0.8	0.8
Natural resources, construction, and maintenance	0.8	1.1	0.9
Construction, extraction, farming, fishing, and forestry	1.0	1.6	1.2
Installation, maintenance, and repair	1.4	1.5	1.3
Production, transportation, and material moving	0.9	1.4	1.3
Production	1.2	1.5	1.2
Transportation and material moving	1.1	2.2	2.1
Full time	0.5	0.5	0.4
Part time	0.5	0.4	0.6
Union	1.0	1.7	1.6
Nonunion	0.5	0.4	0.4
Average wage within the following categories:[4]			
Lowest 25 percent	0.6	0.3	0.3
Lowest 10 percent	0.7	0.3	0.3
Second 25 percent	0.8	0.6	0.6
Third 25 percent	0.6	0.8	0.7
Highest 25 percent	1.0	1.0	1.0
Highest 10 percent	1.5	1.4	1.4
Establishment characteristics			
Goods-producing industries	0.9	1.0	0.8
Service-providing industries	0.5	0.5	0.5
Education and health services	1.4	1.2	1.2
Educational services	1.1	1.7	1.6
Elementary and secondary schools	1.5	1.9	2.1
Junior colleges, colleges, and universities	2.1	2.2	2.2
Health care and social assistance	2.1	0.9	1.1
Hospitals	2.1	2.7	2.6
Public administration	1.5	1.5	1.5

See footnotes at end of table.

Table 41. Standard errors for health-related benefits: Access, civilian workers,[1] March 2020—continued

Characteristics	Long-term care insurance[2]	Retiree healthcare benefits[3]	
		Under age 65	Age 65 and over
1 to 99 workers	0.5	0.4	0.4
1 to 49 workers	0.6	0.4	0.4
50 to 99 workers	1.1	0.9	0.9
100 workers or more	0.8	0.9	0.7
100 to 499 workers	0.9	0.8	0.7
500 workers or more	1.3	1.4	1.3
Geographic areas			
Northeast	0.9	0.7	0.9
New England	2.3	1.9	2.0
Middle Atlantic	1.0	0.7	1.0
South	0.9	0.9	0.7
South Atlantic	1.4	1.0	0.9
East South Central	1.5	2.4	1.8
West South Central	1.3	2.1	1.7
Midwest	0.9	0.9	0.7
East North Central	1.3	1.0	0.9
West North Central	1.3	1.6	1.5
West	0.9	0.8	0.9
Mountain	1.8	1.5	1.7
Pacific	0.9	1.0	1.1

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 42. Nonproduction bonuses: Access, civilian workers,[1] March 2020

(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	40	6	3	10	5	6	2	5	10
Worker characteristics									
Management, professional, and related	46	6	5	11	3	9	2	6	13
Management, business, and financial	58	9	7	17	4	7	2	9	17
Professional and related	41	5	4	9	3	10	3	5	12
Teachers	30	–	2	1	1	17	4	–	10
Primary, secondary, and special education school teachers	33	–	2	1	–	20	5	–	12
Registered nurses	42	–	6	3	–	9	2	11	15
Service	26	1	2	7	5	5	2	4	5
Protective service	42	1	5	4	2	15	9	–	12
Sales and office	42	9	3	9	7	5	2	6	8
Sales and related	35	13	1	7	6	2	1	5	5
Office and administrative support	46	7	4	11	7	7	2	6	10
Natural resources, construction, and maintenance	43	6	1	14	11	4	1	3	8
Construction, extraction, farming, fishing, and forestry	42	6	1	15	12	3	1	1	7
Installation, maintenance, and repair	44	6	2	13	10	5	1	6	10
Production, transportation, and material moving	41	7	1	9	6	4	1	5	15
Production	48	11	1	13	8	4	1	5	16
Transportation and material moving	35	4	1	6	5	5	1	5	14
Full time	45	7	4	11	6	7	2	6	12
Part time	22	4	1	5	4	2	1	3	3
Union	40	5	3	2	1	20	5	2	15
Nonunion	40	6	3	11	6	4	1	6	9
Average wage within the following categories:[4]									
Lowest 25 percent	26	5	1	6	5	2	1	4	4
Lowest 10 percent	18	1	1	6	4	–	–	3	3
Second 25 percent	41	5	2	11	8	4	2	5	11
Third 25 percent	45	7	4	11	6	8	2	5	13
Highest 25 percent	50	8	6	12	3	11	2	7	14
Highest 10 percent	55	9	7	14	3	13	2	8	16
Establishment characteristics									
Goods-producing industries	50	10	1	17	8	4	1	4	15
Service-providing industries	38	5	3	9	5	6	2	5	9
Education and health services	32	1	3	5	4	10	3	4	9
Educational services	28	–	2	1	1	16	4	([5])	8
Elementary and secondary schools	30	–	2	1	–	19	5	–	10
Junior colleges, colleges, and universities	26	–	5	–	–	13	4	1	4
Health care and social assistance	35	1	3	7	6	6	2	7	10
Hospitals	38	1	6	4	2	9	2	9	15
Public administration	46	–	6	2	1	23	10	–	14

See footnotes at end of table.

Table 42. Nonproduction bonuses: Access, civilian workers,[1] March 2020—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	37	3	2	13	8	4	1	4	6
1 to 49 workers	36	3	2	14	8	4	1	3	6
50 to 99 workers	39	3	2	10	8	5	2	7	9
100 workers or more	42	9	4	7	3	8	2	6	14
100 to 499 workers	43	10	3	7	4	6	2	7	11
500 workers or more	42	7	5	7	1	10	3	6	16
Geographic areas									
Northeast	41	4	3	11	4	11	2	5	10
New England	41	3	–	14	4	8	2	5	8
Middle Atlantic	41	4	3	10	4	12	1	5	10
South	42	7	3	11	8	3	2	5	11
South Atlantic	44	6	4	11	9	4	2	6	12
East South Central	39	8	2	8	9	2	3	3	11
West South Central	39	7	2	12	6	2	2	3	9
Midwest	40	7	2	8	5	6	2	7	12
East North Central	41	7	3	8	5	7	2	7	13
West North Central	38	7	2	7	5	4	2	8	9
West	35	5	4	8	4	7	1	4	8
Mountain	35	6	3	9	6	2	1	4	10
Pacific	34	5	4	7	3	9	1	4	7

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.
[5] Less than 0.5.

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

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

Table 42. Standard errors for nonproduction bonuses: Access, civilian workers,[1] March 2020

Characteristics	All nonproduction bonuses	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus[2]
All workers	0.8	0.2	0.3	0.4	0.4	0.3	0.1	0.3	0.4
Worker characteristics									
Management, professional, and related	1.2	0.4	0.6	0.7	0.4	0.5	0.2	0.5	0.8
Management, business, and financial	1.7	0.7	1.1	1.1	0.9	0.6	0.3	0.8	1.5
Professional and related	1.2	0.6	0.5	0.8	0.4	0.6	0.2	0.6	0.8
Teachers	1.5	–	0.4	0.3	0.6	1.2	0.4	–	1.0
Primary, secondary, and special education school teachers	1.9	–	0.5	0.4	–	1.8	0.7	–	1.4
Registered nurses	4.1	–	1.2	1.2	–	2.2	0.6	2.1	2.9
Service	1.6	0.3	0.5	0.9	0.7	0.6	0.4	0.6	0.7
Protective service	2.5	0.3	1.4	1.4	0.7	1.1	2.1	–	2.7
Sales and office	1.0	0.5	0.3	0.5	0.5	0.5	0.2	0.5	0.5
Sales and related	1.6	0.7	0.2	0.6	0.7	0.5	0.3	0.7	0.5
Office and administrative support	1.3	0.5	0.5	0.8	0.6	0.6	0.3	0.7	0.8
Natural resources, construction, and maintenance	1.7	0.8	0.3	1.1	1.4	0.5	0.3	0.5	1.2
Construction, extraction, farming, fishing, and forestry	3.4	1.3	0.3	1.7	2.4	0.5	0.4	0.5	1.9
Installation, maintenance, and repair	1.8	0.5	0.5	1.5	1.1	0.9	0.3	1.0	1.2
Production, transportation, and material moving	1.5	0.7	0.3	0.8	0.7	0.5	0.2	0.6	1.1
Production	1.7	1.2	0.5	1.2	0.9	0.8	0.3	0.9	1.3
Transportation and material moving	1.9	0.6	0.3	1.1	0.8	0.7	0.4	0.9	1.5
Full time	0.8	0.3	0.4	0.5	0.4	0.3	0.2	0.4	0.5
Part time	1.2	0.3	0.3	0.7	0.5	0.5	0.3	0.4	0.5
Union	1.4	0.6	0.4	0.4	0.2	1.0	0.4	0.3	1.0
Nonunion	0.9	0.3	0.4	0.5	0.4	0.3	0.2	0.4	0.5
Average wage within the following categories:[3]									
Lowest 25 percent	1.2	0.4	0.3	0.6	0.4	0.4	0.3	0.5	0.5
Lowest 10 percent	1.7	0.3	0.6	1.0	0.8	–	–	0.5	0.6
Second 25 percent	1.4	0.3	0.2	0.8	0.7	0.5	0.2	0.5	1.0
Third 25 percent	1.3	0.5	0.5	0.8	0.6	0.5	0.2	0.5	0.6
Highest 25 percent	1.3	0.5	0.7	0.7	0.5	0.6	0.2	0.5	0.6
Highest 10 percent	1.7	0.9	1.0	0.9	0.5	1.0	0.3	0.8	0.9
Establishment characteristics									
Goods-producing industries	1.4	0.9	0.4	0.9	0.9	0.5	0.3	0.7	1.0
Service-providing industries	0.9	0.2	0.4	0.5	0.4	0.3	0.2	0.4	0.4
Education and health services	1.7	0.1	0.3	1.0	0.7	0.7	0.4	0.6	0.9
Educational services	1.1	–	0.3	0.6	0.3	1.0	0.4	0.1	0.6
Elementary and secondary schools	1.4	–	0.3	0.3	–	1.5	0.7	–	0.7
Junior colleges, colleges, and universities	1.9	–	0.5	–	–	1.1	1.1	0.1	0.6
Health care and social assistance	2.8	0.2	0.5	1.6	1.1	0.9	0.6	1.0	1.4
Hospitals	2.9	0.6	1.0	0.8	0.4	1.4	0.6	1.3	2.7
Public administration	1.5	–	1.1	0.7	0.4	1.6	1.2	–	1.2

See footnotes at end of table.

Table 42. Standard errors for nonproduction bonuses: Access, civilian workers,[1] March 2020—continued

Characteristics	All nonproduction bonuses	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus[2]
1 to 99 workers	1.1	0.3	0.3	0.6	0.7	0.5	0.2	0.4	0.5
1 to 49 workers	1.2	0.4	0.4	0.8	0.8	0.5	0.3	0.3	0.5
50 to 99 workers	2.0	0.5	0.5	1.1	1.1	0.8	0.5	1.3	1.1
100 workers or more	1.0	0.4	0.4	0.4	0.3	0.4	0.2	0.4	0.6
100 to 499 workers	1.4	0.6	0.4	0.7	0.5	0.5	0.3	0.7	0.8
500 workers or more	1.3	0.5	0.7	0.7	0.3	0.6	0.3	0.6	1.0
Geographic areas									
Northeast	1.8	0.2	0.9	1.0	0.5	0.6	0.2	0.4	0.6
New England	4.1	0.3	–	3.1	0.6	0.6	0.2	0.7	1.2
Middle Atlantic	1.9	0.2	1.1	0.8	0.6	0.8	0.3	0.5	0.7
South	1.5	0.5	0.7	0.9	0.8	0.4	0.3	0.5	0.7
South Atlantic	2.6	0.6	1.3	1.2	1.3	0.7	0.3	0.9	1.2
East South Central	1.3	1.8	0.8	1.3	0.8	0.4	0.9	1.0	1.3
West South Central	1.8	0.7	0.6	1.6	1.0	0.2	0.5	0.5	0.9
Midwest	1.6	0.6	0.4	0.7	0.7	0.5	0.2	0.7	1.0
East North Central	2.0	0.7	0.5	0.9	0.9	0.7	0.2	0.8	1.3
West North Central	2.2	1.3	0.3	0.9	0.9	0.8	0.3	1.5	1.4
West	1.8	0.4	0.4	0.6	0.8	0.9	0.4	0.8	0.8
Mountain	1.9	0.7	0.7	1.3	2.2	0.7	0.3	1.3	1.2
Pacific	2.4	0.5	0.4	0.7	0.5	1.3	0.6	1.0	1.0

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm for further explanation.
[2] Includes all other bonuses provided to employees and not published separately.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 43. Unmarried domestic partner benefits: Access[1], civilian workers,[2] March 2020

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	16	16	44	41
Worker characteristics				
Management, professional, and related	27	26	58	54
Management, business, and financial	23	24	66	61
Professional and related	29	28	55	50
Teachers	48	47	46	42
Primary, secondary, and special education school teachers	56	55	48	45
Registered nurses	24	23	54	51
Service	10	9	26	26
Protective service	33	33	41	38
Sales and office	13	13	45	42
Sales and related	6	5	35	33
Office and administrative support	18	17	51	48
Natural resources, construction, and maintenance	12	11	39	36
Construction, extraction, farming, fishing, and forestry	11	10	36	35
Installation, maintenance, and repair	13	12	42	37
Production, transportation, and material moving	11	11	39	35
Production	8	5	36	32
Transportation and material moving	15	15	41	38
Full time	19	19	51	47
Part time	7	7	19	18
Union	48	44	66	59
Nonunion	11	11	40	38
Average wage within the following categories:[3]				
Lowest 25 percent	5	5	21	21
Lowest 10 percent	2	2	14	14
Second 25 percent	12	11	42	40
Third 25 percent	19	19	51	47
Highest 25 percent	32	31	65	59
Highest 10 percent	33	31	74	66
Establishment characteristics				
Goods-producing industries	10	8	42	40
Service-providing industries	17	17	44	41
Education and health services	27	26	46	44
Educational services	49	48	48	43
Elementary and secondary schools	56	55	46	42
Junior colleges, colleges, and universities	42	42	57	50
Health care and social assistance	13	12	45	44
Hospitals	28	27	61	56
Public administration	55	55	51	46

See footnotes at end of table.

Table 43. Unmarried domestic partner benefits: Access[1], civilian workers,[2] March 2020—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	7	7	31	30
1 to 49 workers	5	5	26	25
50 to 99 workers	14	13	43	43
100 workers or more	25	24	56	51
100 to 499 workers	17	16	50	47
500 workers or more	34	33	63	56
Geographic areas				
Northeast	21	21	50	47
New England	15	15	47	44
Middle Atlantic	23	23	51	48
South	15	15	34	32
South Atlantic	13	13	34	31
East South Central	15	14	31	29
West South Central	17	18	37	36
Midwest	11	10	36	31
East North Central	11	9	37	31
West North Central	12	11	32	31
West	20	20	61	59
Mountain	17	17	53	49
Pacific	21	21	64	63

[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 the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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. Standard errors for unmarried domestic partner benefits: Access[1], civilian workers,[2] March 2020

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	0.4	0.4	0.9	0.9
Worker characteristics				
Management, professional, and related	1.0	0.9	1.1	1.2
Management, business, and financial	1.7	1.4	1.3	2.0
Professional and related	1.1	1.1	1.3	1.2
Teachers	2.2	2.3	1.8	1.7
Primary, secondary, and special education school teachers	2.7	2.8	1.9	1.8
Registered nurses	2.6	2.7	2.7	2.3
Service	0.6	0.6	1.6	1.7
Protective service	2.5	2.6	2.9	2.9
Sales and office	0.5	0.5	1.1	1.0
Sales and related	0.5	0.5	1.2	1.1
Office and administrative support	0.7	0.7	1.3	1.2
Natural resources, construction, and maintenance	0.9	1.0	1.9	1.9
Construction, extraction, farming, fishing, and forestry	1.5	1.5	2.5	2.5
Installation, maintenance, and repair	1.0	1.3	2.5	2.3
Production, transportation, and material moving	1.0	1.0	1.5	1.3
Production	0.8	0.6	1.8	1.5
Transportation and material moving	1.7	1.9	2.2	2.0
Full time	0.5	0.5	0.9	0.8
Part time	0.6	0.6	1.4	1.4
Union	1.5	1.6	1.4	1.5
Nonunion	0.4	0.4	0.9	0.9
Average wage within the following categories:[3]				
Lowest 25 percent	0.4	0.4	1.1	1.1
Lowest 10 percent	0.4	0.5	2.2	2.3
Second 25 percent	0.6	0.5	1.3	1.3
Third 25 percent	0.6	0.7	1.1	1.1
Highest 25 percent	1.1	1.0	1.1	1.2
Highest 10 percent	1.8	1.7	1.2	1.8
Establishment characteristics				
Goods-producing industries	0.7	0.7	1.5	1.3
Service-providing industries	0.5	0.5	1.0	1.0
Education and health services	1.2	1.2	1.6	1.6
Educational services	1.9	1.9	1.6	1.4
Elementary and secondary schools	2.4	2.3	1.9	1.8
Junior colleges, colleges, and universities	1.9	1.9	2.2	2.4
Health care and social assistance	1.2	1.4	2.3	2.5
Hospitals	2.8	3.0	2.7	2.8
Public administration	1.0	1.2	1.8	1.8

See footnotes at end of table.

Table 43. Standard errors for unmarried domestic partner benefits: Access[1], civilian workers,[2] March 2020—continued

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
1 to 99 workers	0.4	0.5	1.1	1.0
1 to 49 workers	0.5	0.6	1.1	1.1
50 to 99 workers	1.0	1.0	2.1	2.1
100 workers or more	0.8	0.8	1.3	1.2
100 to 499 workers	0.9	0.8	1.6	1.5
500 workers or more	1.2	1.2	1.7	1.6
Geographic areas				
Northeast	1.0	1.0	1.2	1.3
New England	2.3	2.3	3.2	3.4
Middle Atlantic	1.0	1.0	1.4	1.5
South	0.7	0.8	2.0	2.0
South Atlantic	0.7	0.8	3.4	3.2
East South Central	1.8	1.7	2.6	2.3
West South Central	1.9	2.2	2.2	2.7
Midwest	0.7	0.7	1.0	0.9
East North Central	0.8	0.8	1.1	1.0
West North Central	1.1	1.3	1.8	1.6
West	0.9	1.0	1.7	1.5
Mountain	1.4	1.4	2.2	1.8
Pacific	1.2	1.3	2.3	2.0

[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 the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 44. Medical care benefit combinations: Access, civilian workers,[1] March 2020

(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	7	21	58	14	1	27
Worker characteristics								
Management, professional, and related	82	5	4	8	78	10	1	11
Management, business, and financial	87	7	1	4	83	11	([2])	5
Professional and related	80	5	5	10	76	9	1	14
Teachers	85	1	3	10	77	10	1	13
Primary, secondary, and special education school teachers	96	–	–	2	84	12	–	–
Registered nurses	86	3	4	7	83	–	–	9
Service	38	12	8	42	33	17	1	49
Protective service	73	7	7	12	63	–	–	19
Sales and office	61	7	13	18	54	14	2	29
Sales and related	46	7	24	23	37	16	3	44
Office and administrative support	70	7	7	15	65	13	2	20
Natural resources, construction, and maintenance	61	15	4	21	55	20	1	24
Construction, extraction, farming, fishing, and forestry	55	18	5	23	47	25	([2])	27
Installation, maintenance, and repair	67	11	2	20	64	–	–	21
Production, transportation, and material moving	66	11	5	18	63	14	1	22
Production	70	11	3	17	68	13	1	18
Transportation and material moving	62	11	6	20	59	14	1	26
Full time	77	10	3	10	73	14	1	12
Part time	18	5	22	55	11	11	3	74
Union	92	3	2	2	85	11	1	4
Nonunion	59	10	8	24	54	14	1	30
Average wage within the following categories:[3]								
Lowest 25 percent	30	11	15	44	26	15	2	57
Lowest 10 percent	16	11	16	57	13	14	1	71
Second 25 percent	63	10	6	20	57	17	1	25
Third 25 percent	79	9	4	8	75	14	1	11
Highest 25 percent	88	5	2	5	84	9	1	6
Highest 10 percent	90	5	2	3	87	7	1	5
Establishment characteristics								
Goods-producing industries	73	12	3	12	69	17	1	14
Service-providing industries	62	8	8	22	57	13	1	29
Education and health services	71	7	7	15	66	12	2	20
Educational services	84	2	4	10	77	10	1	13
Elementary and secondary schools	87	2	4	8	77	11	1	11
Junior colleges, colleges, and universities	88	1	3	8	85	4	1	10
Health care and social assistance	64	10	8	18	60	13	2	24
Hospitals	90	1	4	5	87	–	–	7
Public administration	90	1	2	8	84	7	1	9

See footnotes at end of table.

Table 44. Medical care benefit combinations: Access, civilian workers,[1] March 2020—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	24	48	1	27	53	19	7	21
Worker characteristics								
Management, professional, and related	38	50	1	11	68	20	3	9
Management, business, and financial	33	62	([2])	5	81	13	1	4
Professional and related	41	44	1	14	63	23	4	11
Teachers	73	14	2	11	40	46	1	12
Primary, secondary, and special education school teachers	89	7	–	–	35	62	–	–
Registered nurses	42	47	–	–	77	12	3	7
Service	14	36	1	49	29	21	8	43
Protective service	55	25	2	18	40	41	7	13
Sales and office	18	50	1	30	55	14	13	18
Sales and related	8	45	1	45	44	9	24	23
Office and administrative support	25	53	1	21	62	16	7	15
Natural resources, construction, and maintenance	22	53	([2])	25	51	24	3	21
Construction, extraction, farming, fishing, and forestry	25	48	([2])	27	43	30	4	23
Installation, maintenance, and repair	–	58	–	22	60	18	2	20
Production, transportation, and material moving	20	57	1	22	58	19	4	19
Production	–	63	–	19	67	14	3	17
Transportation and material moving	22	51	1	25	50	23	6	21
Full time	30	58	([2])	12	66	22	3	10
Part time	7	16	3	74	14	9	20	57
Union	77	18	2	3	47	48	1	4
Nonunion	16	53	1	31	54	14	8	24
Average wage within the following categories:[3]								
Lowest 25 percent	6	35	2	57	27	14	15	44
Lowest 10 percent	2	25	1	72	15	13	16	57
Second 25 percent	18	56	1	25	55	18	5	21
Third 25 percent	31	57	([2])	11	67	21	3	8
Highest 25 percent	46	47	1	6	71	22	2	5
Highest 10 percent	44	50	1	5	78	17	1	4
Establishment characteristics								
Goods-producing industries	20	65	([2])	14	70	16	3	12
Service-providing industries	25	45	1	29	51	19	7	23
Education and health services	38	40	2	20	51	27	5	16
Educational services	71	16	3	11	40	46	2	12
Elementary and secondary schools	82	6	3	8	29	59	1	10
Junior colleges, colleges, and universities	57	32	2	9	67	22	1	9
Health care and social assistance	18	55	1	25	58	16	8	19
Hospitals	45	46	2	7	80	11	3	6
Public administration	86	5	1	8	36	54	1	9

See footnotes at end of table.

Table 44. Medical care benefit combinations: Access, civilian workers,[1] March 2020—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	32	41	17	2	41
1 to 49 workers	40	12	10	38	35	17	2	47
50 to 99 workers	63	14	9	15	59	18	1	22
100 workers or more	81	5	5	9	76	11	1	13
100 to 499 workers	75	7	7	12	69	13	1	17
500 workers or more	87	4	2	7	83	8	1	8
Geographic areas								
Northeast	62	9	8	21	57	15	1	27
New England	65	10	7	18	64	–	–	24
Middle Atlantic	61	9	8	22	54	16	1	28
South	61	9	7	23	57	13	1	28
South Atlantic	63	8	7	22	57	14	1	28
East South Central	59	10	9	22	56	14	3	28
West South Central	60	10	6	23	58	13	1	29
Midwest	65	8	8	19	61	12	2	26
East North Central	65	8	9	19	62	11	2	26
West North Central	66	7	7	20	59	14	1	26
West	66	9	6	19	60	16	1	24
Mountain	67	8	7	18	63	12	1	25
Pacific	65	10	5	19	58	18	1	23

See footnotes at end of table.

Table 44. Medical care benefit combinations: Access, civilian workers,[1] March 2020—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	11	47	1	42	40	17	10	33
1 to 49 workers	8	43	1	48	36	15	10	38
50 to 99 workers	20	57	1	23	53	24	8	15
100 workers or more	37	49	1	12	66	20	4	10
100 to 499 workers	23	59	2	16	64	18	6	12
500 workers or more	52	39	1	8	69	22	2	7
Geographic areas								
Northeast	28	43	2	27	51	21	7	22
New England	27	48	1	24	53	21	7	19
Middle Atlantic	29	41	2	28	50	21	7	23
South	23	47	1	29	53	18	7	23
South Atlantic	23	48	1	29	57	14	7	22
East South Central	–	45	–	30	50	19	8	23
West South Central	23	48	1	29	47	23	6	24
Midwest	23	49	1	26	57	16	8	20
East North Central	25	48	1	26	57	15	8	19
West North Central	21	52	1	26	56	17	6	21
West	23	52	1	24	54	22	5	19
Mountain	–	52	–	24	55	19	6	20
Pacific	24	52	1	24	53	23	5	19

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 44. Standard errors for medical care benefit combinations: Access, civilian workers,[1] March 2020

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	0.8	0.5	0.4	0.6	0.8	0.6	0.1	0.6
Worker characteristics								
Management, professional, and related	0.9	0.5	0.6	0.6	1.1	0.7	0.2	0.7
Management, business, and financial	1.0	0.7	0.3	0.7	1.4	1.2	0.1	0.7
Professional and related	1.2	0.6	0.8	0.8	1.3	0.8	0.3	1.1
Teachers	1.1	0.3	0.6	1.0	1.6	1.1	0.1	1.2
Primary, secondary, and special education school teachers	0.6	–	–	0.7	1.6	1.5	–	–
Registered nurses	1.9	0.9	1.2	1.4	2.2	–	–	1.3
Service	1.4	1.6	1.1	1.7	1.4	1.6	0.2	1.6
Protective service	3.6	2.4	2.3	2.0	2.6	–	–	2.7
Sales and office	1.0	0.5	0.8	0.8	1.0	0.7	0.4	0.8
Sales and related	1.3	0.8	1.3	1.5	1.2	1.1	0.6	1.3
Office and administrative support	1.3	0.7	0.9	0.8	1.3	0.8	0.5	1.0
Natural resources, construction, and maintenance	1.8	1.6	0.7	1.3	1.5	1.2	0.2	1.4
Construction, extraction, farming, fishing, and forestry	2.7	2.8	1.1	2.2	2.4	2.2	0.2	2.2
Installation, maintenance, and repair	2.1	1.3	0.6	2.2	2.1	–	–	2.0
Production, transportation, and material moving	1.5	0.9	0.5	1.2	1.4	0.9	0.2	1.3
Production	2.2	1.3	0.5	1.9	2.3	1.3	0.3	1.9
Transportation and material moving	2.1	1.1	0.7	1.6	1.9	1.0	0.3	1.9
Full time	0.8	0.6	0.3	0.5	0.7	0.6	0.1	0.5
Part time	1.0	1.2	1.2	1.5	0.9	1.4	0.4	1.4
Union	0.6	0.5	0.3	0.3	1.1	1.1	0.2	0.5
Nonunion	0.9	0.6	0.4	0.6	0.9	0.6	0.1	0.7
Average wage within the following categories:[2]								
Lowest 25 percent	1.1	1.1	0.8	1.2	1.1	1.2	0.3	1.1
Lowest 10 percent	1.6	2.3	1.4	2.7	1.8	2.5	0.3	2.6
Second 25 percent	1.4	1.1	0.8	1.0	1.5	1.3	0.2	1.2
Third 25 percent	0.9	0.7	0.6	0.6	0.9	0.6	0.4	0.7
Highest 25 percent	0.8	0.4	0.3	0.6	0.8	0.5	0.1	0.7
Highest 10 percent	1.0	0.7	0.2	0.7	1.1	0.8	0.1	0.7
Establishment characteristics								
Goods-producing industries	1.4	1.1	0.4	1.0	1.4	1.1	0.2	1.1
Service-providing industries	0.8	0.6	0.4	0.7	0.9	0.6	0.1	0.7
Education and health services	2.1	1.5	1.1	1.4	2.0	1.4	0.4	1.3
Educational services	1.0	0.3	0.5	0.8	1.3	0.8	0.2	0.7
Elementary and secondary schools	0.9	0.3	0.7	0.6	1.5	1.1	0.2	0.8
Junior colleges, colleges, and universities	1.3	0.4	0.7	1.0	1.5	0.7	0.4	1.2
Health care and social assistance	3.2	2.4	1.7	2.1	3.0	2.1	0.6	2.0
Hospitals	1.2	0.3	1.0	0.9	1.5	–	–	1.1
Public administration	0.9	0.2	0.3	0.7	1.2	1.1	0.2	0.7

See footnotes at end of table.

Table 44. Standard errors for medical care benefit combinations: Access, civilian workers,[1] March 2020—continued

Characteristics	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
	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
All workers	0.5	0.7	0.1	0.6	0.8	0.6	0.4	0.6
Worker characteristics								
Management, professional, and related	0.9	1.2	0.2	0.8	1.1	0.7	0.5	0.6
Management, business, and financial	1.3	1.6	0.1	0.7	1.0	0.7	0.3	0.7
Professional and related	1.1	1.6	0.2	1.1	1.5	1.0	0.8	0.8
Teachers	1.3	1.1	0.4	1.1	1.6	1.3	0.6	1.1
Primary, secondary, and special education school teachers	1.3	1.4	–	–	1.6	1.5	–	–
Registered nurses	3.0	3.2	–	–	2.2	1.5	1.2	1.4
Service	0.7	1.5	0.3	1.6	1.3	1.7	1.0	1.7
Protective service	4.1	3.3	0.6	2.9	3.0	2.6	2.3	1.9
Sales and office	0.7	0.8	0.2	0.9	1.0	0.6	0.8	0.8
Sales and related	0.6	1.3	0.3	1.3	1.3	0.8	1.3	1.5
Office and administrative support	0.8	1.0	0.2	1.1	1.3	0.8	0.9	0.8
Natural resources, construction, and maintenance	1.4	1.8	0.1	1.4	1.7	1.8	0.7	1.3
Construction, extraction, farming, fishing, and forestry	2.4	2.6	0.1	2.3	2.4	2.9	1.1	2.1
Installation, maintenance, and repair	–	2.1	–	2.2	2.2	1.7	0.6	2.2
Production, transportation, and material moving	1.3	1.7	0.2	1.3	1.6	1.1	0.5	1.2
Production	–	1.9	–	1.9	2.3	1.4	0.5	1.9
Transportation and material moving	2.2	2.2	0.3	1.9	1.9	1.7	0.7	1.7
Full time	0.6	0.7	0.1	0.5	0.8	0.7	0.3	0.5
Part time	0.5	1.4	0.3	1.4	0.9	1.3	1.1	1.5
Union	1.3	1.4	0.2	0.4	1.5	1.4	0.2	0.4
Nonunion	0.5	0.7	0.1	0.7	0.9	0.6	0.4	0.7
Average wage within the following categories:[2]								
Lowest 25 percent	0.3	1.1	0.2	1.1	1.1	1.1	0.8	1.2
Lowest 10 percent	0.2	2.5	0.3	2.5	1.6	2.3	1.4	2.7
Second 25 percent	0.7	1.3	0.4	1.2	1.5	1.3	0.7	1.0
Third 25 percent	0.9	1.0	0.1	0.8	1.0	0.8	0.6	0.6
Highest 25 percent	1.1	1.2	0.1	0.7	1.0	0.8	0.3	0.6
Highest 10 percent	1.7	1.8	0.2	0.8	1.3	1.1	0.3	0.7
Establishment characteristics								
Goods-producing industries	1.4	2.0	0.1	1.2	1.5	1.2	0.4	1.0
Service-providing industries	0.6	0.7	0.1	0.7	0.9	0.7	0.4	0.7
Education and health services	1.4	1.4	0.4	1.3	2.3	1.8	1.0	1.4
Educational services	1.3	0.7	0.3	0.8	1.0	1.0	0.4	0.8
Elementary and secondary schools	1.2	0.7	0.5	0.6	1.1	1.2	0.4	0.8
Junior colleges, colleges, and universities	1.8	1.2	0.7	1.1	2.0	1.7	0.5	1.0
Health care and social assistance	1.8	2.1	0.6	2.0	3.6	2.9	1.6	2.1
Hospitals	3.7	3.4	0.8	1.1	1.9	1.4	1.0	0.9
Public administration	1.0	0.8	0.3	0.8	1.3	1.2	0.2	0.8

See footnotes at end of table.

Table 44. Standard errors for medical care benefit combinations: Access, civilian workers,[1] March 2020—continued

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	1.0	0.7	0.7	1.1	1.1	1.0	0.2	1.2
1 to 49 workers	1.2	0.8	0.9	1.2	1.1	1.1	0.3	1.3
50 to 99 workers	1.8	1.3	1.0	1.7	2.1	1.7	0.3	2.1
100 workers or more	1.1	0.7	0.3	0.6	1.2	0.8	0.1	0.7
100 to 499 workers	1.4	0.8	0.4	1.0	1.5	1.0	0.2	1.1
500 workers or more	1.4	1.2	0.3	0.7	1.4	1.3	0.2	0.7
Geographic areas								
Northeast	1.7	1.5	0.7	1.2	2.0	1.3	0.4	1.1
New England	2.8	1.2	1.6	2.5	2.6	–	–	2.5
Middle Atlantic	2.0	2.0	0.9	1.3	2.7	1.8	0.4	1.3
South	1.4	0.9	0.7	1.1	1.5	0.9	0.2	1.2
South Atlantic	1.5	0.7	1.1	1.7	2.1	1.4	0.2	1.6
East South Central	1.7	2.6	1.0	2.6	2.5	1.1	0.7	3.3
West South Central	3.4	2.1	1.3	1.7	2.8	1.8	0.2	2.3
Midwest	1.6	1.0	0.7	1.1	1.7	1.5	0.3	1.3
East North Central	2.0	1.3	1.0	1.2	1.9	1.7	0.5	1.4
West North Central	2.5	1.6	0.9	2.5	3.6	2.9	0.2	2.8
West	1.3	0.9	0.7	0.7	1.2	0.9	0.2	0.9
Mountain	2.2	1.5	1.7	1.2	1.6	0.8	0.4	1.7
Pacific	1.6	1.0	0.7	0.8	1.6	1.3	0.2	1.1

See footnotes at end of table.

Table 44. Standard errors for medical care benefit combinations: Access, civilian workers,[1] March 2020—continued

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	0.5	1.2	0.2	1.2	1.1	0.8	0.7	1.1
1 to 49 workers	0.6	1.4	0.2	1.2	1.2	0.9	0.8	1.2
50 to 99 workers	1.2	2.1	0.2	1.9	1.7	1.3	1.0	1.7
100 workers or more	0.9	0.9	0.2	0.7	1.2	0.9	0.3	0.6
100 to 499 workers	1.0	1.4	0.2	1.1	1.4	1.0	0.4	1.1
500 workers or more	1.3	1.3	0.2	0.7	1.7	1.4	0.3	0.7
Geographic areas								
Northeast	1.0	1.3	0.2	1.2	2.1	2.0	0.7	1.2
New England	2.3	2.4	0.4	2.3	2.6	1.2	1.5	2.4
Middle Atlantic	1.2	1.7	0.2	1.4	2.7	2.6	0.9	1.3
South	0.9	1.2	0.1	1.2	1.3	0.9	0.7	1.1
South Atlantic	1.2	1.5	0.1	1.5	1.6	0.8	1.1	1.7
East South Central	–	3.3	–	3.6	2.0	3.8	1.2	2.4
West South Central	1.9	2.2	0.1	2.2	2.9	2.0	1.4	1.7
Midwest	0.9	1.3	0.3	1.3	1.7	1.2	0.7	1.2
East North Central	1.0	1.3	0.4	1.4	2.3	1.6	1.0	1.3
West North Central	1.8	3.3	0.2	2.7	2.4	1.4	0.8	2.5
West	1.2	1.6	0.4	0.9	1.6	1.2	0.7	0.8
Mountain	–	3.3	–	1.0	3.0	2.2	1.2	1.8
Pacific	1.4	1.8	0.2	1.2	1.9	1.4	0.8	0.8

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 45. Paid leave combinations: Access, civilian workers,[1] March 2020

(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	42	45	68	72	80	86	85
Worker characteristics							
Management, professional, and related	53	63	77	77	94	95	92
Management, business, and financial	65	66	94	94	96	98	97
Professional and related	48	62	70	69	93	94	90
Teachers	11	64	17	14	92	92	78
Primary, secondary, and special education school teachers	10	79	15	10	99	99	87
Registered nurses	70	73	89	89	96	96	95
Service	26	27	53	52	64	71	69
Protective service	40	40	78	79	86	91	87
Sales and office	49	47	74	78	80	86	88
Sales and related	40	38	59	64	69	77	82
Office and administrative support	54	53	82	85	87	92	92
Natural resources, construction, and maintenance	35	33	65	76	74	86	87
Construction, extraction, farming, fishing, and forestry	26	24	53	63	65	80	80
Installation, maintenance, and repair	45	42	79	89	84	93	94
Production, transportation, and material moving	39	37	68	82	77	90	90
Production	40	36	70	88	77	93	94
Transportation and material moving	39	38	67	76	77	87	86
Full time	50	54	80	84	89	95	94
Part time	17	17	30	32	49	57	56
Union	48	61	72	73	95	96	92
Nonunion	42	42	68	72	78	84	84
Average wage within the following categories:[3]							
Lowest 25 percent	23	23	43	48	55	66	67
Lowest 10 percent	12	12	26	31	35	48	53
Second 25 percent	45	45	75	78	84	90	89
Third 25 percent	53	54	84	88	91	96	95
Highest 25 percent	54	64	78	79	95	97	94
Highest 10 percent	56	63	81	81	96	97	93
Establishment characteristics							
Goods-producing industries	39	37	71	86	79	92	93
Service-providing industries	43	46	68	69	80	85	84
Education and health services	44	58	67	65	88	90	88
Educational services	23	61	40	36	92	92	83
Elementary and secondary schools	18	72	26	22	94	94	84
Junior colleges, colleges, and universities	37	44	69	69	93	93	88
Health care and social assistance	56	56	83	83	86	89	91
Hospitals	71	71	93	93	96	96	95
Public administration	53	53	90	90	93	93	92

See footnotes at end of table.

Table 45. Paid leave combinations: Access, civilian workers,[1] March 2020—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	34	35	60	64	71	79	80
1 to 49 workers	31	32	58	63	68	77	77
50 to 99 workers	41	45	65	68	79	86	87
100 workers or more	51	55	77	79	89	92	91
100 to 499 workers	49	51	75	78	86	91	90
500 workers or more	53	59	79	81	92	94	92
Geographic areas							
Northeast	50	53	69	71	84	88	86
New England	49	53	69	71	85	89	85
Middle Atlantic	50	52	69	71	84	88	86
South	40	43	65	71	74	82	85
South Atlantic	40	42	66	71	74	82	84
East South Central	39	41	61	73	72	83	86
West South Central	41	45	65	70	76	83	84
Midwest	45	47	66	71	76	84	85
East North Central	46	47	66	72	76	83	84
West North Central	43	47	66	71	76	85	86
West	38	40	75	75	89	92	86
Mountain	45	48	71	73	78	83	87
Pacific	35	37	77	75	94	96	86

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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. Standard errors for paid leave combinations: Access, civilian workers,[1] March 2020

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	0.7	0.7	0.8	0.7	0.7	0.6	0.6
Worker characteristics							
Management, professional, and related	1.1	1.0	0.8	0.8	0.5	0.5	0.4
Management, business, and financial	1.3	1.3	0.7	0.7	0.6	0.6	0.6
Professional and related	1.5	1.3	1.1	1.2	0.6	0.6	0.5
Teachers	1.7	1.5	1.7	1.5	1.1	1.2	1.3
Primary, secondary, and special education school teachers	2.2	1.2	2.4	2.2	0.4	0.4	1.0
Registered nurses	2.9	2.6	1.6	1.7	0.7	0.7	0.8
Service	1.4	1.4	1.7	1.8	1.8	1.6	1.8
Protective service	2.6	2.9	3.3	2.9	2.3	1.8	2.7
Sales and office	1.1	1.1	1.0	1.0	0.9	1.0	0.9
Sales and related	1.4	1.3	1.4	1.5	1.2	1.3	1.4
Office and administrative support	1.5	1.5	1.1	1.0	1.1	1.0	0.9
Natural resources, construction, and maintenance	1.7	1.8	1.7	2.0	1.7	1.6	1.4
Construction, extraction, farming, fishing, and forestry	2.3	2.4	3.1	3.3	3.1	2.7	2.6
Installation, maintenance, and repair	2.3	2.4	1.5	0.9	1.5	0.8	0.7
Production, transportation, and material moving	1.4	1.4	1.4	1.0	1.3	0.9	1.0
Production	2.0	2.0	1.8	1.4	1.6	1.1	1.1
Transportation and material moving	1.8	1.8	2.0	1.3	1.9	1.5	1.5
Full time	0.7	0.7	0.6	0.6	0.5	0.4	0.4
Part time	1.1	1.1	1.3	1.2	1.5	1.5	1.7
Union	1.3	1.3	1.2	1.2	0.6	0.6	0.7
Nonunion	0.8	0.8	0.8	0.8	0.8	0.7	0.7
Average wage within the following categories:[3]							
Lowest 25 percent	1.1	1.1	1.4	1.4	1.5	1.3	1.4
Lowest 10 percent	1.4	1.4	1.8	2.3	2.0	2.4	2.8
Second 25 percent	1.1	1.1	1.2	1.1	1.0	0.9	1.0
Third 25 percent	1.2	1.2	0.8	0.7	0.6	0.4	0.4
Highest 25 percent	1.2	1.1	0.8	0.8	0.6	0.4	0.4
Highest 10 percent	1.8	1.8	1.1	1.2	0.6	0.4	0.6
Establishment characteristics							
Goods-producing industries	1.5	1.5	1.3	1.3	1.4	1.1	0.9
Service-providing industries	0.8	0.8	0.9	0.8	0.8	0.7	0.7
Education and health services	1.8	1.9	1.7	1.6	2.0	1.6	1.3
Educational services	0.9	1.0	0.8	0.6	0.9	0.9	0.8
Elementary and secondary schools	1.2	0.9	1.3	1.1	0.5	0.5	0.8
Junior colleges, colleges, and universities	1.9	2.1	1.5	1.4	1.0	1.0	1.0
Health care and social assistance	2.9	2.9	2.9	2.8	3.1	2.5	2.1
Hospitals	2.7	2.7	0.9	1.0	0.7	0.7	0.9
Public administration	2.2	2.2	1.0	1.0	0.8	0.9	0.7

See footnotes at end of table.

Table 45. Standard errors for paid leave combinations: Access, civilian workers,[1] March 2020—continued

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	0.9	0.9	1.0	1.0	1.1	1.0	1.0
1 to 49 workers	1.1	1.1	1.1	1.1	1.3	1.2	1.2
50 to 99 workers	1.8	1.8	1.9	1.7	1.7	1.3	1.4
100 workers or more	0.9	1.0	1.0	0.9	0.9	0.8	0.7
100 to 499 workers	1.4	1.4	1.2	1.2	1.1	1.1	0.9
500 workers or more	1.4	1.4	1.4	1.2	1.3	1.1	1.1
Geographic areas							
Northeast	1.5	1.5	1.3	1.2	1.4	1.1	1.0
New England	3.1	2.8	2.5	2.4	2.5	2.3	2.1
Middle Atlantic	1.7	1.7	1.5	1.3	1.7	1.4	1.2
South	1.3	1.3	1.6	1.6	1.6	1.4	1.4
South Atlantic	1.7	1.8	2.1	2.1	1.8	1.7	1.7
East South Central	2.4	2.2	2.4	1.7	1.9	1.4	1.7
West South Central	2.5	2.8	3.7	3.6	4.2	3.1	3.2
Midwest	1.5	1.4	1.2	1.2	0.9	0.7	0.7
East North Central	1.9	1.8	1.6	1.3	1.1	1.0	1.0
West North Central	2.0	2.2	1.6	2.4	1.3	1.0	1.1
West	1.3	1.3	1.3	1.4	0.9	0.7	1.1
Mountain	1.9	1.7	2.8	2.2	2.6	2.2	1.2
Pacific	1.8	1.7	1.3	1.7	0.7	0.4	1.5

[1] Includes workers in private industry and state and local government. See the Handbook of Methods:National Compensation Measures at www.bls.gov/opub/hom/ncs/home.htm 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 2020.

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 1. Establishments offering retirement and healthcare benefits: private industry workers, March 2020

(All establishments = 100 percent)

Characteristics	Retirement benefits			Healthcare benefits
	All plans[1]	Defined benefit	Defined contribution	
All establishments	50	10	45	55
Establishment characteristics				
Goods-producing industries	44	8	42	53
Construction	40	10	38	47
Manufacturing	49	5	49	63
Service-providing industries	50	10	46	55
Trade, transportation, and utilities	55	6	55	65
Wholesale trade	73	7	73	87
Retail trade	46	4	46	52
Transportation and warehousing	57	5	56	72
Utilities	92	62	92	100
Information	48	–	48	58
Financial activities	59	23	58	63
Finance and insurance	73	35	72	76
Credit intermediation and related activities	87	45	87	98
Insurance carriers and related activities	54	23	52	51
Real estate and rental and leasing	38	–	38	44
Professional and business services	46	2	46	55
Professional and technical services	54	–	54	63
Administrative and waste services	29	–	28	36
Education and health services	63	–	45	55
Educational services	49	–	46	60
Junior colleges, colleges, and universities	94	–	93	93
Health care and social assistance	64	–	45	54
Leisure and hospitality	27	1	27	40
Accommodation and food services	27	–	27	38
Other services	30	–	25	38
1 to 99 workers	48	9	43	53
1 to 49 workers	46	9	42	52
50 to 99 workers	78	10	76	87
100 workers or more	90	21	88	96
100 to 499 workers	88	20	87	96
500 workers or more	94	–	94	97

See footnotes at end of table.

Table 1. Establishments offering retirement and healthcare benefits: private industry workers, March 2020—continued

(All establishments = 100 percent)

Characteristics	Retirement benefits			Healthcare benefits
	All plans[1]	Defined benefit	Defined contribution	
Geographic areas				
Northeast	43	8	42	54
New England	49	–	49	61
Middle Atlantic	41	8	40	52
South	47	–	40	52
South Atlantic	57	–	46	59
East South Central	34	5	34	43
West South Central	35	–	33	43
Midwest	59	8	59	61
East North Central	55	6	55	56
West North Central	67	–	66	69
West	52	–	45	55
Mountain	57	–	40	45
Pacific	50	–	48	61

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

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

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

Table 1. Standard errors for establishments offering retirement and healthcare benefits: private industry workers, March 2020

Characteristics	Retirement benefits			Healthcare benefits
	All plans[1]	Defined benefit	Defined contribution	
All establishments	2.2	2.4	2.3	2.7
Establishment characteristics				
Goods-producing industries	3.2	1.4	3.2	3.7
Construction	4.1	2.0	4.0	3.8
Manufacturing	5.0	1.1	4.9	5.8
Service-providing industries	2.5	2.7	2.6	3.0
Trade, transportation, and utilities	2.6	0.9	2.6	2.4
Wholesale trade	5.1	1.6	5.1	3.3
Retail trade	3.1	0.8	3.1	2.9
Transportation and warehousing	6.9	1.2	6.8	6.7
Utilities	8.3	17.6	8.3	0.0
Information	9.1	–	9.1	9.5
Financial activities	4.4	2.3	4.3	3.6
Finance and insurance	3.5	3.0	3.5	3.9
Credit intermediation and related activities	5.8	3.2	5.8	1.7
Insurance carriers and related activities	6.9	6.4	6.8	7.5
Real estate and rental and leasing	7.3	–	7.3	6.7
Professional and business services	5.2	0.6	5.2	7.0
Professional and technical services	6.0	–	6.0	7.7
Administrative and waste services	6.3	–	6.3	6.7
Education and health services	7.3	–	8.0	9.8
Educational services	8.3	–	7.3	8.9
Junior colleges, colleges, and universities	6.1	–	6.2	6.2
Health care and social assistance	7.7	–	8.6	10.4
Leisure and hospitality	4.3	0.3	4.3	4.7
Accommodation and food services	4.8	–	4.8	5.3
Other services	6.9	–	6.1	8.3
1 to 99 workers	2.3	2.5	2.3	2.8
1 to 49 workers	2.4	2.6	2.3	2.9
50 to 99 workers	3.3	1.2	3.2	3.3
100 workers or more	1.4	2.1	1.5	0.9
100 to 499 workers	1.4	1.7	1.5	1.0
500 workers or more	2.5	–	2.7	1.6

See footnotes at end of table.

Table 1. Standard errors for establishments offering retirement and healthcare benefits: private industry workers, March 2020—continued

Characteristics	Retirement benefits			Healthcare benefits
	All plans[1]	Defined benefit	Defined contribution	
Geographic areas				
Northeast	3.8	1.0	3.8	5.9
New England	11.4	–	11.4	11.1
Middle Atlantic	3.7	1.3	3.6	7.1
South	4.4	–	4.2	5.0
South Atlantic	6.7	–	7.4	7.7
East South Central	7.4	1.3	7.5	9.7
West South Central	4.3	–	4.6	4.8
Midwest	3.2	1.2	3.2	4.1
East North Central	4.6	0.3	4.7	6.1
West North Central	3.0	–	3.0	4.4
West	4.5	–	4.6	4.1
Mountain	9.6	–	10.2	8.1
Pacific	4.4	–	4.2	3.6

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

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

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

Table 2. Retirement benefits: Access, participation, and take-up rates,[1] private industry workers, March 2020

(All workers = 100 percent)

Characteristics	All retirement benefits[2]			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	67	51	76	15	11	74	64	47	74
Worker characteristics									
Management, professional, and related	84	71	85	22	16	72	82	68	83
Management, business, and financial	88	79	89	25	19	78	87	76	87
Professional and related	82	67	82	21	14	69	80	64	80
Service	41	25	61	6	5	84	37	22	58
Protective service	65	48	75	–	–	–	63	46	73
Sales and office	73	52	71	14	9	63	71	49	70
Sales and related	70	42	60	9	5	52	69	40	59
Office and administrative support	75	59	78	17	11	66	73	56	76
Natural resources, construction, and maintenance	61	48	78	18	17	94	55	41	73
Construction, extraction, farming, fishing, and forestry	56	44	79	20	19	98	48	35	72
Installation, maintenance, and repair	67	51	77	15	14	89	63	47	74
Production, transportation, and material moving	70	54	77	18	14	79	64	47	74
Production	72	58	80	17	13	80	70	54	78
Transportation and material moving	68	49	73	19	15	78	59	40	69
Full time	77	61	80	18	14	76	73	57	78
Part time	39	20	52	7	5	64	36	17	49
Union	91	82	89	64	54	85	61	51	83
Nonunion	65	48	74	11	8	69	64	47	73
Average wage within the following categories:[3]									
Lowest 25 percent	42	22	52	4	2	59	41	21	51
Lowest 10 percent	29	14	48	1	1	59	29	14	47
Second 25 percent	67	48	72	12	8	71	62	44	71
Third 25 percent	79	64	81	18	14	76	75	59	78
Highest 25 percent	88	78	89	31	24	77	84	72	86
Highest 10 percent	90	81	90	32	24	74	88	78	88
Establishment characteristics									
Goods-producing industries	76	62	81	20	16	84	73	57	79
Construction	59	46	78	15	15	99	52	38	73
Manufacturing	84	70	83	22	17	77	83	67	81
Service-providing industries	65	49	75	14	10	72	62	45	72
Trade, transportation, and utilities	76	51	67	16	11	72	69	44	64
Wholesale trade	80	65	81	9	6	70	79	62	79
Retail trade	72	40	56	10	6	58	67	36	53
Transportation and warehousing	79	63	79	31	25	79	64	47	74
Utilities	94	92	97	70	65	93	93	81	87

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,[1] private industry workers, March 2020—continued

(All workers = 100 percent)

Characteristics	All retirement benefits[2]			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	76	71	94	23	20	87	76	69	91
Financial activities	84	75	90	37	26	69	84	73	87
Finance and insurance	93	85	92	48	33	69	92	82	89
Credit intermediation and related activities	95	86	91	50	32	63	94	84	89
Insurance carriers and related activities	90	83	91	46	37	81	90	79	88
Real estate and rental and leasing	59	48	80	8	6	81	59	46	79
Professional and business services	65	54	83	12	8	67	64	52	81
Professional and technical services	82	69	84	12	7	61	82	68	83
Administrative and waste services	38	27	71	4	3	69	36	25	70
Education and health services	70	54	77	15	11	72	66	49	74
Educational services	70	61	87	16	13	83	65	55	86
Junior colleges, colleges, and universities	89	82	92	17	13	75	88	80	92
Health care and social assistance	71	53	75	15	11	71	67	48	73
Leisure and hospitality	33	16	49	2	2	96	32	15	46
Accommodation and food services	33	15	44	2	2	95	31	13	41
Other services	46	32	71	6	5	85	44	30	68
1 to 99 workers	53	37	69	7	5	79	51	35	67
1 to 49 workers	49	34	69	6	4	79	47	32	68
50 to 99 workers	69	46	68	10	8	79	66	43	65
100 workers or more	83	67	81	25	18	73	78	61	78
100 to 499 workers	80	60	76	15	12	76	76	56	74
500 workers or more	88	77	88	39	28	72	82	69	85
Geographic areas									
Northeast	66	54	81	21	16	79	62	48	78
New England	70	56	79	20	16	76	66	51	78
Middle Atlantic	65	53	82	21	17	79	60	47	78
South	64	45	71	12	9	71	63	43	69
South Atlantic	67	47	71	13	9	66	65	44	69
East South Central	62	42	68	12	9	75	62	41	66
West South Central	60	44	72	10	8	80	59	42	71
Midwest	71	55	77	16	12	77	68	51	76
East North Central	71	56	78	18	14	78	68	52	76
West North Central	70	52	75	11	8	73	68	50	74
West	69	53	77	15	10	71	64	48	75
Mountain	72	55	77	15	10	66	66	50	75
Pacific	68	52	78	14	11	73	63	47	75

[1] The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation.
[2] Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 2. Standard errors for retirement benefits: Access, participation, and take-up rates,[1] private industry workers, March 2020

Characteristics	All retirement benefits[2]			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.8	0.8	0.6	0.6	0.5	1.3	0.9	0.8	0.6
Worker characteristics									
Management, professional, and related	1.0	1.3	1.0	1.0	0.9	1.9	1.1	1.3	1.0
Management, business, and financial	1.1	1.2	0.7	1.4	1.3	2.5	1.2	1.3	0.8
Professional and related	1.4	1.6	1.4	1.2	1.1	2.7	1.5	1.6	1.3
Service	1.9	1.4	2.4	0.7	0.6	3.1	2.0	1.3	2.4
Protective service	5.3	4.6	5.4	–	–	–	5.1	4.9	5.9
Sales and office	1.0	1.0	0.8	0.8	0.5	2.0	1.0	1.0	0.7
Sales and related	1.8	1.4	1.4	0.7	0.4	3.3	1.8	1.5	1.5
Office and administrative support	1.2	1.3	0.9	0.9	0.7	2.1	1.2	1.2	0.9
Natural resources, construction, and maintenance	2.0	1.9	1.7	1.4	1.4	1.3	2.0	1.7	1.9
Construction, extraction, farming, fishing, and forestry	3.2	2.8	2.3	2.4	2.4	0.9	3.1	2.2	2.4
Installation, maintenance, and repair	2.3	2.4	2.3	1.5	1.4	2.5	2.5	2.5	2.3
Production, transportation, and material moving	1.5	1.2	0.9	1.3	1.1	1.5	1.5	1.2	0.9
Production	2.3	1.8	0.9	1.1	1.0	1.9	2.4	1.8	0.9
Transportation and material moving	1.9	2.1	1.7	2.3	1.8	2.6	1.9	1.8	1.6
Full time	0.8	0.8	0.6	0.7	0.6	1.4	0.9	0.8	0.5
Part time	1.5	0.9	1.7	0.6	0.5	2.9	1.5	0.9	1.8
Union	1.1	1.2	0.9	2.5	2.3	1.6	2.5	2.2	1.5
Nonunion	0.9	0.8	0.7	0.5	0.4	1.8	1.0	0.8	0.7
Average wage within the following categories:[3]									
Lowest 25 percent	1.6	1.0	1.6	0.3	0.2	3.3	1.6	1.0	1.6
Lowest 10 percent	2.6	1.4	3.0	0.3	0.2	9.1	2.5	1.3	3.1
Second 25 percent	1.4	1.2	1.1	0.9	0.8	2.5	1.6	1.3	1.1
Third 25 percent	1.1	1.1	0.8	0.9	0.8	1.9	1.1	1.1	0.8
Highest 25 percent	0.9	1.1	0.7	1.2	1.1	1.5	1.1	1.3	0.8
Highest 10 percent	1.2	1.5	1.1	2.0	1.5	2.0	1.3	1.6	1.2
Establishment characteristics									
Goods-producing industries	1.5	1.2	0.9	1.4	1.2	1.4	1.5	1.2	0.9
Construction	2.6	2.4	2.9	2.0	2.0	0.9	2.7	1.8	2.9
Manufacturing	1.4	1.2	0.7	1.5	1.2	1.3	1.4	1.2	0.8
Service-providing industries	1.0	0.9	0.7	0.6	0.5	1.5	1.1	0.9	0.7
Trade, transportation, and utilities	1.2	1.2	0.9	1.3	0.9	1.6	1.4	1.2	0.9
Wholesale trade	2.6	2.7	1.5	1.5	1.1	4.0	2.6	2.8	1.5
Retail trade	1.0	1.0	1.1	0.9	0.6	2.6	1.1	1.1	1.2
Transportation and warehousing	3.2	3.2	1.9	3.9	3.0	2.4	3.8	3.3	2.1
Utilities	4.2	3.8	0.7	4.9	4.6	1.5	4.4	3.7	1.3

See footnotes at end of table.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,[1] private industry workers, March 2020—continued

Characteristics	All retirement benefits[2]			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	3.2	3.1	0.8	2.8	2.5	2.3	3.2	3.0	1.1
Financial activities	1.7	1.6	0.9	1.7	1.3	1.7	1.7	1.6	0.9
Finance and insurance	0.9	0.7	0.8	1.9	1.4	1.9	1.0	0.9	0.8
Credit intermediation and related activities	1.2	1.1	0.7	2.6	2.0	3.0	1.3	1.3	0.8
Insurance carriers and related activities	1.7	1.6	1.3	3.0	2.6	2.3	1.8	1.8	1.2
Real estate and rental and leasing	5.1	4.5	3.5	2.2	1.9	12.1	4.8	4.3	3.5
Professional and business services	2.5	2.5	2.0	1.4	1.0	4.2	2.5	2.5	2.1
Professional and technical services	2.7	3.0	2.8	2.5	2.0	7.6	2.7	3.1	2.8
Administrative and waste services	3.4	2.7	3.4	1.3	1.1	12.6	3.3	2.5	3.6
Education and health services	3.1	2.5	1.4	1.7	1.5	4.5	3.6	2.7	1.4
Educational services	3.5	3.8	2.5	2.4	2.2	3.2	2.5	2.5	2.6
Junior colleges, colleges, and universities	1.9	1.9	0.8	1.4	1.0	3.6	1.8	1.8	0.9
Health care and social assistance	3.5	2.8	1.6	1.9	1.6	5.2	4.1	3.1	1.5
Leisure and hospitality	2.5	1.8	4.0	0.5	0.5	4.6	2.6	1.8	4.1
Accommodation and food services	2.7	1.7	4.0	0.6	0.6	5.0	2.8	1.7	4.0
Other services	4.4	2.7	3.0	2.1	1.9	7.5	4.4	2.7	3.0
1 to 99 workers	1.2	0.9	1.1	0.5	0.5	2.6	1.2	0.9	1.2
1 to 49 workers	1.3	1.0	1.5	0.6	0.6	2.5	1.3	1.1	1.5
50 to 99 workers	1.8	1.5	1.7	1.1	0.9	5.9	1.9	1.5	1.7
100 workers or more	1.3	1.3	0.7	1.0	0.8	1.4	1.5	1.3	0.7
100 to 499 workers	1.5	1.4	0.8	0.9	0.8	2.2	1.5	1.4	0.8
500 workers or more	2.0	1.9	0.7	1.7	1.4	1.8	2.4	2.0	0.8
Geographic areas									
Northeast	2.1	2.0	1.6	1.1	1.0	2.2	2.7	2.3	1.5
New England	3.4	4.0	4.3	2.8	2.2	6.1	2.9	3.8	4.8
Middle Atlantic	2.5	2.2	1.3	1.2	1.2	2.2	3.3	2.5	1.0
South	1.7	1.2	0.9	0.9	0.7	2.6	1.8	1.2	0.8
South Atlantic	2.1	1.5	1.4	1.3	1.1	4.1	2.2	1.6	1.3
East South Central	2.1	1.5	1.7	1.4	0.7	3.5	2.3	1.7	1.8
West South Central	3.9	2.7	1.1	1.5	1.3	2.9	4.0	2.7	1.2
Midwest	1.5	1.7	1.2	1.1	0.9	2.6	1.6	1.8	1.3
East North Central	1.8	2.2	1.4	1.3	1.1	3.1	2.0	2.3	1.4
West North Central	2.8	2.5	2.3	2.1	1.5	4.0	2.6	2.9	2.6
West	1.1	1.3	1.5	1.4	1.1	2.9	1.4	1.5	1.5
Mountain	2.4	2.1	1.8	3.2	2.5	5.0	3.6	2.8	1.7
Pacific	1.2	1.7	2.1	1.5	1.2	3.7	1.3	1.7	2.1

[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 defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 3. Retirement benefit combinations: Access, private industry workers, March 2020

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	12	3	52
Worker characteristics			
Management, professional, and related	21	1	62
Management, business, and financial	24	1	63
Professional and related	19	2	61
Service	2	4	35
Protective service	–	–	55
Sales and office	12	2	59
Sales and related	7	2	61
Office and administrative support	15	3	58
Natural resources, construction, and maintenance	12	6	44
Construction, extraction, farming, fishing, and forestry	12	8	37
Installation, maintenance, and repair	12	4	52
Production, transportation, and material moving	12	6	52
Production	14	2	56
Transportation and material moving	10	9	48
Full time	15	3	58
Part time	4	4	32
Union	34	30	27
Nonunion	10	1	54
Average wage within the following categories:[1]			
Lowest 25 percent	2	1	39
Lowest 10 percent	1	1	28
Second 25 percent	8	4	55
Third 25 percent	15	4	61
Highest 25 percent	27	4	57
Highest 10 percent	30	2	58
Establishment characteristics			
Goods-producing industries	16	3	56
Construction	7	8	44
Manufacturing	21	1	63
Service-providing industries	11	3	51
Trade, transportation, and utilities	9	6	60
Wholesale trade	8	1	71
Retail trade	5	5	62
Transportation and warehousing	16	15	48
Utilities	68	–	25
Information	23	–	53
Financial activities	37	([2])	47
Finance and insurance	47	–	45

See footnotes at end of table.

Table 3. Retirement benefit combinations: Access, private industry workers, March 2020—continued

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
Credit intermediation and related activities	50	–	45
Insurance carriers and related activities	45	–	45
Real estate and rental and leasing	7	–	52
Professional and business services	11	1	53
Professional and technical services	12	–	70
Administrative and waste services	2	2	34
Education and health services	11	4	55
Educational services	10	5	54
Junior colleges, colleges, and universities	15	2	73
Health care and social assistance	11	4	55
Leisure and hospitality	–	2	31
Accommodation and food services	–	2	31
Other services	5	1	39
1 to 99 workers	5	2	46
1 to 49 workers	4	1	43
50 to 99 workers	7	3	58
100 workers or more	20	5	58
100 to 499 workers	11	4	65
500 workers or more	33	6	49
Geographic areas			
Northeast	16	5	45
New England	17	4	50
Middle Atlantic	16	5	44
South	11	2	52
South Atlantic	11	2	53
East South Central	12	1	50
West South Central	9	–	50
Midwest	13	3	55
East North Central	15	3	53
West North Central	9	–	58
West	10	5	54
Mountain	10	5	57
Pacific	10	5	53

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.
[2] Less than 0.5.

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

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

Table 3. Standard errors for retirement benefit combinations: Access, private industry workers, March 2020

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	0.5	0.3	0.9
Worker characteristics			
Management, professional, and related	1.0	0.3	1.5
Management, business, and financial	1.4	0.2	2.0
Professional and related	1.1	0.4	1.8
Service	0.4	0.7	1.8
Protective service	–	–	4.4
Sales and office	0.7	0.3	1.0
Sales and related	0.7	0.3	1.7
Office and administrative support	0.8	0.4	1.2
Natural resources, construction, and maintenance	1.1	0.9	1.9
Construction, extraction, farming, fishing, and forestry	1.6	1.6	2.8
Installation, maintenance, and repair	1.3	0.8	2.3
Production, transportation, and material moving	0.8	0.8	1.6
Production	1.0	0.4	2.1
Transportation and material moving	1.3	1.5	2.1
Full time	0.6	0.3	1.0
Part time	0.4	0.6	1.4
Union	2.1	2.4	2.6
Nonunion	0.5	0.2	0.9
Average wage within the following categories:[1]			
Lowest 25 percent	0.3	0.3	1.6
Lowest 10 percent	0.2	0.2	2.5
Second 25 percent	0.6	0.7	1.6
Third 25 percent	0.9	0.4	1.2
Highest 25 percent	1.1	0.6	1.5
Highest 10 percent	1.9	0.6	2.4
Establishment characteristics			
Goods-producing industries	1.2	0.6	1.8
Construction	1.3	1.5	2.7
Manufacturing	1.5	0.4	1.9
Service-providing industries	0.6	0.3	1.0
Trade, transportation, and utilities	0.9	0.7	1.4
Wholesale trade	1.4	0.5	2.7
Retail trade	0.6	0.8	1.3
Transportation and warehousing	2.9	2.4	3.8
Utilities	5.2	–	4.3
Information	2.7	–	3.5
Financial activities	1.7	0.2	1.5
Finance and insurance	2.0	–	2.0

See footnotes at end of table.

Table 3. Standard errors for retirement benefit combinations: Access, private industry workers, March 2020—continued

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
Credit intermediation and related activities	2.8	–	2.3
Insurance carriers and related activities	3.1	–	3.4
Real estate and rental and leasing	2.0	–	4.9
Professional and business services	1.4	0.4	3.0
Professional and technical services	2.5	–	4.6
Administrative and waste services	0.9	0.8	3.1
Education and health services	1.7	1.2	2.8
Educational services	0.9	2.0	2.3
Junior colleges, colleges, and universities	1.3	0.5	1.7
Health care and social assistance	1.9	1.3	3.2
Leisure and hospitality	–	0.5	2.6
Accommodation and food services	–	0.5	2.9
Other services	2.0	0.7	4.6
1 to 99 workers	0.4	0.3	1.2
1 to 49 workers	0.4	0.4	1.4
50 to 99 workers	1.0	0.6	2.0
100 workers or more	1.0	0.5	1.5
100 to 499 workers	0.8	0.5	1.6
500 workers or more	1.9	0.9	2.1
Geographic areas			
Northeast	1.5	0.8	1.7
New England	2.9	1.0	2.7
Middle Atlantic	1.5	1.1	2.5
South	0.8	0.3	1.7
South Atlantic	1.3	0.4	2.1
East South Central	1.5	0.2	3.1
West South Central	1.0	–	3.8
Midwest	0.9	0.5	1.7
East North Central	1.2	0.6	2.1
West North Central	1.2	–	2.8
West	0.8	0.9	1.8
Mountain	1.6	2.1	4.2
Pacific	0.9	0.9	1.8

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 5. Defined benefit retirement plans: Open, soft and hard frozen plans, private industry workers, March 2020

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

Characteristics	Open plans[1]	Soft frozen[2]		Hard frozen[3]
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	57	23	4	16
Worker characteristics				
Management, professional, and related	47	26	6	21
Management, business, and financial	48	21	4	26
Professional and related	46	29	7	18
Service	83	–	–	5
Protective service	77	–	–	–
Sales and office	48	25	4	24
Sales and related	46	18	4	32
Office and administrative support	48	26	4	21
Natural resources, construction, and maintenance	83	12	1	5
Construction, extraction, farming, fishing, and forestry	91	6	–	–
Installation, maintenance, and repair	69	21	–	–
Production, transportation, and material moving	56	29	5	9
Production	36	39	7	17
Transportation and material moving	73	21	4	3
Full time	56	23	–	–
Part time	72	21	–	–
Union	76	18	1	5
Nonunion	45	27	6	22
Average wage within the following categories:[4]				
Lowest 25 percent	67	22	–	–
Lowest 10 percent	65	–	–	–
Second 25 percent	60	20	5	15
Third 25 percent	56	26	4	14
Highest 25 percent	55	23	4	18
Highest 10 percent	49	25	5	20
Establishment characteristics				
Goods-producing industries	52	25	9	13
Construction	97	–	–	2
Manufacturing	29	39	13	19
Service-providing industries	59	22	–	–
Trade, transportation, and utilities	67	28	–	–
Wholesale trade	65	24	–	–
Retail trade	68	24	–	8
Transportation and warehousing	68	30	–	–
Utilities	60	35	2	3
Information	27	44	–	29
Financial activities	38	–	–	38
Finance and insurance	35	–	–	39
Credit intermediation and related activities	19	–	2	–
Insurance carriers and related activities	56	28	3	14
Real estate and rental and leasing	73	–	–	–

See footnotes at end of table.

Table 5. Defined benefit retirement plans: Open, soft and hard frozen plans, private industry workers, March 2020—continued

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

Characteristics	Open plans[1]	Soft frozen[2]		Hard frozen[3]
		All participants still accruing benefits	Some participants still accruing benefits	
Professional and business services	59	12	6	23
Professional and technical services	66	–	–	–
Administrative and waste services	85	–	–	–
Education and health services	68	21	3	8
Educational services	61	35	–	–
Junior colleges, colleges, and universities	51	40	–	–
Health care and social assistance	69	19	3	9
Leisure and hospitality	98	–	–	–
Accommodation and food services	97	–	–	–
Other services	90	–	–	–
1 to 99 workers	70	15	3	12
1 to 49 workers	69	14	2	15
50 to 99 workers	73	17	4	6
100 workers or more	53	26	5	17
100 to 499 workers	58	26	4	11
500 workers or more	50	26	5	20
Geographic areas				
Northeast	61	19	3	17
New England	63	15	1	21
Middle Atlantic	61	20	4	15
South	51	27	7	16
South Atlantic	57	21	5	16
East South Central	38	35	17	10
West South Central	45	33	4	18
Midwest	52	28	4	17
East North Central	51	29	3	16
West North Central	55	22	5	19
West	67	18	3	12
Mountain	61	21	–	–
Pacific	69	16	3	12

[1] Plans open to new participants.
[2] New employees are not allowed in the plan. Benefit accruals may continue for existing participants.
[3] Participants in these plans stop accruing benefits on the date the plan is frozen. The benefit the employee receives is calculated as of the day the plan was frozen.
[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 5. Standard errors for defined benefit retirement plans: Open, soft and hard frozen plans, private industry workers, March 2020

Characteristics	Open plans[1]	Soft frozen[2]		Hard frozen[3]
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	1.7	1.2	0.6	1.0
Worker characteristics				
Management, professional, and related	3.2	2.0	1.0	1.9
Management, business, and financial	4.2	2.4	1.0	2.2
Professional and related	3.6	2.4	1.4	2.2
Service	5.2	–	–	1.2
Protective service	14.1	–	–	–
Sales and office	2.6	1.7	0.8	2.5
Sales and related	5.5	2.1	1.6	5.5
Office and administrative support	2.7	1.9	0.9	2.3
Natural resources, construction, and maintenance	2.0	1.5	0.4	1.0
Construction, extraction, farming, fishing, and forestry	1.3	1.3	–	–
Installation, maintenance, and repair	3.8	3.1	–	–
Production, transportation, and material moving	3.6	3.0	1.3	1.6
Production	3.4	3.6	1.6	2.7
Transportation and material moving	4.7	4.4	1.7	0.8
Full time	1.8	1.3	–	–
Part time	4.4	4.4	–	–
Union	2.2	1.9	0.3	0.8
Nonunion	2.5	1.6	0.9	1.7
Average wage within the following categories:[4]				
Lowest 25 percent	3.8	2.6	–	–
Lowest 10 percent	9.1	–	–	–
Second 25 percent	4.5	3.1	1.2	2.6
Third 25 percent	2.0	1.9	0.7	1.4
Highest 25 percent	2.4	1.7	0.7	1.3
Highest 10 percent	3.1	2.4	1.2	2.0
Establishment characteristics				
Goods-producing industries	3.0	2.4	1.4	1.5
Construction	1.2	–	–	0.8
Manufacturing	2.2	2.6	2.0	2.3
Service-providing industries	2.0	1.4	–	–
Trade, transportation, and utilities	2.5	2.2	–	–
Wholesale trade	8.3	5.5	–	–
Retail trade	3.3	2.5	–	2.2
Transportation and warehousing	3.8	4.0	–	–
Utilities	5.6	5.5	0.7	1.2
Information	3.6	4.6	–	4.9
Financial activities	2.3	–	–	2.6
Finance and insurance	2.3	–	–	2.8
Credit intermediation and related activities	2.4	–	0.6	–
Insurance carriers and related activities	3.6	2.6	1.3	2.3
Real estate and rental and leasing	11.2	–	–	–

See footnotes at end of table.

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard frozen plans, private industry workers, March 2020—continued

Characteristics	Open plans[1]	Soft frozen[2]		Hard frozen[3]
		All participants still accruing benefits	Some participants still accruing benefits	
Professional and business services	6.4	3.5	2.6	4.0
Professional and technical services	10.8	–	–	–
Administrative and waste services	8.6	–	–	–
Education and health services	3.8	3.2	1.2	1.5
Educational services	5.9	5.5	–	–
Junior colleges, colleges, and universities	3.9	3.5	–	–
Health care and social assistance	4.2	3.6	1.4	1.8
Leisure and hospitality	2.4	–	–	–
Accommodation and food services	2.7	–	–	–
Other services	5.2	–	–	–
1 to 99 workers	2.8	1.9	0.7	1.4
1 to 49 workers	3.4	2.0	0.8	2.3
50 to 99 workers	5.3	4.7	1.8	1.7
100 workers or more	2.1	1.4	0.7	1.4
100 to 499 workers	3.3	2.9	1.0	1.7
500 workers or more	2.6	1.9	0.9	1.9
Geographic areas				
Northeast	3.8	2.5	1.3	1.9
New England	3.0	3.3	0.6	4.8
Middle Atlantic	5.2	3.1	1.7	2.2
South	3.1	2.1	1.2	2.1
South Atlantic	4.2	2.3	1.5	3.1
East South Central	9.4	5.2	4.6	2.4
West South Central	5.7	4.6	1.8	4.1
Midwest	3.5	2.4	1.0	2.5
East North Central	3.9	2.8	1.1	3.0
West North Central	7.5	3.7	2.1	3.5
West	2.8	2.3	0.8	1.5
Mountain	6.7	6.1	–	–
Pacific	3.0	2.2	0.9	1.7

[1] Plans open to new participants.
[2] New employees are not allowed in the plan. Benefit accruals may continue for existing participants.
[3] Participants in these plans stop accruing benefits on the date the plan is frozen. The benefit the employee receives is calculated as of the day the plan was frozen.
[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 6. Defined benefit frozen retirement plans:[1] Selected attributes, private industry workers, March 2020

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits[2]		
	1 year	2 to 5 years	Greater than 5 years
All workers	–	–	87
Worker characteristics			
Management, professional, and related	–	–	86
Management, business, and financial	–	–	81
Professional and related	–	–	89
Service	–	–	89
Protective service	–	–	92
Sales and office	–	–	85
Sales and related	–	–	97
Office and administrative support	–	–	82
Natural resources, construction, and maintenance	–	9	91
Construction, extraction, farming, fishing, and forestry	–	–	99
Installation, maintenance, and repair	–	–	88
Production, transportation, and material moving	–	–	90
Production	–	–	89
Transportation and material moving	–	–	92
Full time	–	–	87
Part time	–	15	85
Union	–	–	91
Nonunion	–	–	86
Average wage within the following categories:[3]			
Lowest 25 percent	–	–	93
Lowest 10 percent	–	–	90
Second 25 percent	–	–	84
Third 25 percent	–	–	88
Highest 25 percent	–	–	86
Highest 10 percent	–	–	87
Establishment characteristics			
Goods-producing industries	–	7	93
Construction	–	–	100
Manufacturing	–	7	93
Service-providing industries	–	–	85
Trade, transportation, and utilities	–	10	90
Wholesale trade	–	–	97
Retail trade	–	–	100

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:[1] Selected attributes, private industry workers, March 2020—continued

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits[2]		
	1 year	2 to 5 years	Greater than 5 years
Transportation and warehousing	–	15	85
Utilities	–	18	82
Information	–	–	99
Financial activities	–	–	73
Finance and insurance	–	–	73
Credit intermediation and related activities	–	35	65
Insurance carriers and related activities	–	–	88
Real estate and rental and leasing	–	–	100
Professional and business services	–	–	86
Professional and technical services	–	–	100
Administrative and waste services	–	–	100
Education and health services	–	–	88
Educational services	–	–	86
Junior colleges, colleges, and universities	–	–	75
Health care and social assistance	–	–	88
Other services	–	–	100
1 to 99 workers	–	–	84
1 to 49 workers	–	18	82
50 to 99 workers	–	–	89
100 workers or more	–	–	87
100 to 499 workers	–	–	91
500 workers or more	–	–	86
Geographic areas			
Northeast	–	12	88
New England	–	–	92
Middle Atlantic	–	13	87
South	–	–	92
South Atlantic	–	4	96
East South Central	–	–	95
West South Central	–	–	85
Midwest	–	–	79
East North Central	–	–	78
West North Central	–	–	82
West	–	–	88
Mountain	–	–	94
Pacific	–	–	85

[1] Plans closed to new workers or plans that cease accruals for some or all plan participants.
[2] The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2019 are included in the "1 year" column. Those frozen between 2015 and 2018 are included in the "2 to 5 years" column and plans frozen before 2015 are included in the "Greater than 5 years" column.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Standard errors for defined benefit frozen retirement plans:[1] Selected attributes, private industry workers, March 2020

Characteristics	Time since plan closed to new workers or stopped accruing benefits[2]		
	1 year	2 to 5 years	Greater than 5 years
All workers	–	–	2.4
Worker characteristics			
Management, professional, and related	–	–	3.9
Management, business, and financial	–	–	4.5
Professional and related	–	–	3.8
Service	–	–	3.7
Protective service	–	–	8.0
Sales and office	–	–	2.6
Sales and related	–	–	1.3
Office and administrative support	–	–	3.0
Natural resources, construction, and maintenance	–	2.6	2.6
Construction, extraction, farming, fishing, and forestry	–	–	0.8
Installation, maintenance, and repair	–	–	3.8
Production, transportation, and material moving	–	–	3.3
Production	–	–	4.7
Transportation and material moving	–	–	3.0
Full time	–	–	2.6
Part time	–	3.4	3.4
Union	–	–	3.2
Nonunion	–	–	3.0
Average wage within the following categories:[3]			
Lowest 25 percent	–	–	4.0
Lowest 10 percent	–	–	9.6
Second 25 percent	–	–	3.4
Third 25 percent	–	–	1.9
Highest 25 percent	–	–	3.6
Highest 10 percent	–	–	3.8
Establishment characteristics			
Goods-producing industries	–	2.7	2.7
Construction	–	–	0.0
Manufacturing	–	2.8	2.8
Service-providing industries	–	–	3.2
Trade, transportation, and utilities	–	1.9	1.9
Wholesale trade	–	–	3.2
Retail trade	–	–	0.0

See footnotes at end of table.

Table 6. Standard errors for defined benefit frozen retirement plans:[1] Selected attributes, private industry workers, March 2020—continued

Characteristics	Time since plan closed to new workers or stopped accruing benefits[2]		
	1 year	2 to 5 years	Greater than 5 years
Transportation and warehousing	–	3.1	3.1
Utilities	–	3.9	3.9
Information	–	–	1.4
Financial activities	–	–	3.8
Finance and insurance	–	–	3.9
Credit intermediation and related activities	–	5.5	5.5
Insurance carriers and related activities	–	–	3.1
Real estate and rental and leasing	–	–	0.0
Professional and business services	–	–	13.7
Professional and technical services	–	–	0.0
Administrative and waste services	–	–	0.0
Education and health services	–	–	4.1
Educational services	–	–	5.0
Junior colleges, colleges, and universities	–	–	5.2
Health care and social assistance	–	–	4.9
Other services	–	–	0.0
1 to 99 workers	–	–	2.4
1 to 49 workers	–	3.1	3.1
50 to 99 workers	–	–	4.8
100 workers or more	–	–	2.9
100 to 499 workers	–	–	2.6
500 workers or more	–	–	3.6
Geographic areas			
Northeast	–	2.6	2.6
New England	–	–	3.9
Middle Atlantic	–	3.3	3.3
South	–	–	2.2
South Atlantic	–	1.3	1.3
East South Central	–	–	3.1
West South Central	–	–	6.1
Midwest	–	–	7.6
East North Central	–	–	9.4
West North Central	–	–	4.8
West	–	–	2.0
Mountain	–	–	4.3
Pacific	–	–	2.0

[1] Plans closed to new workers or plans that cease accruals for some or all plan participants.
[2] The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2019 are included in the "1 year" column. Those frozen between 2015 and 2018 are included in the "2 to 5 years" column and plans frozen before 2015 are included in the "Greater than 5 years" column.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 7. Defined benefit frozen retirement plans:[1] Plan alternatives, private industry workers, March 2020

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

Characteristics	No alternatives to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans[2]			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	7	93	11	20	43	30
Worker characteristics						
Management, professional, and related	5	95	11	19	49	27
Management, business, and financial	3	97	7	19	54	26
Professional and related	5	95	15	18	45	27
Sales and office	11	89	6	13	50	28
Office and administrative support	8	92	7	15	48	29
Natural resources, construction, and maintenance:						
Construction, extraction, farming, fishing, and forestry	–	100	–	48	5	–
Production, transportation, and material moving	6	94	11	29	32	40
Full time	5	95	11	21	45	29
Part time	32	68	8	8	25	38
Union	5	95	13	35	22	37
Nonunion	7	93	10	16	49	28
Average wage within the following categories:[3]						
Lowest 25 percent	28	72	–	–	47	36
Second 25 percent	9	91	6	17	54	28
Third 25 percent	7	93	12	23	32	35
Highest 25 percent	4	96	12	21	46	27
Highest 10 percent	2	98	6	22	53	26
Establishment characteristics						
Goods-producing industries:						
Construction	–	100	68	–	–	–
Service-providing industries	8	92	11	16	43	26
Trade, transportation, and utilities	16	84	19	14	32	29
Retail trade	32	68	–	–	42	39
Utilities	–	100	28	27	19	33
Financial activities	4	96	5	14	58	20
Finance and insurance	3	97	5	14	59	20
Credit intermediation and related activities	4	96	7	6	60	24
Professional and technical services	–	100	–	–	65	–

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:[1] Plan alternatives, private industry workers, March 2020—continued

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

Characteristics	No alternatives to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans[2]			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
Education and health services:						
Educational services	–	100	–	–	–	51
Junior colleges, colleges, and universities	–	100	19	–	31	50
Other services	–	100	–	–	–	–
1 to 99 workers	4	96	8	19	40	32
100 workers or more	7	93	11	21	44	29
100 to 499 workers	13	87	10	27	34	28
500 workers or more	5	95	12	18	48	30
Geographic areas						
Northeast	7	93	–	15	37	34
New England	4	96	–	7	45	39
Middle Atlantic	8	92	–	18	35	32
South	6	94	6	27	44	36
South Atlantic	4	96	–	24	43	33
Midwest	5	95	17	20	40	26
East North Central	6	94	17	20	39	25

[1] Plans closed to new workers or plans that cease accruals for some or all plan participants.
[2] The sum of the individual components may be greater than the total because some employers offer more than one alternative.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Standard errors for defined benefit frozen retirement plans:[1] Plan alternatives, private industry workers, March 2020

Characteristics	No alternatives to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	1.0	1.0	1.6	1.4	1.8	2.3
Worker characteristics						
Management, professional, and related	1.0	1.0	2.6	1.7	2.4	2.5
Management, business, and financial	1.1	1.1	1.2	2.7	3.2	2.7
Professional and related	1.5	1.5	4.1	2.1	3.4	3.5
Sales and office	1.9	1.9	1.2	1.9	2.9	3.0
Office and administrative support	1.3	1.3	1.3	2.3	3.1	3.0
Natural resources, construction, and maintenance:						
Construction, extraction, farming, fishing, and forestry	–	0.0	–	12.1	2.1	–
Production, transportation, and material moving	2.2	2.2	2.9	4.5	5.0	5.9
Full time	0.9	0.9	1.6	1.5	1.8	2.3
Part time	6.4	6.4	2.1	2.6	4.3	8.4
Union	1.9	1.9	3.3	3.9	2.4	4.1
Nonunion	1.1	1.1	1.8	1.3	2.2	2.3
Average wage within the following categories:[2]						
Lowest 25 percent	6.4	6.4	–	–	5.6	5.6
Second 25 percent	2.6	2.6	1.6	4.0	5.2	3.0
Third 25 percent	1.5	1.5	2.2	3.0	2.6	4.1
Highest 25 percent	0.8	0.8	2.2	1.8	2.3	2.3
Highest 10 percent	1.0	1.0	1.4	3.1	3.9	3.0
Establishment characteristics						
Goods-producing industries:						
Construction	–	0.0	18.6	–	–	–
Service-providing industries	1.2	1.2	2.1	1.3	2.3	2.0
Trade, transportation, and utilities	3.0	3.0	4.1	1.4	6.2	4.9
Retail trade	5.6	5.6	–	–	5.5	5.6
Utilities	–	0.0	5.8	4.1	3.0	7.2
Financial activities	1.8	1.8	0.8	1.3	3.8	2.2
Finance and insurance	0.9	0.9	0.8	1.3	3.8	2.3
Credit intermediation and related activities	1.5	1.5	1.2	1.6	5.0	3.5
Professional and technical services	–	0.0	–	–	13.2	–

See footnotes at end of table.

Table 7. Standard errors for defined benefit frozen retirement plans:[1] Plan alternatives, private industry workers, March 2020—continued

Characteristics	No alternatives to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
Education and health services:						
Educational services	–	0.0	–	–	–	12.4
Junior colleges, colleges, and universities	–	0.0	4.7	–	5.7	6.7
Other services	–	0.0	–	–	–	–
1 to 99 workers	1.6	1.6	1.8	2.4	3.9	4.3
100 workers or more	1.1	1.1	1.9	1.7	2.1	2.6
100 to 499 workers	2.5	2.5	2.4	4.5	4.5	3.1
500 workers or more	1.1	1.1	2.6	1.5	2.6	3.1
Geographic areas						
Northeast	2.0	2.0	–	1.3	3.1	4.6
New England	2.0	2.0	–	1.8	8.1	7.4
Middle Atlantic	2.5	2.5	–	1.5	2.9	4.9
South	1.7	1.7	1.8	3.9	3.8	5.6
South Atlantic	0.9	0.9	–	4.2	4.5	5.4
Midwest	1.2	1.2	3.5	2.0	2.4	3.2
East North Central	1.3	1.3	4.3	2.2	2.7	3.5

[1] Plans closed to new workers or plans that cease accruals for some or all plan participants.
[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 8. Defined contribution retirement plans: Selected attributes, private industry workers, March 2020

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	69	31	83	17
Worker characteristics				
Management, professional, and related	68	32	84	16
Management, business, and financial	72	28	85	15
Professional and related	66	34	83	17
Service	68	32	83	17
Protective service	57	43	–	–
Sales and office	73	27	85	15
Sales and related	77	23	86	14
Office and administrative support	72	28	85	15
Natural resources, construction, and maintenance	68	32	81	19
Construction, extraction, farming, fishing, and forestry	58	42	77	23
Installation, maintenance, and repair	74	26	85	15
Production, transportation, and material moving	68	32	80	20
Production	70	30	81	19
Transportation and material moving	66	34	80	20
Full time	70	30	83	17
Part time	67	33	81	19
Union	59	41	78	22
Nonunion	70	30	84	16
Average wage within the following categories:[1]				
Lowest 25 percent	73	27	82	18
Lowest 10 percent	70	30	84	16
Second 25 percent	72	28	85	15
Third 25 percent	68	32	82	18
Highest 25 percent	68	32	83	17
Highest 10 percent	68	32	84	16
Establishment characteristics				
Goods-producing industries	69	31	81	19
Construction	65	35	83	17
Manufacturing	69	31	80	20
Service-providing industries	70	30	84	16
Trade, transportation, and utilities	72	28	83	17
Wholesale trade	75	25	90	10
Retail trade	74	26	82	18
Transportation and warehousing	65	35	78	22
Utilities	77	23	86	14

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, March 2020—continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	79	21	94	6
Financial activities	67	33	79	21
Finance and insurance	67	33	77	23
Credit intermediation and related activities	66	34	74	26
Insurance carriers and related activities	74	26	84	16
Real estate and rental and leasing	67	33	88	12
Professional and business services	73	27	87	13
Professional and technical services	73	27	83	17
Administrative and waste services	77	23	–	–
Education and health services	62	38	82	18
Educational services	58	42	90	10
Junior colleges, colleges, and universities	55	45	87	13
Health care and social assistance	63	37	80	20
Leisure and hospitality	83	17	–	–
Accommodation and food services	83	17	–	–
Other services	58	42	82	18
1 to 99 workers	71	29	83	17
1 to 49 workers	70	30	82	18
50 to 99 workers	71	29	86	14
100 workers or more	69	31	83	17
100 to 499 workers	71	29	83	17
500 workers or more	66	34	83	17
Geographic areas				
Northeast	63	37	79	21
New England	64	36	79	21
Middle Atlantic	63	37	80	20
South	72	28	82	18
South Atlantic	71	29	82	18
East South Central	69	31	77	23
West South Central	76	24	84	16
Midwest	71	29	84	16
East North Central	70	30	83	17
West North Central	74	26	87	13
West	69	31	88	12
Mountain	74	26	89	11
Pacific	67	33	87	13

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, March 2020

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	0.9	0.9	0.6	0.6
Worker characteristics				
Management, professional, and related	1.3	1.3	0.9	0.9
Management, business, and financial	1.4	1.4	1.0	1.0
Professional and related	1.5	1.5	1.1	1.1
Service	3.1	3.1	2.4	2.4
Protective service	5.4	5.4	–	–
Sales and office	0.9	0.9	0.9	0.9
Sales and related	1.4	1.4	1.2	1.2
Office and administrative support	1.2	1.2	1.2	1.2
Natural resources, construction, and maintenance	2.2	2.2	2.0	2.0
Construction, extraction, farming, fishing, and forestry	3.4	3.4	3.1	3.1
Installation, maintenance, and repair	2.5	2.5	2.1	2.1
Production, transportation, and material moving	2.2	2.2	1.5	1.5
Production	2.3	2.3	1.1	1.1
Transportation and material moving	3.8	3.8	3.2	3.2
Full time	0.9	0.9	0.6	0.6
Part time	2.9	2.9	1.5	1.5
Union	2.1	2.1	2.1	2.1
Nonunion	1.0	1.0	0.6	0.6
Average wage within the following categories:[1]				
Lowest 25 percent	2.1	2.1	1.7	1.7
Lowest 10 percent	5.4	5.4	2.6	2.6
Second 25 percent	1.4	1.4	1.0	1.0
Third 25 percent	1.2	1.2	1.1	1.1
Highest 25 percent	1.2	1.2	0.7	0.7
Highest 10 percent	1.8	1.8	1.1	1.1
Establishment characteristics				
Goods-producing industries	1.3	1.3	0.7	0.7
Construction	3.5	3.5	2.7	2.7
Manufacturing	1.5	1.5	0.8	0.8
Service-providing industries	1.2	1.2	0.8	0.8
Trade, transportation, and utilities	2.1	2.1	1.8	1.8
Wholesale trade	2.6	2.6	1.4	1.4
Retail trade	1.5	1.5	1.3	1.3
Transportation and warehousing	5.1	5.1	5.4	5.4
Utilities	3.4	3.4	2.7	2.7

See footnotes at end of table.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, March 2020—continued

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	2.2	2.2	1.2	1.2
Financial activities	1.5	1.5	1.2	1.2
Finance and insurance	1.5	1.5	1.3	1.3
Credit intermediation and related activities	1.8	1.8	1.5	1.5
Insurance carriers and related activities	2.4	2.4	1.5	1.5
Real estate and rental and leasing	3.6	3.6	3.5	3.5
Professional and business services	2.4	2.4	1.5	1.5
Professional and technical services	3.5	3.5	3.0	3.0
Administrative and waste services	3.6	3.6	–	–
Education and health services	2.7	2.7	1.6	1.6
Educational services	2.2	2.2	1.1	1.1
Junior colleges, colleges, and universities	2.5	2.5	1.5	1.5
Health care and social assistance	3.1	3.1	1.9	1.9
Leisure and hospitality	3.9	3.9	–	–
Accommodation and food services	4.4	4.4	–	–
Other services	6.2	6.2	5.1	5.1
1 to 99 workers	1.5	1.5	1.3	1.3
1 to 49 workers	1.6	1.6	1.4	1.4
50 to 99 workers	3.1	3.1	2.3	2.3
100 workers or more	1.1	1.1	0.8	0.8
100 to 499 workers	1.5	1.5	1.5	1.5
500 workers or more	1.4	1.4	1.0	1.0
Geographic areas				
Northeast	2.3	2.3	1.6	1.6
New England	3.5	3.5	2.6	2.6
Middle Atlantic	2.4	2.4	2.1	2.1
South	1.5	1.5	0.8	0.8
South Atlantic	1.9	1.9	1.0	1.0
East South Central	3.7	3.7	1.7	1.7
West South Central	2.9	2.9	1.4	1.4
Midwest	1.5	1.5	0.8	0.8
East North Central	2.0	2.0	0.6	0.6
West North Central	2.0	2.0	2.2	2.2
West	2.3	2.3	1.7	1.7
Mountain	4.1	4.1	2.1	2.1
Pacific	2.8	2.8	2.3	2.3

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 9. Healthcare benefits: Access, participation, and take-up rates,[1] private industry workers, March 2020

(All workers = 100 percent)

Characteristics	Healthcare[2]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	70	54	78	69	48	69
Worker characteristics						
Management, professional, and related	87	73	84	87	64	73
Management, business, and financial	94	78	83	94	69	73
Professional and related	83	70	84	82	60	73
Service	45	30	65	45	26	57
Protective service	67	48	71	67	43	64
Sales and office	68	51	75	67	45	67
Sales and related	54	38	71	53	35	66
Office and administrative support	78	60	77	76	52	68
Natural resources, construction, and maintenance	74	59	80	74	55	75
Construction, extraction, farming, fishing, and forestry	71	56	79	71	53	75
Installation, maintenance, and repair	77	62	81	77	57	75
Production, transportation, and material moving	77	61	79	77	54	71
Production	81	66	81	81	58	73
Transportation and material moving	73	56	77	73	51	69
Full time	85	68	80	85	60	71
Part time	24	13	55	23	11	48
Union	96	83	86	95	77	81
Nonunion	68	52	77	67	45	68
Average wage within the following categories:[3]						
Lowest 25 percent	39	23	60	38	21	55
Lowest 10 percent	27	14	51	27	12	46
Second 25 percent	72	54	76	71	47	67
Third 25 percent	86	70	82	85	62	73
Highest 25 percent	93	79	85	92	69	75
Highest 10 percent	95	82	87	94	71	75
Establishment characteristics						
Goods-producing industries	86	71	82	85	63	74
Construction	74	58	78	74	55	74
Manufacturing	91	76	84	91	67	74
Service-providing industries	67	51	76	66	45	68
Trade, transportation, and utilities	69	52	75	68	46	68
Wholesale trade	87	71	82	86	64	75
Retail trade	55	37	66	53	33	61
Transportation and warehousing	85	69	81	84	61	72
Utilities	99	90	91	98	80	81

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,[1] private industry workers, March 2020—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	42	32	76	26	21	79	68	47	69
Worker characteristics									
Management, professional, and related	61	47	77	37	29	80	86	63	73
Management, business, and financial	64	49	77	39	30	78	93	68	74
Professional and related	58	45	77	36	29	81	81	60	73
Service	23	17	74	14	11	75	44	25	56
Protective service	27	18	65	21	13	60	58	36	61
Sales and office	39	29	74	23	18	76	66	44	67
Sales and related	27	20	74	15	12	77	51	34	65
Office and administrative support	47	35	74	29	22	75	75	51	68
Natural resources, construction, and maintenance	37	29	78	26	21	83	72	54	74
Construction, extraction, farming, fishing, and forestry	31	24	79	21	18	87	70	52	75
Installation, maintenance, and repair	43	33	78	30	24	79	74	55	74
Production, transportation, and material moving	46	36	80	30	25	81	75	54	71
Production	48	39	81	33	27	82	79	58	73
Transportation and material moving	44	34	78	28	22	80	71	50	70
Full time	52	40	77	32	26	80	83	59	71
Part time	12	8	69	8	6	70	22	10	47
Union	73	61	83	56	47	83	92	74	80
Nonunion	39	29	75	24	18	78	66	45	68
Average wage within the following categories:[3]									
Lowest 25 percent	16	11	70	10	7	72	37	20	55
Lowest 10 percent	10	7	73	6	4	65	26	12	46
Second 25 percent	40	30	75	25	19	78	69	46	66
Third 25 percent	52	40	76	33	26	79	83	61	73
Highest 25 percent	67	53	80	42	34	81	91	68	75
Highest 10 percent	73	58	80	48	38	80	93	70	75
Establishment characteristics									
Goods-producing industries	51	41	81	34	28	83	84	62	74
Construction	33	26	78	22	18	84	73	54	74
Manufacturing	60	49	81	41	34	83	89	66	74
Service-providing industries	40	30	75	25	19	78	65	44	68
Trade, transportation, and utilities	37	28	76	22	17	77	67	45	68
Wholesale trade	50	39	78	35	27	76	85	63	75
Retail trade	24	15	65	13	9	69	53	32	61
Transportation and warehousing	57	48	84	33	27	84	83	60	72
Utilities	63	57	90	52	47	91	98	80	82

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,[1] private industry workers, March 2020—continued

(All workers = 100 percent)

Characteristics	Healthcare[2]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	86	75	87	86	67	78
Financial activities	87	73	84	87	65	75
Finance and insurance	94	80	85	93	71	76
Credit intermediation and related activities	97	82	85	97	73	76
Insurance carriers and related activities	90	77	85	89	67	75
Real estate and rental and leasing	69	54	79	69	49	71
Professional and business services	73	58	79	73	50	69
Professional and technical services	87	75	86	87	64	73
Administrative and waste services	50	34	67	50	30	60
Education and health services	73	56	77	72	47	66
Educational services	73	57	78	73	50	68
Junior colleges, colleges, and universities	90	74	82	90	63	70
Health care and social assistance	73	56	77	72	47	66
Leisure and hospitality	36	21	58	36	19	52
Accommodation and food services	35	19	55	35	17	49
Other services	50	39	78	49	36	73
1 to 99 workers	56	41	74	56	37	66
1 to 49 workers	51	37	74	50	33	66
50 to 99 workers	75	54	72	74	49	66
100 workers or more	86	70	81	85	61	71
100 to 499 workers	82	64	78	81	57	70
500 workers or more	91	77	84	90	66	73
Geographic areas						
Northeast	69	56	80	69	49	71
New England	73	58	80	72	51	70
Middle Atlantic	68	54	80	68	48	71
South	67	49	74	66	44	67
South Atlantic	68	49	72	67	44	66
East South Central	65	50	76	65	44	68
West South Central	66	49	75	65	45	68
Midwest	71	55	77	71	48	68
East North Central	72	55	77	71	48	68
West North Central	71	55	77	71	47	66
West	74	61	82	73	53	73
Mountain	73	60	82	72	52	72
Pacific	75	62	83	74	54	73

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,[1] private industry workers, March 2020—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	69	54	79	55	41	76	85	67	78
Financial activities	65	51	79	34	25	74	86	64	75
Finance and insurance	75	59	79	37	27	73	92	70	76
Credit intermediation and related activities	80	63	78	42	31	73	95	72	76
Insurance carriers and related activities	68	53	79	34	24	72	88	67	75
Real estate and rental and leasing	37	30	80	26	20	77	67	48	71
Professional and business services	44	33	75	32	25	80	71	49	69
Professional and technical services	60	45	76	44	36	81	86	63	73
Administrative and waste services	21	15	70	18	14	79	48	29	59
Education and health services	45	33	74	25	19	79	70	46	66
Educational services	44	34	78	24	16	66	72	49	68
Junior colleges, colleges, and universities	62	50	81	35	22	62	89	62	69
Health care and social assistance	45	33	74	25	20	81	70	46	65
Leisure and hospitality	18	13	74	11	9	75	35	18	52
Accommodation and food services	17	12	74	11	8	74	35	17	48
Other services	26	19	72	14	10	76	48	36	74
1 to 99 workers	29	21	74	18	14	77	54	36	66
1 to 49 workers	26	19	73	16	12	77	49	32	66
50 to 99 workers	39	29	75	24	18	76	72	47	65
100 workers or more	57	45	78	36	29	80	84	60	71
100 to 499 workers	50	39	77	32	25	79	80	56	70
500 workers or more	66	53	80	41	33	81	89	65	73
Geographic areas									
Northeast	43	34	78	25	20	80	67	48	71
New England	43	33	77	18	14	77	69	48	70
Middle Atlantic	43	34	78	28	23	81	67	47	71
South	34	25	73	21	15	74	66	44	67
South Atlantic	34	24	72	20	14	73	67	44	66
East South Central	33	25	75	23	17	74	64	44	68
West South Central	35	26	74	22	17	77	64	44	68
Midwest	44	34	77	26	20	78	69	47	68
East North Central	44	34	78	27	21	76	69	47	68
West North Central	42	32	75	23	19	82	68	45	66
West	52	41	78	36	30	83	72	52	72
Mountain	47	36	78	27	23	85	70	50	72
Pacific	54	42	79	40	33	82	72	52	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] Healthcare is a collective term for the following benefits: medical, dental, and vision care benefits, and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in healthcare.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,[1] private industry workers, March 2020

Characteristics	Healthcare[2]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.7	0.8	0.6	0.7	0.7	0.6
Worker characteristics						
Management, professional, and related	1.0	1.0	0.7	1.0	0.9	0.7
Management, business, and financial	0.8	1.2	1.0	0.8	1.0	1.0
Professional and related	1.5	1.4	0.9	1.6	1.2	0.8
Service	1.8	1.5	1.9	1.8	1.4	2.2
Protective service	5.7	4.9	4.7	5.7	4.5	4.7
Sales and office	1.0	1.0	0.7	1.0	0.8	0.8
Sales and related	1.2	1.2	1.2	1.2	1.2	1.4
Office and administrative support	1.3	1.2	1.0	1.3	1.0	0.9
Natural resources, construction, and maintenance	1.6	1.7	1.6	1.5	1.6	1.6
Construction, extraction, farming, fishing, and forestry	2.4	2.3	2.2	2.4	2.3	2.3
Installation, maintenance, and repair	2.4	2.3	1.8	2.4	2.2	1.8
Production, transportation, and material moving	1.4	1.2	1.0	1.3	1.1	1.0
Production	2.0	2.0	1.4	2.0	1.7	1.2
Transportation and material moving	1.9	1.8	1.5	1.9	1.7	1.6
Full time	0.7	0.7	0.6	0.7	0.7	0.5
Part time	1.5	1.1	2.8	1.5	1.0	2.6
Union	0.7	1.1	1.2	0.7	1.0	1.1
Nonunion	0.8	0.8	0.7	0.8	0.7	0.6
Average wage within the following categories:[3]						
Lowest 25 percent	1.2	0.9	1.9	1.3	0.8	1.8
Lowest 10 percent	2.5	1.7	4.7	2.5	1.6	4.4
Second 25 percent	1.3	1.2	1.0	1.3	1.2	1.1
Third 25 percent	1.0	1.1	0.7	1.0	1.0	0.6
Highest 25 percent	0.8	0.8	0.7	0.8	0.9	0.8
Highest 10 percent	0.9	1.2	0.9	0.9	1.3	1.2
Establishment characteristics						
Goods-producing industries	1.2	1.3	1.0	1.2	1.2	0.9
Construction	2.0	2.4	1.8	2.0	2.3	1.9
Manufacturing	1.4	1.3	1.1	1.4	1.2	0.9
Service-providing industries	0.8	0.9	0.8	0.8	0.8	0.7
Trade, transportation, and utilities	0.9	0.9	0.8	0.9	0.8	1.0
Wholesale trade	1.5	1.9	1.6	1.5	2.0	2.1
Retail trade	1.4	1.1	0.8	1.5	0.9	0.7
Transportation and warehousing	2.0	2.5	1.7	1.9	2.3	1.8
Utilities	0.9	1.5	1.1	0.7	1.6	1.6

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,[1] private industry workers, March 2020—continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.8	0.8	0.7	0.8	0.7	0.8	0.7	0.7	0.6
Worker characteristics									
Management, professional, and related	1.5	1.3	1.1	1.7	1.5	1.1	1.1	0.9	0.7
Management, business, and financial	2.1	1.8	1.3	1.7	1.6	1.7	0.9	1.1	1.0
Professional and related	1.9	1.6	1.4	2.2	2.1	1.3	1.7	1.2	0.8
Service	1.5	1.4	2.3	1.3	1.2	3.2	1.8	1.4	2.2
Protective service	4.9	3.8	7.4	4.7	3.8	10.6	5.6	4.3	5.2
Sales and office	0.9	0.9	1.1	0.9	0.8	1.1	1.0	0.8	0.8
Sales and related	1.1	0.9	1.7	0.8	0.7	2.1	1.3	1.2	1.4
Office and administrative support	1.4	1.4	1.3	1.2	1.1	1.4	1.3	1.0	0.9
Natural resources, construction, and maintenance	2.1	1.6	1.5	1.6	1.4	1.7	1.5	1.6	1.6
Construction, extraction, farming, fishing, and forestry	2.7	2.3	2.7	1.8	1.7	2.0	2.4	2.3	2.3
Installation, maintenance, and repair	2.5	1.8	1.8	2.4	2.0	2.4	2.6	2.4	1.8
Production, transportation, and material moving	1.6	1.4	1.2	1.6	1.5	1.4	1.4	1.1	1.0
Production	2.6	2.4	1.4	2.8	2.5	1.8	2.1	1.8	1.1
Transportation and material moving	2.5	2.1	2.1	2.1	1.9	1.9	2.0	1.8	1.6
Full time	0.9	0.8	0.7	1.0	0.9	0.7	0.7	0.7	0.5
Part time	1.2	1.1	3.4	1.0	0.9	4.3	1.5	1.0	2.5
Union	1.9	2.0	1.6	2.0	2.1	1.7	1.3	1.3	1.0
Nonunion	0.9	0.7	0.8	0.9	0.8	0.9	0.8	0.7	0.6
Average wage within the following categories:[3]									
Lowest 25 percent	1.0	0.8	1.9	0.8	0.6	3.2	1.2	0.8	1.8
Lowest 10 percent	1.5	1.3	4.6	1.1	0.9	6.1	2.5	1.6	4.7
Second 25 percent	1.3	1.3	1.3	1.3	1.3	1.9	1.2	1.2	1.2
Third 25 percent	1.3	1.0	1.0	1.2	1.0	0.8	1.1	1.0	0.6
Highest 25 percent	1.4	1.2	0.9	1.5	1.3	0.9	0.8	0.9	0.8
Highest 10 percent	2.3	2.0	1.4	2.6	2.4	1.5	1.0	1.3	1.2
Establishment characteristics									
Goods-producing industries	1.7	1.6	1.1	1.5	1.4	1.3	1.2	1.2	0.9
Construction	2.1	1.8	2.5	1.6	1.5	2.5	2.0	2.2	1.9
Manufacturing	2.0	1.9	1.0	2.0	1.9	1.5	1.4	1.2	0.9
Service-providing industries	0.9	0.8	0.9	0.9	0.8	1.0	0.8	0.8	0.7
Trade, transportation, and utilities	1.3	1.1	1.1	1.3	1.0	1.1	1.0	0.9	1.0
Wholesale trade	2.0	2.0	2.1	2.7	2.4	2.4	1.7	2.1	2.1
Retail trade	1.5	1.0	1.8	1.2	0.9	2.3	1.4	0.9	0.8
Transportation and warehousing	4.3	3.7	1.7	4.1	3.7	1.8	2.2	2.4	1.8
Utilities	3.8	3.4	1.2	4.7	4.5	1.8	1.0	1.8	1.5

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,[1] private industry workers, March 2020—continued

Characteristics	Healthcare[2]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	2.7	3.1	1.7	2.7	2.8	2.1
Financial activities	1.4	1.2	0.9	1.5	1.2	0.8
Finance and insurance	0.7	0.9	0.7	0.7	0.9	0.9
Credit intermediation and related activities	0.7	1.2	1.1	0.6	1.2	1.2
Insurance carriers and related activities	1.4	1.3	1.1	1.4	1.3	1.6
Real estate and rental and leasing	5.0	3.7	2.5	5.0	3.6	2.3
Professional and business services	2.4	2.5	1.8	2.4	2.0	1.6
Professional and technical services	2.1	2.0	1.9	2.1	2.2	2.4
Administrative and waste services	3.1	3.3	4.2	3.2	2.7	3.7
Education and health services	2.0	1.9	1.3	2.0	1.6	1.3
Educational services	2.6	2.4	2.0	2.6	2.6	2.2
Junior colleges, colleges, and universities	1.9	1.7	0.9	1.9	1.8	1.4
Health care and social assistance	2.3	2.2	1.5	2.2	1.8	1.4
Leisure and hospitality	2.3	1.7	3.7	2.3	1.7	3.8
Accommodation and food services	2.6	2.0	4.6	2.6	2.0	4.7
Other services	3.8	2.9	3.7	3.8	2.7	3.3
1 to 99 workers	1.2	1.0	1.1	1.3	0.8	1.0
1 to 49 workers	1.3	1.0	1.3	1.3	0.8	1.2
50 to 99 workers	2.2	1.7	1.9	2.2	1.7	1.8
100 workers or more	0.9	1.0	0.7	0.9	1.0	0.7
100 to 499 workers	1.3	1.3	1.0	1.4	1.3	1.1
500 workers or more	1.0	1.3	1.1	1.1	1.2	1.0
Geographic areas						
Northeast	1.4	1.6	1.1	1.4	1.6	1.2
New England	2.4	1.8	1.3	2.2	1.9	1.7
Middle Atlantic	1.7	2.2	1.5	1.8	2.0	1.3
South	1.4	1.3	1.2	1.3	1.1	1.0
South Atlantic	1.8	1.9	1.9	1.7	1.6	1.5
East South Central	3.8	2.8	1.5	3.7	2.4	1.7
West South Central	2.4	1.8	1.5	2.4	1.8	1.9
Midwest	1.6	1.8	1.6	1.5	1.4	1.1
East North Central	1.8	2.2	2.1	1.8	1.7	1.5
West North Central	3.1	3.4	1.9	3.1	2.4	1.0
West	1.1	1.3	0.9	1.1	1.3	1.2
Mountain	1.9	1.5	1.2	2.0	2.3	2.8
Pacific	1.4	1.8	1.2	1.4	1.5	1.3

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,[1] private industry workers, March 2020—continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	3.3	3.4	2.5	4.0	3.0	2.8	3.2	3.1	2.1
Financial activities	1.6	1.5	0.7	1.6	1.3	1.5	1.4	1.1	0.8
Finance and insurance	1.7	1.5	0.8	1.6	1.3	1.0	0.6	0.9	0.9
Credit intermediation and related activities	1.7	1.7	1.3	2.5	2.0	1.5	0.7	1.2	1.2
Insurance carriers and related activities	3.1	2.5	1.5	2.5	1.6	1.9	1.4	1.3	1.6
Real estate and rental and leasing	4.3	3.4	2.5	4.2	3.0	5.6	5.0	3.6	2.4
Professional and business services	3.1	2.2	2.3	2.5	2.3	1.8	2.3	1.9	1.7
Professional and technical services	3.8	2.8	3.3	4.4	4.3	2.7	2.1	2.2	2.4
Administrative and waste services	3.7	2.7	3.4	3.8	3.2	2.3	3.1	2.7	3.8
Education and health services	2.5	2.2	2.1	1.7	1.5	2.4	1.9	1.5	1.3
Educational services	2.7	2.2	2.0	2.9	2.2	2.5	2.6	2.6	2.1
Junior colleges, colleges, and universities	2.1	2.0	1.2	2.7	2.1	2.0	2.0	1.8	1.4
Health care and social assistance	2.8	2.6	2.4	1.9	1.7	2.7	2.2	1.7	1.5
Leisure and hospitality	1.7	1.3	3.3	1.8	1.3	4.7	2.3	1.7	3.8
Accommodation and food services	2.0	1.6	4.7	2.2	1.7	6.9	2.7	2.0	4.7
Other services	4.6	4.0	5.4	3.4	2.9	5.7	3.5	2.6	3.2
1 to 99 workers	1.0	0.8	1.5	1.0	0.9	1.6	1.3	0.8	1.0
1 to 49 workers	1.2	0.8	1.7	1.3	1.1	2.2	1.3	0.8	1.2
50 to 99 workers	1.9	1.6	1.7	1.5	1.2	2.4	2.1	1.5	1.7
100 workers or more	1.3	1.1	0.8	1.2	1.0	0.8	0.9	1.0	0.7
100 to 499 workers	1.6	1.4	1.1	1.6	1.4	1.3	1.4	1.3	1.1
500 workers or more	1.9	1.5	1.0	1.9	1.5	0.8	1.2	1.2	1.0
Geographic areas									
Northeast	1.5	1.7	2.0	1.8	1.8	1.9	1.3	1.6	1.3
New England	3.1	3.1	2.2	2.5	2.4	3.6	1.8	1.9	2.0
Middle Atlantic	1.8	2.1	2.8	2.1	2.1	2.3	1.7	1.9	1.4
South	1.4	1.1	1.3	1.1	0.9	1.7	1.4	1.2	1.0
South Atlantic	1.8	1.5	1.2	1.6	1.2	2.1	1.9	1.7	1.5
East South Central	5.2	3.9	1.3	4.5	3.5	2.6	3.7	2.0	1.9
West South Central	1.9	1.5	3.6	1.2	1.3	3.7	2.5	1.8	1.9
Midwest	1.5	1.5	1.4	1.0	1.0	1.5	1.5	1.4	1.1
East North Central	2.0	2.0	1.6	1.3	1.3	1.9	1.8	1.6	1.4
West North Central	1.9	2.2	2.8	1.6	1.2	2.1	2.9	2.6	1.3
West	2.0	1.7	1.4	2.2	2.0	1.0	1.0	1.2	1.3
Mountain	1.8	1.5	1.6	1.7	1.4	0.9	2.0	2.2	2.9
Pacific	2.7	2.3	1.8	2.8	2.6	1.3	1.2	1.4	1.3

[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] Healthcare is a collective term for the following benefits: medical, dental, and vision care benefits, and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in healthcare.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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, private industry workers, March 2020

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	78	22	66	34
Worker characteristics				
Management, professional, and related	79	21	68	32
Management, business, and financial	77	23	67	33
Professional and related	80	20	68	32
Service	78	22	60	40
Protective service	77	23	65	35
Sales and office	78	22	65	35
Sales and related	76	24	62	38
Office and administrative support	79	21	67	33
Natural resources, construction, and maintenance	78	22	67	33
Construction, extraction, farming, fishing, and forestry	79	21	68	32
Installation, maintenance, and repair	78	22	66	34
Production, transportation, and material moving	78	22	69	31
Production	79	21	72	28
Transportation and material moving	77	23	67	33
Full time	78	22	66	34
Part time	80	20	66	34
Union	84	16	82	18
Nonunion	78	22	64	36
Average wage within the following categories:[1]				
Lowest 25 percent	76	24	59	41
Lowest 10 percent	77	23	59	41
Second 25 percent	78	22	64	36
Third 25 percent	79	21	67	33
Highest 25 percent	80	20	71	29
Highest 10 percent	80	20	72	28
Establishment characteristics				
Goods-producing industries	79	21	71	29
Construction	78	22	66	34
Manufacturing	79	21	73	27
Service-providing industries	78	22	65	35
Trade, transportation, and utilities	77	23	65	35
Wholesale trade	79	21	66	34
Retail trade	74	26	60	40
Transportation and warehousing	78	22	69	31
Utilities	86	14	80	20

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2020—continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	81	19	74	26
Financial activities	79	21	70	30
Finance and insurance	79	21	72	28
Credit intermediation and related activities	78	22	70	30
Insurance carriers and related activities	79	21	74	26
Real estate and rental and leasing	79	21	60	40
Professional and business services	77	23	64	36
Professional and technical services	78	22	64	36
Administrative and waste services	72	28	57	43
Education and health services	80	20	64	36
Educational services	79	21	64	36
Junior colleges, colleges, and universities	80	20	70	30
Health care and social assistance	81	19	64	36
Leisure and hospitality	80	20	63	37
Accommodation and food services	80	20	63	37
Other services	80	20	59	41
1 to 99 workers	78	22	61	39
1 to 49 workers	78	22	61	39
50 to 99 workers	77	23	60	40
100 workers or more	79	21	70	30
100 to 499 workers	78	22	66	34
500 workers or more	80	20	75	25
Geographic areas				
Northeast	80	20	71	29
New England	77	23	70	30
Middle Atlantic	80	20	71	29
South	78	22	62	38
South Atlantic	77	23	61	39
East South Central	78	22	66	34
West South Central	78	22	62	38
Midwest	77	23	68	32
East North Central	78	22	70	30
West North Central	76	24	66	34
West	80	20	66	34
Mountain	78	22	67	33
Pacific	81	19	66	34

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2020

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.4	0.4
Worker characteristics				
Management, professional, and related	0.3	0.3	0.7	0.7
Management, business, and financial	0.4	0.4	0.7	0.7
Professional and related	0.4	0.4	1.0	1.0
Service	0.8	0.8	1.3	1.3
Protective service	2.8	2.8	5.0	5.0
Sales and office	0.4	0.4	0.5	0.5
Sales and related	0.8	0.8	0.8	0.8
Office and administrative support	0.4	0.4	0.8	0.8
Natural resources, construction, and maintenance	0.8	0.8	1.3	1.3
Construction, extraction, farming, fishing, and forestry	1.2	1.2	1.8	1.8
Installation, maintenance, and repair	1.1	1.1	1.6	1.6
Production, transportation, and material moving	0.5	0.5	0.7	0.7
Production	0.7	0.7	0.9	0.9
Transportation and material moving	0.7	0.7	1.2	1.2
Full time	0.2	0.2	0.4	0.4
Part time	2.0	2.0	2.0	2.0
Union	0.7	0.7	0.7	0.7
Nonunion	0.2	0.2	0.4	0.4
Average wage within the following categories:[1]				
Lowest 25 percent	0.7	0.7	0.8	0.8
Lowest 10 percent	1.8	1.8	1.3	1.3
Second 25 percent	0.4	0.4	0.7	0.7
Third 25 percent	0.4	0.4	0.6	0.6
Highest 25 percent	0.3	0.3	0.5	0.5
Highest 10 percent	0.4	0.4	0.7	0.7
Establishment characteristics				
Goods-producing industries	0.6	0.6	0.8	0.8
Construction	1.2	1.2	1.9	1.9
Manufacturing	0.5	0.5	0.8	0.8
Service-providing industries	0.3	0.3	0.4	0.4
Trade, transportation, and utilities	0.5	0.5	1.0	1.0
Wholesale trade	1.0	1.0	1.4	1.4
Retail trade	0.6	0.6	1.0	1.0
Transportation and warehousing	0.9	0.9	1.6	1.6
Utilities	0.8	0.8	1.1	1.1

See footnotes at end of table.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2020—continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	0.9	0.9	1.3	1.3
Financial activities	0.4	0.4	0.8	0.8
Finance and insurance	0.3	0.3	0.4	0.4
Credit intermediation and related activities	0.5	0.5	0.6	0.6
Insurance carriers and related activities	0.5	0.5	0.6	0.6
Real estate and rental and leasing	1.6	1.6	3.2	3.2
Professional and business services	0.6	0.6	1.0	1.0
Professional and technical services	0.8	0.8	1.2	1.2
Administrative and waste services	1.2	1.2	2.4	2.4
Education and health services	0.5	0.5	1.1	1.1
Educational services	1.1	1.1	1.7	1.7
Junior colleges, colleges, and universities	0.5	0.5	0.7	0.7
Health care and social assistance	0.5	0.5	1.2	1.2
Leisure and hospitality	1.7	1.7	2.4	2.4
Accommodation and food services	1.9	1.9	3.7	3.7
Other services	1.4	1.4	2.7	2.7
1 to 99 workers	0.4	0.4	0.7	0.7
1 to 49 workers	0.4	0.4	0.8	0.8
50 to 99 workers	0.8	0.8	0.9	0.9
100 workers or more	0.3	0.3	0.5	0.5
100 to 499 workers	0.5	0.5	0.7	0.7
500 workers or more	0.5	0.5	0.7	0.7
Geographic areas				
Northeast	0.4	0.4	0.6	0.6
New England	0.8	0.8	0.9	0.9
Middle Atlantic	0.5	0.5	0.8	0.8
South	0.5	0.5	0.8	0.8
South Atlantic	0.6	0.6	1.0	1.0
East South Central	1.4	1.4	1.0	1.0
West South Central	1.0	1.0	1.8	1.8
Midwest	0.4	0.4	0.7	0.7
East North Central	0.5	0.5	0.5	0.5
West North Central	0.7	0.7	1.6	1.6
West	0.5	0.5	0.8	0.8
Mountain	1.0	1.0	1.7	1.7
Pacific	0.6	0.6	0.8	0.8

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2020

(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	$457.62	12	$599.95	88	$438.14	$140.84
Worker characteristics							
Management, professional, and related	100	462.02	9	594.29	91	448.47	134.36
Management, business, and financial	100	454.52	8	585.34	92	443.56	143.31
Professional and related	100	466.93	10	598.68	90	451.78	128.32
Service	100	456.98	16	562.54	84	437.16	148.72
Protective service	100	429.37	–	–	–	–	–
Sales and office	100	456.82	11	609.19	89	438.88	141.92
Sales and related	100	430.29	10	598.03	90	412.26	145.22
Office and administrative support	100	468.93	11	613.72	89	451.19	140.40
Natural resources, construction, and maintenance	100	454.68	20	593.61	80	420.29	149.46
Construction, extraction, farming, fishing, and forestry	100	450.39	25	618.85	75	395.32	147.10
Installation, maintenance, and repair	100	458.91	15	553.02	85	442.15	151.52
Production, transportation, and material moving	100	451.92	13	636.01	87	425.53	143.24
Production	100	447.35	11	548.42	89	434.98	135.90
Transportation and material moving	100	457.02	14	710.31	86	414.54	151.77
Full time	100	456.18	11	592.54	89	438.51	141.06
Part time	100	481.66	21	666.03	79	431.27	136.61
Union	100	577.17	29	692.59	71	529.42	157.19
Nonunion	100	439.31	9	555.78	91	427.23	138.88
Average wage within the following categories:[1]							
Lowest 25 percent	100	435.45	9	623.46	91	416.31	146.33
Lowest 10 percent	100	444.93	13	582.04	87	423.37	137.35
Second 25 percent	100	441.85	12	585.08	88	421.82	142.33
Third 25 percent	100	455.30	12	574.23	88	438.99	141.26
Highest 25 percent	100	479.78	13	625.68	87	458.16	137.16
Highest 10 percent	100	475.45	11	625.50	89	456.32	136.18
Establishment characteristics							
Goods-producing industries	100	449.71	14	558.38	86	431.86	140.41
Construction	100	445.39	24	568.14	76	405.62	161.00
Manufacturing	100	451.61	10	548.60	90	441.33	133.78
Service-providing industries	100	459.89	11	614.68	89	439.90	140.96
Trade, transportation, and utilities	100	450.41	12	684.13	88	418.76	148.74
Wholesale trade	100	432.72	11	540.00	89	419.29	131.10
Retail trade	100	423.92	10	708.99	90	391.43	164.07
Transportation and warehousing	100	487.27	15	769.99	85	438.96	147.87
Utilities	100	581.76	16	632.82	84	572.32	113.21

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2020—continued

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	100	$463.38	15	$509.86	85	$455.11	$125.37
Financial activities	100	460.65	6	591.88	94	451.62	131.29
Finance and insurance	100	454.97	5	566.22	95	449.54	126.36
Credit intermediation and related activities	100	454.89	3	502.11	97	453.48	128.77
Insurance carriers and related activities	100	456.61	6	614.68	94	446.69	124.97
Real estate and rental and leasing	100	484.43	–	–	–	–	–
Professional and business services	100	434.18	10	568.64	90	419.31	146.20
Professional and technical services	100	433.00	12	567.90	88	414.27	134.97
Administrative and waste services	100	405.55	7	547.16	93	395.01	164.77
Education and health services	100	487.48	10	582.15	90	477.43	132.88
Educational services	100	509.89	6	536.52	94	508.17	146.02
Junior colleges, colleges, and universities	100	541.25	3	619.66	97	539.04	146.92
Health care and social assistance	100	484.07	10	586.31	90	472.53	130.79
Leisure and hospitality	100	459.79	21	595.89	79	423.87	140.74
Accommodation and food services	100	466.67	22	594.91	78	429.86	144.01
Other services	100	501.62	27	692.91	73	429.93	165.56
1 to 99 workers	100	441.83	15	577.39	85	417.55	146.24
1 to 49 workers	100	443.25	16	572.13	84	419.24	146.24
50 to 99 workers	100	438.58	14	590.91	86	413.76	146.25
100 workers or more	100	468.65	10	624.31	90	451.68	137.29
100 to 499 workers	100	456.62	10	635.70	90	436.92	139.23
500 workers or more	100	482.77	10	610.71	90	468.97	135.01
Geographic areas							
Northeast	100	494.44	13	652.76	87	471.56	142.73
New England	100	472.75	7	583.59	93	464.28	151.07
Middle Atlantic	100	502.60	15	665.34	85	474.55	139.30
South	100	441.58	10	543.84	90	430.36	141.78
South Atlantic	100	436.86	10	530.34	90	426.55	143.96
East South Central	100	459.40	–	–	–	–	–
West South Central	100	441.79	9	531.84	91	432.40	138.69
Midwest	100	445.21	11	634.95	89	422.34	143.60
East North Central	100	455.19	12	651.41	88	427.46	144.63
West North Central	100	422.99	7	571.41	93	411.58	141.44
West	100	461.31	16	590.21	84	437.48	135.21
Mountain	100	446.09	12	592.45	88	426.10	137.80
Pacific	100	467.64	17	589.56	83	442.51	134.06

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2020

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
All workers	$2.66	0.7	$12.72	0.7	$2.88	$1.56
Worker characteristics						
Management, professional, and related	3.76	0.7	19.94	0.7	4.35	1.76
Management, business, and financial	5.15	0.6	43.30	0.6	5.02	2.60
Professional and related	4.78	1.0	28.14	1.0	5.43	2.37
Service	10.43	2.6	44.79	2.6	12.55	6.67
Protective service	27.42	–	–	–	–	–
Sales and office	3.48	1.0	14.99	1.0	3.15	2.30
Sales and related	7.70	1.6	21.19	1.6	7.54	4.09
Office and administrative support	3.76	0.9	17.73	0.9	3.87	2.64
Natural resources, construction, and maintenance	8.76	1.7	20.80	1.7	8.90	4.67
Construction, extraction, farming, fishing, and forestry	14.14	2.1	26.46	2.1	15.70	7.77
Installation, maintenance, and repair	11.40	2.0	26.38	2.0	11.28	4.98
Production, transportation, and material moving	5.94	1.3	16.34	1.3	6.70	3.25
Production	7.88	1.2	20.62	1.2	8.49	3.97
Transportation and material moving	9.64	2.2	22.77	2.2	11.01	5.50
Full time	2.70	0.7	12.47	0.7	3.01	1.52
Part time	18.48	5.1	31.90	5.1	16.08	11.32
Union	8.39	2.1	15.80	2.1	8.40	5.91
Nonunion	2.88	0.7	15.52	0.7	3.08	1.50
Average wage within the following categories:[1]						
Lowest 25 percent	10.84	1.1	57.37	1.1	8.10	4.52
Lowest 10 percent	27.90	3.3	91.38	3.3	24.48	12.71
Second 25 percent	4.43	1.5	27.40	1.5	5.13	2.77
Third 25 percent	3.90	0.8	13.57	0.8	4.36	2.45
Highest 25 percent	3.83	1.0	16.16	1.0	3.94	1.80
Highest 10 percent	6.04	1.0	31.04	1.0	5.49	2.25
Establishment characteristics						
Goods-producing industries	4.82	1.1	15.11	1.1	6.11	3.00
Construction	12.50	2.2	23.03	2.2	12.57	6.89
Manufacturing	5.80	0.8	15.55	0.8	6.26	3.60
Service-providing industries	3.14	0.9	16.57	0.9	3.28	1.73
Trade, transportation, and utilities	6.04	0.9	16.90	0.9	5.14	2.63
Wholesale trade	9.29	1.8	23.13	1.8	8.61	4.17
Retail trade	6.48	1.2	32.49	1.2	5.16	4.79
Transportation and warehousing	13.41	2.6	31.67	2.6	13.70	7.32
Utilities	16.19	3.0	36.82	3.0	17.63	5.97

See footnotes at end of table.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2020—continued

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
Information	$9.56	2.3	$28.27	2.3	$9.92	$5.80
Financial activities	4.13	1.1	32.64	1.1	3.88	2.35
Finance and insurance	3.49	0.5	31.08	0.5	4.01	1.78
Credit intermediation and related activities	5.50	0.8	76.58	0.8	5.79	2.76
Insurance carriers and related activities	3.98	1.1	37.91	1.1	4.99	3.33
Real estate and rental and leasing	22.17	–	–	–	–	–
Professional and business services	6.60	2.1	31.23	2.1	8.48	3.71
Professional and technical services	10.76	3.0	48.22	3.0	8.96	3.75
Administrative and waste services	17.39	1.8	56.01	1.8	16.45	6.74
Education and health services	5.58	1.7	40.17	1.7	7.17	4.31
Educational services	13.88	1.7	26.57	1.7	15.03	6.62
Junior colleges, colleges, and universities	10.52	0.4	32.27	0.4	10.83	4.92
Health care and social assistance	5.97	1.9	43.64	1.9	7.87	4.84
Leisure and hospitality	20.71	3.8	63.58	3.8	19.43	10.26
Accommodation and food services	18.74	5.8	65.54	5.8	19.20	13.48
Other services	29.62	3.8	79.86	3.8	13.87	17.04
1 to 99 workers	3.60	1.1	20.79	1.1	3.70	2.73
1 to 49 workers	5.07	1.2	27.94	1.2	3.99	3.39
50 to 99 workers	7.92	2.0	31.76	2.0	7.83	4.42
100 workers or more	3.17	0.8	10.97	0.8	3.51	2.07
100 to 499 workers	5.11	0.9	18.25	0.9	4.65	2.41
500 workers or more	5.13	1.2	14.26	1.2	5.44	3.02
Geographic areas						
Northeast	4.91	1.7	11.78	1.7	8.10	2.78
New England	10.75	1.8	36.18	1.8	10.92	5.55
Middle Atlantic	6.25	2.0	11.50	2.0	11.29	3.03
South	6.12	1.3	32.84	1.3	4.68	2.72
South Atlantic	8.28	1.8	53.83	1.8	6.65	3.73
East South Central	16.65	–	–	–	–	–
West South Central	11.51	2.3	34.21	2.3	9.01	5.48
Midwest	5.05	1.0	23.05	1.0	6.35	2.79
East North Central	4.90	1.4	25.46	1.4	8.26	2.96
West North Central	12.11	1.2	52.91	1.2	9.06	6.14
West	4.25	1.8	18.07	1.8	5.15	3.85
Mountain	8.26	2.4	31.40	2.4	9.22	4.67
Pacific	4.63	2.3	21.36	2.3	5.98	5.08

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, March 2020

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
All workers	74	16	9	1
Worker characteristics				
Management, professional, and related	73	15	11	2
Management, business, and financial	74	16	8	2
Professional and related	72	14	12	1
Service	81	11	–	–
Protective service	85	5	–	–
Sales and office	67	24	8	1
Sales and related	63	31	–	–
Office and administrative support	69	21	9	1
Natural resources, construction, and maintenance	80	8	11	2
Construction, extraction, farming, fishing, and forestry	85	4	9	2
Installation, maintenance, and repair	76	–	12	–
Production, transportation, and material moving	78	13	–	–
Production	79	14	–	–
Transportation and material moving	77	11	–	–
Full time	74	16	9	1
Part time	79	13	–	–
Union	76	5	16	2
Nonunion	74	17	8	1
Average wage within the following categories:[3]				
Lowest 25 percent	80	14	–	–
Lowest 10 percent	86	–	5	–
Second 25 percent	74	19	7	1
Third 25 percent	76	14	9	1
Highest 25 percent	71	15	12	2
Highest 10 percent	69	14	14	2
Establishment characteristics				
Goods-producing industries	79	12	8	1
Construction	82	5	11	2
Manufacturing	78	14	–	–
Service-providing industries	73	17	9	1
Trade, transportation, and utilities	70	21	–	–
Wholesale trade	82	11	–	–
Retail trade	61	33	7	–
Transportation and warehousing	70	15	–	–
Utilities	83	–	14	–

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, March 2020—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
Information	77	–	15	–
Financial activities	55	34	9	1
Finance and insurance	49	40	10	2
Credit intermediation and related activities	46	44	–	–
Insurance carriers and related activities	53	30	13	4
Real estate and rental and leasing	84	–	–	–
Professional and business services	77	9	12	2
Professional and technical services	75	9	–	–
Administrative and waste services	88	–	6	–
Education and health services	77	15	7	1
Educational services	74	18	–	–
Junior colleges, colleges, and universities	64	29	–	–
Health care and social assistance	78	15	–	–
Leisure and hospitality	80	–	–	–
Accommodation and food services	79	–	–	–
Other services	85	7	–	–
1 to 99 workers	76	14	9	1
1 to 49 workers	75	16	8	1
50 to 99 workers	78	–	10	–
100 workers or more	73	17	9	1
100 to 499 workers	79	14	7	1
500 workers or more	66	20	12	2
Geographic areas				
Northeast	77	14	8	1
New England	75	12	–	–
Middle Atlantic	78	15	7	1
South	74	19	7	1
South Atlantic	72	21	7	1
East South Central	76	–	–	–
West South Central	76	17	–	–
Midwest	72	15	11	2
East North Central	73	14	11	2
West North Central	69	19	11	1
West	75	13	11	1
Mountain	72	18	8	2
Pacific	76	11	13	1

[1] Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.
[2] Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, March 2020

Characteristics	Single coverage			
	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
All workers	1.0	0.9	0.8	0.1
Worker characteristics				
Management, professional, and related	1.6	1.3	1.2	0.4
Management, business, and financial	1.8	1.4	1.1	0.5
Professional and related	2.2	1.7	1.9	0.4
Service	1.8	2.0	–	–
Protective service	4.2	1.6	–	–
Sales and office	1.5	1.4	0.9	0.2
Sales and related	2.6	2.6	–	–
Office and administrative support	1.9	1.4	1.2	0.2
Natural resources, construction, and maintenance	2.0	1.0	1.4	0.6
Construction, extraction, farming, fishing, and forestry	2.8	1.1	2.4	0.7
Installation, maintenance, and repair	2.3	–	1.8	–
Production, transportation, and material moving	1.5	1.1	–	–
Production	1.6	1.3	–	–
Transportation and material moving	3.0	1.7	–	–
Full time	1.1	0.9	0.8	0.2
Part time	2.2	1.6	–	–
Union	2.8	0.7	2.8	0.7
Nonunion	1.1	1.0	0.7	0.2
Average wage within the following categories:[3]				
Lowest 25 percent	1.6	1.7	–	–
Lowest 10 percent	4.2	–	1.2	–
Second 25 percent	1.6	1.5	0.8	0.2
Third 25 percent	1.3	1.0	1.0	0.1
Highest 25 percent	1.7	1.2	1.2	0.4
Highest 10 percent	2.5	1.4	2.3	0.7
Establishment characteristics				
Goods-producing industries	1.4	1.1	1.0	0.3
Construction	2.7	1.2	2.0	0.8
Manufacturing	1.6	1.5	–	–
Service-providing industries	1.2	1.1	0.9	0.2
Trade, transportation, and utilities	2.0	1.5	–	–
Wholesale trade	2.1	2.3	–	–
Retail trade	1.9	2.2	1.0	–
Transportation and warehousing	6.2	3.0	–	–
Utilities	4.4	–	3.2	–

See footnotes at end of table.

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, March 2020—continued

Characteristics	Single coverage			
	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
Information	2.7	–	3.5	–
Financial activities	2.1	2.0	1.4	0.4
Finance and insurance	1.6	1.7	1.5	0.4
Credit intermediation and related activities	2.3	2.5	–	–
Insurance carriers and related activities	2.7	2.7	1.4	1.1
Real estate and rental and leasing	6.0	–	–	–
Professional and business services	3.0	2.0	2.9	0.7
Professional and technical services	4.7	2.0	–	–
Administrative and waste services	2.9	–	1.9	–
Education and health services	2.7	2.8	1.2	0.3
Educational services	2.9	1.6	–	–
Junior colleges, colleges, and universities	2.7	2.0	–	–
Health care and social assistance	3.1	3.3	–	–
Leisure and hospitality	3.2	–	–	–
Accommodation and food services	4.4	–	–	–
Other services	5.7	2.9	–	–
1 to 99 workers	1.6	1.0	1.4	0.1
1 to 49 workers	2.2	1.4	2.0	0.2
50 to 99 workers	2.0	–	1.7	–
100 workers or more	1.2	1.1	0.9	0.2
100 to 499 workers	1.3	0.9	0.9	0.3
500 workers or more	1.8	1.9	1.5	0.6
Geographic areas				
Northeast	1.9	1.6	1.3	0.5
New England	2.9	2.9	–	–
Middle Atlantic	2.6	2.3	1.1	0.7
South	1.6	1.8	1.1	0.2
South Atlantic	2.3	2.7	1.4	0.3
East South Central	2.2	–	–	–
West South Central	2.8	2.3	–	–
Midwest	2.2	2.0	0.7	0.3
East North Central	3.1	2.9	0.8	0.4
West North Central	1.6	1.2	1.4	0.5
West	2.7	0.9	2.6	0.3
Mountain	3.1	2.0	2.1	0.5
Pacific	3.7	1.0	3.6	0.3

[1] Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.
[2] Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2020

(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	$1,121.07	6	$1,655.90	94	$1,088.78	$576.37
Worker characteristics							
Management, professional, and related	100	1,150.05	3	1,518.31	97	1,137.06	554.36
Management, business, and financial	100	1,149.73	2	1,525.51	98	1,141.60	561.01
Professional and related	100	1,150.27	4	1,515.97	96	1,134.03	549.92
Service	100	1,023.79	6	1,720.35	94	979.02	689.54
Protective service	100	1,069.58	–	–	–	–	–
Sales and office	100	1,095.76	4	1,636.46	96	1,074.22	581.77
Sales and related	100	986.93	3	1,530.25	97	968.26	582.15
Office and administrative support	100	1,145.20	4	1,675.92	96	1,122.73	581.59
Natural resources, construction, and maintenance	100	1,104.00	12	1,669.73	88	1,024.85	579.64
Construction, extraction, farming, fishing, and forestry	100	1,093.56	16	1,758.60	84	966.83	553.54
Installation, maintenance, and repair	100	1,114.21	9	1,508.47	91	1,076.99	603.09
Production, transportation, and material moving	100	1,171.80	9	1,734.34	91	1,116.95	535.44
Production	100	1,211.96	7	1,600.68	93	1,182.67	501.29
Transportation and material moving	100	1,127.44	11	1,828.72	89	1,041.12	574.84
Full time	100	1,122.51	5	1,645.95	95	1,093.87	575.82
Part time	100	1,096.34	14	1,717.52	86	992.13	586.79
Union	100	1,512.57	25	1,772.21	75	1,424.21	429.57
Nonunion	100	1,061.23	3	1,487.62	97	1,049.48	593.57
Average wage within the following categories:[1]							
Lowest 25 percent	100	976.75	4	1,571.45	96	954.21	669.09
Lowest 10 percent	100	943.94	6	1,447.86	94	914.24	671.00
Second 25 percent	100	1,061.50	5	1,678.02	95	1,029.70	593.68
Third 25 percent	100	1,116.72	6	1,578.81	94	1,088.94	572.43
Highest 25 percent	100	1,222.83	7	1,717.35	93	1,185.27	530.81
Highest 10 percent	100	1,242.62	5	1,705.75	95	1,216.74	509.48
Establishment characteristics							
Goods-producing industries	100	1,182.49	8	1,614.55	92	1,142.57	510.84
Construction	100	1,064.78	14	1,702.46	86	963.54	595.24
Manufacturing	100	1,234.42	6	1,539.82	94	1,214.33	476.94
Service-providing industries	100	1,103.49	5	1,676.32	95	1,073.96	594.43
Trade, transportation, and utilities	100	1,070.99	8	1,748.51	92	1,013.79	584.35
Wholesale trade	100	1,036.92	5	1,470.10	95	1,014.94	548.58
Retail trade	100	947.61	6	1,654.82	94	903.65	643.60
Transportation and warehousing	100	1,219.07	13	1,901.50	87	1,117.25	550.43
Utilities	100	1,548.26	10	1,774.22	90	1,523.10	414.07

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2020—continued

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	100	$1,240.26	9	$1,494.94	91	$1,215.20	$471.82
Financial activities	100	1,197.07	3	1,711.96	97	1,182.17	521.41
Finance and insurance	100	1,211.73	2	1,659.28	98	1,201.86	480.86
Credit intermediation and related activities	100	1,187.13	–	–	–	–	–
Insurance carriers and related activities	100	1,239.10	4	1,567.15	96	1,227.07	461.40
Real estate and rental and leasing	100	1,134.20	–	–	–	–	–
Professional and business services	100	1,063.87	2	1,527.67	98	1,053.64	599.32
Professional and technical services	100	1,031.88	3	1,439.49	97	1,019.86	588.93
Administrative and waste services	100	955.49	–	–	–	–	–
Education and health services	100	1,126.98	3	1,799.35	97	1,103.51	619.95
Educational services	100	1,188.66	–	–	–	–	–
Junior colleges, colleges, and universities	100	1,353.13	–	–	–	–	–
Health care and social assistance	100	1,117.55	3	1,893.18	97	1,089.52	618.30
Leisure and hospitality	100	1,048.14	8	1,432.42	92	1,015.11	651.73
Accommodation and food services	100	1,076.35	10	1,427.50	90	1,037.79	672.62
Other services	100	1,043.17	8	1,677.91	92	987.24	791.60
1 to 99 workers	100	1,003.61	5	1,584.36	95	971.24	650.84
1 to 49 workers	100	1,008.39	5	1,536.23	95	977.97	642.86
50 to 99 workers	100	992.58	5	1,708.01	95	955.82	669.13
100 workers or more	100	1,202.50	6	1,699.66	94	1,170.87	524.37
100 to 499 workers	100	1,112.75	5	1,711.34	95	1,083.21	570.61
500 workers or more	100	1,306.93	7	1,691.10	93	1,275.92	468.95
Geographic areas							
Northeast	100	1,245.14	7	1,750.03	93	1,207.35	530.15
New England	100	1,212.73	3	1,478.92	97	1,204.39	526.15
Middle Atlantic	100	1,257.21	8	1,786.45	92	1,208.52	531.73
South	100	1,044.95	3	1,620.24	97	1,028.07	622.39
South Atlantic	100	1,038.37	3	1,516.77	97	1,025.55	634.13
East South Central	100	1,129.77	4	1,773.14	96	1,101.29	576.22
West South Central	100	1,017.54	3	1,694.18	97	999.15	621.89
Midwest	100	1,132.15	7	1,660.36	93	1,090.90	555.20
East North Central	100	1,163.75	8	1,672.08	92	1,117.67	542.08
West North Central	100	1,064.09	5	1,617.93	95	1,035.27	582.47
West	100	1,112.08	7	1,596.19	93	1,075.88	569.83
Mountain	100	1,107.10	7	1,567.13	93	1,074.95	560.60
Pacific	100	1,114.20	7	1,607.48	93	1,076.28	573.78

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2020

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
All workers	$8.22	0.3	$31.99	0.3	$8.26	$5.77
Worker characteristics						
Management, professional, and related	15.86	0.3	86.15	0.3	15.12	11.11
Management, business, and financial	18.91	0.3	66.85	0.3	19.12	11.24
Professional and related	19.28	0.6	112.02	0.6	17.96	16.06
Service	22.06	1.3	118.96	1.3	28.65	26.17
Protective service	93.60	–	–	–	–	–
Sales and office	12.16	0.4	43.57	0.4	12.94	9.15
Sales and related	16.95	0.7	108.25	0.7	17.49	10.31
Office and administrative support	16.62	0.5	53.58	0.5	17.30	12.44
Natural resources, construction, and maintenance	26.66	1.3	53.29	1.3	27.19	18.92
Construction, extraction, farming, fishing, and forestry	42.96	1.5	62.30	1.5	44.52	26.76
Installation, maintenance, and repair	33.29	1.5	87.91	1.5	33.55	23.45
Production, transportation, and material moving	18.15	1.1	32.37	1.1	18.56	10.44
Production	19.87	1.2	44.46	1.2	21.25	15.64
Transportation and material moving	30.63	1.9	47.04	1.9	30.11	13.86
Full time	8.10	0.3	33.01	0.3	8.13	6.25
Part time	54.17	3.1	95.92	3.1	47.09	20.61
Union	20.29	2.0	29.55	2.0	21.12	11.79
Nonunion	9.17	0.2	61.09	0.2	8.76	6.04
Average wage within the following categories:[1]						
Lowest 25 percent	19.50	0.7	92.06	0.7	20.16	16.60
Lowest 10 percent	39.31	1.6	112.87	1.6	40.79	24.83
Second 25 percent	14.58	0.8	88.89	0.8	15.72	9.50
Third 25 percent	12.66	0.6	34.49	0.6	12.96	9.31
Highest 25 percent	12.49	0.6	45.27	0.6	12.36	9.16
Highest 10 percent	19.05	0.5	112.72	0.5	18.20	10.61
Establishment characteristics						
Goods-producing industries	16.60	0.8	43.66	0.8	17.50	11.95
Construction	40.59	1.7	74.12	1.7	37.16	22.63
Manufacturing	17.74	1.0	39.39	1.0	18.66	11.95
Service-providing industries	8.97	0.4	42.47	0.4	8.93	6.52
Trade, transportation, and utilities	21.55	0.9	31.27	0.9	19.10	10.98
Wholesale trade	24.03	1.3	98.28	1.3	21.04	20.20
Retail trade	17.76	1.0	77.34	1.0	13.63	17.28
Transportation and warehousing	46.03	2.6	66.12	2.6	47.95	13.77
Utilities	36.09	1.8	48.63	1.8	39.15	29.12

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2020—continued

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
Information	$37.61	1.7	$47.68	1.7	$38.41	$20.39
Financial activities	16.03	1.0	90.49	1.0	17.95	11.55
Finance and insurance	11.73	0.4	106.30	0.4	13.00	7.65
Credit intermediation and related activities	14.26	–	–	–	–	–
Insurance carriers and related activities	20.91	0.8	160.00	0.8	20.97	10.64
Real estate and rental and leasing	79.98	–	–	–	–	–
Professional and business services	23.00	0.6	210.12	0.6	22.98	12.94
Professional and technical services	23.74	1.2	218.22	1.2	22.38	17.05
Administrative and waste services	61.96	–	–	–	–	–
Education and health services	19.65	0.7	115.85	0.7	22.92	21.18
Educational services	43.83	–	–	–	–	–
Junior colleges, colleges, and universities	31.13	–	–	–	–	–
Health care and social assistance	21.57	0.8	93.22	0.8	25.35	24.32
Leisure and hospitality	42.39	1.4	95.48	1.4	45.75	43.14
Accommodation and food services	58.33	2.4	94.73	2.4	61.45	58.77
Other services	100.56	2.6	467.79	2.6	88.25	50.84
1 to 99 workers	13.00	0.4	61.73	0.4	11.63	11.17
1 to 49 workers	14.48	0.6	65.82	0.6	13.50	14.63
50 to 99 workers	22.52	0.8	151.30	0.8	20.66	17.65
100 workers or more	11.74	0.5	32.75	0.5	12.44	7.10
100 to 499 workers	16.53	0.5	53.44	0.5	16.37	10.55
500 workers or more	15.53	0.9	49.24	0.9	16.77	9.33
Geographic areas						
Northeast	15.27	0.9	65.76	0.9	19.76	8.43
New England	33.22	0.7	109.12	0.7	33.11	13.65
Middle Atlantic	17.64	1.1	70.39	1.1	26.49	10.47
South	17.37	0.6	80.17	0.6	16.26	9.58
South Atlantic	20.60	0.5	76.89	0.5	20.71	11.92
East South Central	33.29	2.1	87.18	2.1	35.79	23.81
West South Central	40.81	1.2	216.10	1.2	34.21	18.59
Midwest	13.89	0.8	51.57	0.8	13.73	13.95
East North Central	11.35	1.0	65.38	1.0	12.63	14.29
West North Central	36.89	1.3	57.76	1.3	32.31	28.85
West	16.60	0.6	58.24	0.6	15.87	12.58
Mountain	40.70	1.4	49.37	1.4	35.76	17.44
Pacific	16.11	0.6	79.34	0.6	16.73	16.46

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, March 2020

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
All workers	74	16	10	1
Worker characteristics				
Management, professional, and related	73	15	11	1
Management, business, and financial	72	17	9	2
Professional and related	73	13	12	1
Service	81	10	7	2
Protective service	83	5	–	–
Sales and office	66	24	9	1
Sales and related	62	31	–	–
Office and administrative support	68	20	10	1
Natural resources, construction, and maintenance	79	8	11	2
Construction, extraction, farming, fishing, and forestry	85	5	9	1
Installation, maintenance, and repair	74	11	13	2
Production, transportation, and material moving	78	13	–	–
Production	78	14	–	–
Transportation and material moving	77	11	–	–
Full time	73	16	10	1
Part time	78	14	–	–
Union	76	5	16	3
Nonunion	73	17	9	1
Average wage within the following categories:[3]				
Lowest 25 percent	79	15	–	–
Lowest 10 percent	83	–	6	–
Second 25 percent	74	17	8	([4])
Third 25 percent	74	15	10	1
Highest 25 percent	70	15	12	2
Highest 10 percent	70	15	14	2
Establishment characteristics				
Goods-producing industries	79	11	9	1
Construction	82	5	11	2
Manufacturing	78	14	–	–
Service-providing industries	72	17	10	1
Trade, transportation, and utilities	68	21	–	–
Wholesale trade	81	11	8	–
Retail trade	60	32	–	–
Transportation and warehousing	67	15	–	–
Utilities	82	–	13	–

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, March 2020—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
Information	75	–	17	–
Financial activities	54	35	9	2
Finance and insurance	49	40	10	2
Credit intermediation and related activities	46	45	9	1
Insurance carriers and related activities	52	31	14	4
Real estate and rental and leasing	81	11	–	–
Professional and business services	75	11	12	3
Professional and technical services	75	10	–	–
Administrative and waste services	85	–	7	–
Education and health services	78	14	8	1
Educational services	74	17	–	–
Junior colleges, colleges, and universities	64	29	–	–
Health care and social assistance	78	13	8	1
Leisure and hospitality	80	–	8	–
Accommodation and food services	79	–	–	–
Other services	86	–	6	–
1 to 99 workers	75	14	10	1
1 to 49 workers	74	16	9	1
50 to 99 workers	79	–	11	–
100 workers or more	72	17	10	1
100 to 499 workers	79	13	7	1
500 workers or more	65	21	12	2
Geographic areas				
Northeast	77	12	9	2
New England	75	11	13	1
Middle Atlantic	78	13	7	2
South	74	18	7	1
South Atlantic	73	20	6	1
East South Central	76	–	–	–
West South Central	75	18	6	1
Midwest	71	16	12	1
East North Central	72	14	12	2
West North Central	68	19	12	1
West	73	14	12	1
Mountain	70	19	9	2
Pacific	74	–	14	–

[1] Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.
[2] Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.
[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 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, March 2020

Characteristics	Family coverage			
	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
All workers	1.0	0.9	0.8	0.2
Worker characteristics				
Management, professional, and related	1.6	1.3	1.2	0.3
Management, business, and financial	1.8	1.5	1.1	0.5
Professional and related	2.3	1.7	1.9	0.4
Service	1.8	1.9	1.0	0.7
Protective service	6.0	1.5	–	–
Sales and office	1.5	1.4	1.0	0.3
Sales and related	2.6	2.6	–	–
Office and administrative support	1.9	1.3	1.3	0.4
Natural resources, construction, and maintenance	2.1	1.1	1.6	0.7
Construction, extraction, farming, fishing, and forestry	3.0	1.2	2.6	0.5
Installation, maintenance, and repair	2.3	1.7	1.9	1.1
Production, transportation, and material moving	1.5	1.2	–	–
Production	1.7	1.5	–	–
Transportation and material moving	2.9	1.6	–	–
Full time	1.0	0.9	0.8	0.2
Part time	2.2	1.6	–	–
Union	2.8	0.7	2.8	1.1
Nonunion	1.0	1.0	0.8	0.2
Average wage within the following categories:[3]				
Lowest 25 percent	1.6	1.8	–	–
Lowest 10 percent	4.7	–	1.4	–
Second 25 percent	1.3	1.3	1.0	0.1
Third 25 percent	1.3	1.1	1.0	0.2
Highest 25 percent	1.7	1.2	1.3	0.4
Highest 10 percent	2.5	1.4	2.3	0.6
Establishment characteristics				
Goods-producing industries	1.5	1.2	1.1	0.2
Construction	3.0	1.3	2.4	0.7
Manufacturing	1.7	1.7	–	–
Service-providing industries	1.2	1.1	1.0	0.2
Trade, transportation, and utilities	1.9	1.5	–	–
Wholesale trade	2.1	2.4	1.7	–
Retail trade	2.1	2.2	–	–
Transportation and warehousing	6.4	3.0	–	–
Utilities	4.7	–	3.1	–

See footnotes at end of table.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, March 2020—continued

Characteristics	Family coverage			
	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
Information	3.6	–	3.5	–
Financial activities	1.8	1.8	1.4	0.4
Finance and insurance	1.5	1.9	1.5	0.5
Credit intermediation and related activities	2.6	2.8	2.8	0.2
Insurance carriers and related activities	2.5	2.7	1.5	1.1
Real estate and rental and leasing	4.8	3.0	–	–
Professional and business services	3.3	2.2	2.9	0.8
Professional and technical services	4.4	2.3	–	–
Administrative and waste services	3.7	–	2.0	–
Education and health services	2.7	2.8	1.4	0.3
Educational services	3.2	1.8	–	–
Junior colleges, colleges, and universities	2.6	2.0	–	–
Health care and social assistance	3.0	3.2	1.6	0.3
Leisure and hospitality	3.2	–	2.5	–
Accommodation and food services	4.4	–	–	–
Other services	4.0	–	2.8	–
1 to 99 workers	1.5	1.0	1.5	0.3
1 to 49 workers	1.8	1.4	1.9	0.3
50 to 99 workers	2.1	–	1.9	–
100 workers or more	1.3	1.1	1.0	0.2
100 to 499 workers	1.4	1.0	0.9	0.3
500 workers or more	2.0	1.9	1.5	0.5
Geographic areas				
Northeast	1.6	1.6	1.4	0.3
New England	2.6	3.0	3.9	0.2
Middle Atlantic	2.1	2.2	1.3	0.4
South	1.6	1.8	1.1	0.2
South Atlantic	2.1	2.5	1.4	0.3
East South Central	2.1	–	–	–
West South Central	3.3	2.7	1.9	0.3
Midwest	2.2	2.1	0.7	0.3
East North Central	3.1	3.0	0.8	0.4
West North Central	1.6	1.3	1.3	0.2
West	2.5	1.2	2.7	0.5
Mountain	3.9	2.8	2.2	0.3
Pacific	3.1	–	3.7	–

[1] Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.
[2] Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 15. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2020

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

Characteristics	Single coverage[1]					Family coverage[1]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$45.75	$79.14	$123.88	$176.50	$244.35	$206.44	$320.40	$480.86	$764.00	$1098.89
Worker characteristics										
Management, professional, and related	42.79	78.36	119.11	174.25	243.77	200.74	310.20	476.00	746.16	1094.07
Management, business, and financial	47.00	84.71	133.84	186.30	252.43	206.44	340.17	488.00	736.36	1129.10
Professional and related	38.22	75.65	108.00	166.84	233.50	193.33	305.07	465.09	747.38	1080.46
Service	–	76.44	124.28	178.41	256.78	217.17	386.93	568.00	908.70	1238.84
Protective service	–	–	140.15	151.72	–	–	–	486.33	–	1411.02
Sales and office	45.93	78.54	127.76	179.11	240.12	220.32	351.17	489.49	759.56	1064.04
Sales and related	50.00	82.91	128.33	181.89	235.15	212.46	335.06	495.63	706.73	1064.04
Office and administrative support	41.64	76.09	126.97	178.41	242.57	225.42	357.84	487.68	775.08	1067.94
Natural resources, construction, and maintenance	48.08	82.85	125.62	178.41	268.42	227.37	306.59	441.47	737.00	1075.21
Construction, extraction, farming, fishing, and forestry	48.08	87.10	123.83	178.41	267.59	237.29	298.08	426.40	700.02	1023.15
Installation, maintenance, and repair	48.73	82.33	125.62	178.41	270.08	222.72	327.17	470.78	800.00	1141.42
Production, transportation, and material moving	49.92	82.81	124.28	178.41	243.57	187.06	294.51	423.25	679.88	1031.80
Production	47.62	74.44	120.00	171.00	238.57	174.22	277.00	398.55	646.62	1010.80
Transportation and material moving	54.93	92.19	126.37	183.15	248.98	203.09	312.74	461.14	728.78	1069.43
Full time	47.70	80.00	124.00	176.24	243.28	206.03	319.84	479.97	757.84	1094.07
Part time	–	–	115.99	183.15	273.02	222.65	330.89	483.80	781.37	1169.69
Union	51.76	90.82	130.88	187.90	241.29	174.22	279.19	363.43	476.20	698.99
Nonunion	44.12	78.15	122.43	174.77	246.56	212.07	331.00	502.29	790.85	1129.10
Average wage within the following categories:[2]										
Lowest 25 percent	40.07	84.15	127.23	181.14	244.51	256.79	390.00	566.44	908.70	1198.41
Lowest 10 percent	–	–	126.64	183.91	241.29	273.42	395.33	575.25	912.12	1295.56
Second 25 percent	47.45	76.89	122.44	173.72	238.76	202.36	320.77	484.12	772.64	1111.79
Third 25 percent	47.70	79.12	120.26	174.59	245.42	210.97	308.55	465.00	736.32	1080.46
Highest 25 percent	44.12	79.79	124.00	179.82	247.78	198.45	310.98	460.98	700.93	1043.79
Highest 10 percent	43.10	78.56	122.98	175.53	235.00	200.74	303.46	452.00	662.40	953.50
Establishment characteristics										
Goods-producing industries	48.08	79.00	121.33	176.33	246.22	177.00	280.01	397.70	660.86	1002.30
Construction	60.31	98.28	138.62	203.60	297.55	230.32	310.29	455.00	775.66	1075.21
Manufacturing	50.78	75.41	115.00	165.36	233.25	169.67	266.91	385.47	627.12	964.16
Service-providing industries	43.23	79.89	124.11	176.76	243.77	215.17	342.39	501.18	787.77	1134.32
Trade, transportation, and utilities	48.03	84.74	123.45	178.41	241.29	213.65	329.72	458.99	693.95	1069.40
Wholesale trade	50.00	84.59	110.48	171.54	216.77	210.97	303.34	461.61	677.26	1069.40
Retail trade	44.02	87.89	132.17	193.75	278.16	225.77	355.34	478.69	815.74	1257.74
Transportation and warehousing	49.28	92.19	119.50	166.30	233.67	220.26	342.98	438.00	592.47	988.04
Utilities	31.05	59.08	109.96	158.73	198.87	153.79	233.00	368.58	468.89	661.22

See footnotes at end of table.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2020—continued

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

Characteristics	Single coverage[1]					Family coverage[1]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information	$46.11	$76.41	$128.33	$176.33	$192.08	$226.27	$305.18	$435.30	$575.16	$817.85
Financial activities	50.00	75.00	125.15	166.52	238.88	216.22	359.00	473.02	746.74	981.95
Finance and insurance	45.00	75.98	124.32	154.00	209.32	212.92	339.10	452.56	639.14	821.05
Credit intermediation and related activities	42.20	73.54	125.67	170.00	233.01	204.54	367.06	476.89	662.52	834.17
Insurance carriers and related activities	50.00	85.08	122.80	146.58	202.85	213.35	307.38	434.57	557.85	824.80
Real estate and rental and leasing	54.67	69.77	132.16	203.67	284.80	294.51	402.13	–	981.95	1224.72
Professional and business services	49.96	90.10	143.45	187.40	258.10	216.00	358.10	521.11	807.84	1143.02
Professional and technical services	47.00	85.18	139.41	170.24	230.94	216.00	338.00	504.50	768.92	1069.72
Administrative and waste services	68.51	121.43	147.25	188.76	266.72	233.45	396.55	585.83	966.20	1292.03
Education and health services	31.94	72.46	104.07	170.82	243.77	206.70	323.63	523.15	860.94	1183.07
Educational services	44.58	78.00	123.20	192.99	307.67	289.79	395.61	569.54	786.04	1065.68
Junior colleges, colleges, and universities	46.00	80.00	128.93	195.00	270.29	273.00	385.00	530.42	741.01	1164.00
Health care and social assistance	31.94	72.36	102.54	169.03	239.22	202.36	312.08	504.68	879.28	1198.41
Leisure and hospitality	–	68.10	122.43	172.59	260.48	–	412.94	564.44	876.34	1100.12
Accommodation and food services	–	–	126.64	173.72	260.48	–	412.94	554.75	876.34	1243.57
Other services	59.77	82.33	128.91	215.00	271.73	247.12	335.57	620.00	1069.43	1333.00
1 to 99 workers	48.11	83.98	128.91	181.69	260.40	254.72	363.78	542.42	883.58	1224.72
1 to 49 workers	48.11	81.63	128.36	184.80	260.60	252.38	355.16	542.42	845.61	1219.33
50 to 99 workers	53.08	87.10	129.98	174.83	260.04	256.05	380.06	560.00	920.50	1245.03
100 workers or more	43.08	77.94	120.03	173.56	238.76	186.11	295.00	445.62	690.25	999.71
100 to 499 workers	43.33	79.53	123.88	173.42	243.54	201.96	318.18	478.26	762.52	1079.42
500 workers or more	39.52	73.88	114.54	175.02	233.67	154.02	270.18	398.67	585.83	879.28
Geographic areas										
Northeast	48.06	79.12	123.30	182.83	259.35	176.91	283.90	426.40	706.00	1062.83
New England	53.08	87.36	137.01	184.80	279.34	176.91	303.34	435.30	706.00	1040.35
Middle Atlantic	46.00	79.12	118.02	178.41	252.43	175.58	281.67	420.33	706.92	1067.84
South	36.00	77.12	126.31	180.56	241.50	218.71	353.20	531.36	858.30	1179.96
South Atlantic	36.28	78.00	128.33	190.18	257.20	229.90	375.00	544.17	883.58	1230.18
East South Central	43.12	79.99	121.55	168.44	219.67	200.74	330.39	448.10	698.03	979.66
West South Central	34.49	70.92	125.00	168.54	234.00	218.48	349.43	511.95	860.64	1223.63
Midwest	55.82	84.04	126.37	178.41	256.78	191.62	308.94	461.89	698.00	1082.70
East North Central	55.14	82.86	125.57	176.50	246.56	201.96	304.38	458.19	682.10	1031.72
West North Central	55.82	88.14	131.79	180.40	260.48	174.32	319.84	483.93	793.96	1177.16
West	44.17	76.18	115.00	170.27	229.94	226.82	327.17	476.71	736.32	1014.52
Mountain	48.08	75.65	114.54	181.96	253.35	228.97	315.27	471.14	704.54	1033.31
Pacific	43.23	76.42	115.00	164.45	218.30	220.08	338.00	483.11	754.55	1000.19

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2020

Characteristics	Single coverage[1]					Family coverage[1]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$2.69	$1.46	$1.67	$2.52	$4.90	$4.46	$6.28	$7.47	$16.89	$15.80
Worker characteristics										
Management, professional, and related	3.34	2.01	3.17	2.99	9.81	10.31	7.26	10.80	16.48	39.66
Management, business, and financial	4.19	3.09	2.85	4.76	6.54	5.19	17.62	5.45	30.16	56.96
Professional and related	5.39	3.65	3.58	4.36	9.16	14.89	10.69	13.53	25.51	35.83
Service	–	10.45	5.88	11.39	22.19	21.14	13.74	33.19	32.49	38.23
Protective service	–	–	37.72	9.75	–	–	–	72.98	–	126.80
Sales and office	3.18	4.46	2.09	2.87	6.62	9.45	11.83	13.04	28.97	14.35
Sales and related	4.28	9.03	4.22	7.92	10.14	11.14	14.42	19.70	45.22	48.58
Office and administrative support	4.93	5.69	2.36	3.01	9.27	11.61	12.35	13.97	24.43	19.45
Natural resources, construction, and maintenance	5.75	6.65	7.38	4.92	18.88	12.03	18.65	23.56	56.48	47.56
Construction, extraction, farming, fishing, and forestry	7.90	10.90	12.91	13.84	30.04	20.10	5.31	28.45	74.83	66.41
Installation, maintenance, and repair	4.23	4.44	5.42	5.50	23.51	15.77	5.12	32.88	57.29	103.61
Production, transportation, and material moving	3.80	2.73	1.59	5.42	6.54	12.45	8.73	11.89	24.46	32.36
Production	3.97	5.19	4.98	7.41	8.23	6.53	22.34	11.46	31.94	43.00
Transportation and material moving	8.93	4.26	1.93	6.43	15.33	14.36	16.41	23.02	29.86	55.47
Full time	1.69	1.26	1.50	2.48	3.84	4.69	6.47	8.16	17.91	19.00
Part time	–	–	14.53	7.10	30.98	36.53	29.79	36.79	47.77	112.80
Union	8.73	3.01	4.21	9.47	3.76	15.02	8.60	25.59	20.32	57.80
Nonunion	2.37	1.84	1.58	2.00	8.01	5.19	7.35	8.18	16.16	22.65
Average wage within the following categories:[2]										
Lowest 25 percent	8.80	7.00	3.19	4.82	16.78	21.45	8.31	15.89	19.07	53.86
Lowest 10 percent	–	–	17.28	11.55	7.61	41.62	24.05	62.96	71.14	167.80
Second 25 percent	4.13	3.77	2.38	4.42	7.47	9.04	13.56	18.90	27.71	31.03
Third 25 percent	1.49	1.63	4.96	2.46	9.46	7.98	7.81	10.65	26.36	26.91
Highest 25 percent	2.50	2.06	2.16	4.00	8.01	6.93	6.24	7.07	21.05	36.37
Highest 10 percent	2.65	4.89	4.03	5.60	6.76	6.27	11.88	12.58	25.81	36.31
Establishment characteristics										
Goods-producing industries	3.91	3.41	4.07	5.30	8.99	11.56	5.16	12.41	25.53	31.92
Construction	8.34	5.43	8.35	12.70	20.88	18.11	17.59	32.73	92.16	43.88
Manufacturing	3.59	4.99	4.76	6.51	5.39	5.14	9.93	8.20	30.21	60.51
Service-providing industries	2.91	1.78	1.65	2.87	6.47	3.60	7.93	6.73	15.45	24.03
Trade, transportation, and utilities	2.71	2.95	4.01	2.71	6.20	3.68	10.90	7.25	19.95	38.62
Wholesale trade	2.69	4.13	5.99	5.52	9.25	5.09	12.84	33.83	46.81	57.94
Retail trade	3.68	5.78	2.52	7.27	16.89	25.96	25.08	26.15	37.72	65.66
Transportation and warehousing	9.68	11.61	9.66	18.17	12.42	21.80	19.52	15.49	43.83	31.59
Utilities	1.12	5.03	8.46	17.43	8.16	5.31	32.18	24.83	40.21	94.17

See footnotes at end of table.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2020—continued

Characteristics	Single coverage[1]					Family coverage[1]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information	$8.02	$6.23	$2.67	$9.87	$5.12	$47.00	$23.32	$14.55	$11.07	$42.68
Financial activities	6.07	5.03	2.19	6.08	15.01	6.45	11.28	14.50	55.68	32.93
Finance and insurance	5.99	6.33	1.78	2.72	3.87	9.16	9.43	9.17	33.37	12.05
Credit intermediation and related activities	6.49	8.04	2.16	7.35	12.08	19.99	20.02	18.50	31.36	17.32
Insurance carriers and related activities	10.27	13.14	2.32	10.40	13.98	10.28	9.11	14.24	38.26	49.77
Real estate and rental and leasing	6.56	19.68	17.58	32.90	41.26	82.38	52.21	–	64.26	49.22
Professional and business services	5.06	4.87	1.51	8.96	9.03	6.32	24.15	20.49	37.54	50.54
Professional and technical services	6.41	5.23	5.67	6.97	5.90	5.93	21.02	18.00	31.81	36.81
Administrative and waste services	8.76	7.14	5.14	9.91	20.89	47.05	24.54	49.69	55.86	53.95
Education and health services	1.17	5.37	4.63	5.01	13.02	29.76	22.00	35.31	76.10	55.98
Educational services	9.82	3.99	7.79	11.78	50.76	24.03	12.21	25.95	70.96	56.34
Junior colleges, colleges, and universities	4.76	5.87	6.26	15.03	13.69	25.59	10.57	25.29	8.44	191.74
Health care and social assistance	2.26	8.97	5.13	7.39	14.97	26.06	19.33	44.47	92.57	62.80
Leisure and hospitality	–	19.52	4.64	4.48	18.61	–	49.29	36.49	72.98	162.45
Accommodation and food services	–	–	8.91	17.06	19.07	–	54.37	52.87	95.93	147.48
Other services	3.37	18.36	9.11	28.85	12.59	64.15	62.54	65.32	138.87	27.15
1 to 99 workers	2.10	3.86	2.47	2.87	6.45	10.60	15.74	8.40	37.94	27.87
1 to 49 workers	1.46	4.63	2.80	4.39	6.31	13.64	16.37	16.78	46.53	31.89
50 to 99 workers	7.11	5.06	5.82	5.75	15.86	20.74	15.87	35.35	47.56	67.91
100 workers or more	4.14	2.75	2.72	3.20	4.50	5.06	4.19	9.03	23.40	21.63
100 to 499 workers	3.34	3.31	3.26	3.07	9.61	5.35	10.23	11.73	25.45	34.60
500 workers or more	5.07	5.04	3.61	6.97	5.59	13.85	14.88	15.50	26.44	35.43
Geographic areas										
Northeast	1.59	5.24	2.91	2.41	14.20	17.56	10.84	9.53	25.04	17.17
New England	3.74	8.51	10.72	11.53	50.01	41.91	23.13	30.60	46.88	59.57
Middle Atlantic	3.77	2.89	3.91	5.25	15.60	18.73	12.55	18.22	29.82	25.39
South	3.35	5.09	1.89	5.05	3.95	10.43	9.93	13.14	32.26	56.67
South Atlantic	3.56	5.47	3.57	6.38	7.34	15.20	10.81	14.31	46.38	71.06
East South Central	7.70	9.33	4.03	0.54	9.42	9.92	11.74	27.49	13.08	93.96
West South Central	4.70	8.29	3.59	5.75	7.44	13.04	18.03	18.30	26.74	96.58
Midwest	2.78	3.13	2.98	4.71	9.63	14.95	14.48	14.00	20.52	29.42
East North Central	3.90	2.11	1.31	5.78	8.81	4.65	9.93	13.36	11.50	39.20
West North Central	3.10	7.66	9.27	10.21	8.20	36.20	47.60	44.04	83.34	58.04
West	4.79	4.03	2.98	2.94	10.23	7.36	15.11	14.65	18.22	55.54
Mountain	1.69	3.22	11.49	7.31	9.94	24.50	17.93	53.09	18.40	51.09
Pacific	7.40	7.73	3.91	5.76	10.57	10.46	17.99	13.09	31.37	74.99

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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] private industry workers, March 2020

(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	56	55	98	42	41	98	34	33	96
Worker characteristics									
Management, professional, and related	78	77	99	58	57	99	59	57	96
Management, business, and financial	83	82	99	66	65	98	64	61	95
Professional and related	75	74	99	53	53	99	56	54	97
Service	28	27	94	22	21	96	13	12	95
Protective service	32	27	84	30	27	88	–	10	–
Sales and office	55	54	98	42	40	97	32	31	97
Sales and related	40	39	97	34	32	97	19	18	95
Office and administrative support	65	64	98	47	46	97	40	39	97
Natural resources, construction, and maintenance	53	53	99	36	35	99	26	25	97
Construction, extraction, farming, fishing, and forestry	45	44	99	29	29	98	19	18	98
Installation, maintenance, and repair	62	61	98	43	42	99	33	32	97
Production, transportation, and material moving	64	62	98	48	47	98	31	30	97
Production	69	68	99	54	54	99	37	35	96
Transportation and material moving	59	57	97	43	41	96	25	24	97
Full time	70	70	99	51	50	98	44	43	97
Part time	13	12	88	16	15	94	4	4	90
Union	82	80	97	66	63	96	39	37	94
Nonunion	54	53	98	40	39	98	34	32	97
Average wage within the following categories:[2]									
Lowest 25 percent	25	23	94	17	17	96	8	7	94
Lowest 10 percent	13	12	88	8	8	98	3	3	92
Second 25 percent	55	54	98	42	41	97	29	28	97
Third 25 percent	70	70	99	52	51	98	45	43	97
Highest 25 percent	83	83	99	64	63	99	63	61	96
Highest 10 percent	88	88	99	70	69	99	71	68	96
Establishment characteristics									
Goods-producing industries	69	69	99	53	53	99	39	38	97
Construction	45	45	98	29	28	97	17	17	99
Manufacturing	81	80	99	65	65	100	49	47	97
Service-providing industries	53	52	98	40	39	97	33	32	96
Trade, transportation, and utilities	56	54	97	42	41	96	23	22	95
Wholesale trade	72	71	99	53	53	98	41	40	97
Retail trade	42	40	96	35	33	95	12	11	90
Transportation and warehousing	73	70	96	50	48	95	29	28	97
Utilities	96	96	100	59	58	98	91	90	99

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,[1] private industry workers, March 2020—continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	79	79	100	75	73	98	72	71	98
Financial activities	80	79	99	67	66	98	65	63	96
Finance and insurance	89	89	100	77	75	98	77	73	95
Credit intermediation and related activities	92	92	99	77	75	98	85	80	94
Insurance carriers and related activities	86	85	100	74	73	99	69	67	98
Real estate and rental and leasing	52	51	99	40	39	99	33	32	99
Professional and business services	58	56	97	44	43	99	43	41	96
Professional and technical services	75	75	99	60	59	99	60	58	97
Administrative and waste services	30	27	91	21	21	97	14	14	95
Education and health services	61	60	99	38	37	97	40	39	96
Educational services	64	64	100	41	41	100	53	51	97
Junior colleges, colleges, and universities	86	85	99	51	50	99	79	77	97
Health care and social assistance	60	59	98	37	36	97	39	37	96
Leisure and hospitality	20	19	95	16	16	97	5	5	100
Accommodation and food services	19	18	95	16	15	97	4	4	100
Other services	32	31	98	25	24	99	19	19	100
1 to 99 workers	40	39	98	30	30	99	24	23	97
1 to 49 workers	35	35	99	29	29	99	22	22	98
50 to 99 workers	57	55	97	34	34	98	30	29	96
100 workers or more	75	73	98	56	54	97	46	44	96
100 to 499 workers	69	68	98	50	49	98	37	36	97
500 workers or more	82	80	97	63	62	97	58	55	95
Geographic areas									
Northeast	54	54	99	67	67	99	34	33	97
New England	62	62	99	47	46	98	43	42	97
Middle Atlantic	51	51	99	74	74	100	31	30	97
South	54	53	98	32	31	96	31	30	95
South Atlantic	54	52	97	32	31	97	32	30	95
East South Central	55	55	99	34	33	97	33	31	94
West South Central	54	52	98	32	30	95	29	28	97
Midwest	60	58	97	45	43	97	39	37	95
East North Central	61	60	98	46	45	97	40	38	96
West North Central	56	55	97	41	39	95	38	36	94
West	57	57	99	33	33	99	33	33	99
Mountain	61	60	99	38	38	99	36	35	98
Pacific	56	55	99	31	31	99	32	32	99

[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] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Standard errors for insurance benefits: Access, participation, and take-up rates,[1] private industry workers, March 2020

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	0.9	1.0	0.3	0.8	0.8	0.3	0.8	0.8	0.5
Worker characteristics									
Management, professional, and related	1.4	1.4	0.3	1.6	1.6	0.4	1.5	1.4	0.8
Management, business, and financial	1.6	1.5	0.4	1.9	1.9	0.5	1.9	1.6	0.9
Professional and related	1.8	1.8	0.2	2.0	2.0	0.3	1.9	1.9	0.8
Service	1.6	1.5	2.2	1.8	1.8	1.1	1.1	1.1	1.9
Protective service	4.4	4.0	7.6	4.4	3.9	8.4	–	2.8	–
Sales and office	1.0	1.0	0.3	1.0	1.0	0.3	0.9	0.9	0.4
Sales and related	1.3	1.3	0.7	1.3	1.3	0.4	1.1	1.0	1.1
Office and administrative support	1.5	1.5	0.2	1.6	1.6	0.4	1.3	1.3	0.4
Natural resources, construction, and maintenance	1.6	1.6	0.3	1.7	1.7	0.4	1.5	1.5	0.6
Construction, extraction, farming, fishing, and forestry	2.5	2.5	0.2	2.1	2.1	0.8	2.0	2.0	0.9
Installation, maintenance, and repair	2.1	2.2	0.4	2.7	2.7	0.4	2.5	2.4	0.7
Production, transportation, and material moving	1.5	1.4	0.3	2.2	2.1	0.4	1.9	1.8	0.4
Production	2.2	2.2	0.2	3.0	3.0	0.3	2.9	2.8	0.6
Transportation and material moving	1.9	1.8	0.6	2.6	2.4	0.8	2.0	1.9	0.5
Full time	0.8	0.9	0.2	1.0	1.0	0.2	0.9	0.8	0.4
Part time	1.1	1.0	2.3	1.0	1.0	1.5	0.5	0.5	4.7
Union	1.8	2.0	0.6	2.0	2.1	0.7	2.3	2.2	1.1
Nonunion	1.0	1.0	0.3	0.9	0.9	0.3	0.8	0.8	0.5
Average wage within the following categories:[2]									
Lowest 25 percent	1.2	1.2	1.6	0.9	0.9	0.8	0.6	0.5	1.6
Lowest 10 percent	1.9	1.7	4.9	0.8	0.8	1.0	0.5	0.5	4.1
Second 25 percent	1.6	1.6	0.3	1.6	1.6	0.4	1.2	1.2	0.6
Third 25 percent	1.1	1.2	0.3	1.2	1.2	0.4	1.1	1.1	0.5
Highest 25 percent	1.0	0.9	0.2	1.3	1.3	0.2	1.2	1.2	0.7
Highest 10 percent	1.2	1.2	0.2	2.1	2.1	0.2	2.1	2.1	0.7
Establishment characteristics									
Goods-producing industries	1.4	1.4	0.2	1.9	1.9	0.2	1.9	1.9	0.5
Construction	2.4	2.3	0.7	1.6	1.6	1.2	1.2	1.2	0.9
Manufacturing	1.3	1.4	0.2	2.3	2.3	0.1	2.4	2.3	0.6
Service-providing industries	1.1	1.1	0.4	0.9	0.9	0.3	0.9	0.9	0.6
Trade, transportation, and utilities	1.0	1.1	0.4	1.2	1.1	0.4	0.8	0.8	0.6
Wholesale trade	1.6	1.6	0.2	2.4	2.3	0.5	2.3	2.4	0.8
Retail trade	1.1	1.1	0.6	1.2	1.3	0.5	1.0	1.0	1.2
Transportation and warehousing	2.9	2.9	0.8	3.5	3.4	1.1	2.5	2.4	0.7
Utilities	1.7	1.7	0.0	6.5	6.7	2.0	4.3	4.2	0.4

See footnotes at end of table.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,[1] private industry workers, March 2020—continued

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	3.3	3.3	0.2	3.8	3.7	0.8	4.4	4.4	0.8
Financial activities	2.2	2.2	0.2	1.9	1.8	0.3	2.1	2.0	0.6
Finance and insurance	1.2	1.3	0.1	1.9	1.8	0.4	1.4	1.2	0.8
Credit intermediation and related activities	2.1	2.1	0.1	3.0	2.9	0.4	1.8	1.6	1.1
Insurance carriers and related activities	1.7	1.9	0.4	2.3	2.3	0.8	1.8	1.8	0.5
Real estate and rental and leasing	6.4	6.2	0.7	4.1	3.9	0.9	5.4	5.4	0.7
Professional and business services	2.6	2.7	1.0	3.0	3.0	0.6	2.8	2.7	1.4
Professional and technical services	2.7	2.6	0.3	4.0	3.9	0.5	3.7	3.7	0.7
Administrative and waste services	3.0	3.0	4.4	1.8	1.8	2.3	1.7	1.7	3.5
Education and health services	2.8	2.9	0.8	1.9	2.0	1.3	1.9	2.0	1.2
Educational services	2.7	2.7	0.1	2.7	2.8	0.2	3.6	3.5	0.9
Junior colleges, colleges, and universities	2.2	2.2	0.2	2.1	2.0	0.2	2.4	2.2	0.4
Health care and social assistance	3.1	3.2	0.9	2.2	2.2	1.5	2.1	2.2	1.4
Leisure and hospitality	1.9	1.6	4.3	1.6	1.6	1.5	1.1	1.1	0.1
Accommodation and food services	2.3	1.9	4.2	1.7	1.6	1.8	1.3	1.3	0.2
Other services	3.0	3.1	1.2	3.3	3.2	1.4	3.0	3.0	0.0
1 to 99 workers	1.1	1.1	0.4	1.0	1.0	0.3	1.0	1.0	0.4
1 to 49 workers	1.2	1.1	0.2	1.2	1.2	0.2	1.1	1.1	0.4
50 to 99 workers	2.4	2.1	1.2	2.0	2.0	0.9	1.7	1.7	1.2
100 workers or more	1.5	1.5	0.4	1.4	1.3	0.4	1.2	1.2	0.7
100 to 499 workers	1.7	1.6	0.2	1.6	1.6	0.3	1.5	1.5	0.4
500 workers or more	2.0	2.1	0.8	2.2	2.1	0.8	2.3	2.1	1.2
Geographic areas									
Northeast	2.1	2.1	0.2	1.0	1.0	0.1	2.0	2.0	0.6
New England	3.7	3.8	0.4	3.3	3.3	0.2	2.4	2.3	1.4
Middle Atlantic	2.7	2.7	0.2	1.0	0.9	0.1	2.6	2.6	0.5
South	1.8	1.6	0.5	1.3	1.2	0.5	1.0	1.0	0.6
South Atlantic	2.6	2.2	0.8	1.3	1.3	0.6	1.4	1.3	0.5
East South Central	2.6	2.6	0.2	2.8	3.1	1.6	2.2	2.0	2.4
West South Central	3.2	3.1	0.6	3.1	2.9	1.1	1.7	1.7	0.9
Midwest	2.0	2.3	1.0	2.2	2.1	0.9	1.7	1.7	1.6
East North Central	2.2	2.6	1.0	2.8	2.8	0.4	2.3	2.0	1.9
West North Central	4.1	4.6	2.2	3.1	3.2	2.8	2.2	2.9	3.1
West	1.5	1.6	0.2	1.7	1.7	0.3	2.0	1.9	0.3
Mountain	2.1	2.1	0.1	1.8	1.8	0.2	3.4	3.3	0.5
Pacific	2.0	2.0	0.3	2.4	2.4	0.4	2.4	2.4	0.4

[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] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 17. Life insurance plans: Employee contribution requirement, private industry workers, March 2020

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	4	96
Worker characteristics		
Management, professional, and related	3	97
Management, business, and financial	3	97
Professional and related	3	97
Service	3	97
Sales and office	5	95
Sales and related	6	94
Office and administrative support	4	96
Natural resources, construction, and maintenance:		
Construction, extraction, farming, fishing, and forestry	5	95
Production, transportation, and material moving	4	96
Production	4	96
Transportation and material moving	4	96
Full time	4	96
Part time	2	98
Union	3	97
Nonunion	4	96
Average wage within the following categories:[1]		
Lowest 25 percent	4	96
Lowest 10 percent	4	96
Second 25 percent	5	95
Third 25 percent	3	97
Highest 25 percent	3	97
Highest 10 percent	3	97
Establishment characteristics		
Goods-producing industries:		
Construction	8	92
Service-providing industries	3	97
Trade, transportation, and utilities	6	94
Wholesale trade	4	96
Retail trade	8	92
Transportation and warehousing	6	94
Utilities	–	100
Financial activities	3	97
Finance and insurance	4	96
Credit intermediation and related activities	3	97
Insurance carriers and related activities	5	95
Professional and business services	2	98
Education and health services	1	99

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, private industry workers, March 2020—continued

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

Characteristics	Employee contribution required	Employee contribution not required
Educational services	3	97
Junior colleges, colleges, and universities	4	96
Health care and social assistance	1	99
Leisure and hospitality	6	94
Accommodation and food services	6	94
1 to 99 workers	3	97
1 to 49 workers	4	96
50 to 99 workers	3	97
100 workers or more	4	96
100 to 499 workers	4	96
500 workers or more	3	97
Geographic areas		
Northeast	4	96
New England	5	95
Middle Atlantic	3	97
South	5	95
South Atlantic	3	97
East South Central	5	95
West South Central	7	93
Midwest	3	97
East North Central	2	98
West North Central	4	96
West	3	97
Mountain	4	96
Pacific	3	97

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 17. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, March 2020

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.3	0.3
Worker characteristics		
Management, professional, and related	0.4	0.4
Management, business, and financial	0.3	0.3
Professional and related	0.5	0.5
Service	0.8	0.8
Sales and office	0.4	0.4
Sales and related	0.9	0.9
Office and administrative support	0.5	0.5
Natural resources, construction, and maintenance:		
Construction, extraction, farming, fishing, and forestry	2.6	2.6
Production, transportation, and material moving	0.7	0.7
Production	1.0	1.0
Transportation and material moving	0.9	0.9
Full time	0.3	0.3
Part time	0.5	0.5
Union	0.7	0.7
Nonunion	0.3	0.3
Average wage within the following categories:[1]		
Lowest 25 percent	0.9	0.9
Lowest 10 percent	1.4	1.4
Second 25 percent	0.7	0.7
Third 25 percent	0.3	0.3
Highest 25 percent	0.4	0.4
Highest 10 percent	0.6	0.6
Establishment characteristics		
Goods-producing industries:		
Construction	1.5	1.5
Service-providing industries	0.2	0.2
Trade, transportation, and utilities	0.8	0.8
Wholesale trade	1.1	1.1
Retail trade	1.2	1.2
Transportation and warehousing	2.1	2.1
Utilities	–	0.0
Financial activities	0.4	0.4
Finance and insurance	0.5	0.5
Credit intermediation and related activities	0.6	0.6
Insurance carriers and related activities	0.8	0.8
Professional and business services	0.6	0.6
Education and health services	0.4	0.4

See footnotes at end of table.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, March 2020—continued

Characteristics	Employee contribution required	Employee contribution not required
Educational services	0.5	0.5
Junior colleges, colleges, and universities	0.8	0.8
Health care and social assistance	0.4	0.4
Leisure and hospitality	2.2	2.2
Accommodation and food services	2.7	2.7
1 to 99 workers	0.5	0.5
1 to 49 workers	0.6	0.6
50 to 99 workers	0.7	0.7
100 workers or more	0.3	0.3
100 to 499 workers	0.4	0.4
500 workers or more	0.6	0.6
Geographic areas		
Northeast	0.6	0.6
New England	1.4	1.4
Middle Atlantic	0.6	0.6
South	0.5	0.5
South Atlantic	0.4	0.4
East South Central	1.2	1.2
West South Central	1.2	1.2
Midwest	0.5	0.5
East North Central	0.4	0.4
West North Central	1.2	1.2
West	0.5	0.5
Mountain	1.4	1.4
Pacific	0.4	0.4

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 18. Life insurance plans: Method of benefit payment, private industry workers, March 2020

(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	60	2	35	2	1
Worker characteristics					
Management, professional, and related	71	1	25	2	1
Management, business, and financial	75	1	22	1	1
Professional and related	68	2	26	2	2
Service	49	3	45	–	–
Protective service	51	–	47	–	–
Sales and office	65	2	30	2	([1])
Sales and related	63	2	33	–	–
Office and administrative support	66	2	29	2	([1])
Natural resources, construction, and maintenance	37	–	58	3	–
Construction, extraction, farming, fishing, and forestry	18	–	77	4	–
Installation, maintenance, and repair	51	2	44	–	–
Production, transportation, and material moving	48	2	45	5	([1])
Production	45	–	48	5	–
Transportation and material moving	52	2	42	4	1
Full time	61	2	35	2	1
Part time	48	–	40	7	–
Union	43	5	42	10	([1])
Nonunion	62	2	34	1	1
Average wage within the following categories:[2]					
Lowest 25 percent	44	–	51	4	–
Lowest 10 percent	29	–	67	4	–
Second 25 percent	56	3	39	2	([1])
Third 25 percent	59	2	36	3	1
Highest 25 percent	69	2	26	2	1
Highest 10 percent	74	1	21	1	2
Establishment characteristics					
Goods-producing industries	48	1	47	3	([1])
Construction	19	–	79	2	–
Manufacturing	56	–	39	4	–
Service-providing industries	63	2	32	2	1
Trade, transportation, and utilities	55	4	37	4	1
Wholesale trade	50	–	45	2	–
Retail trade	52	6	37	–	–
Transportation and warehousing	61	–	33	–	–
Utilities	76	4	17	3	–
Information	78	–	12	–	–
Financial activities	82	2	16	–	–
Finance and insurance	86	2	11	–	–
Credit intermediation and related activities	88	1	9	–	–

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, private industry workers, March 2020—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
Insurance carriers and related activities	86	3	10	–	–
Real estate and rental and leasing	58	–	40	–	–
Professional and business services	68	1	29	–	–
Professional and technical services	65	2	31	–	–
Administrative and waste services	59	–	39	3	–
Education and health services	65	–	29	4	–
Educational services	64	2	31	–	–
Junior colleges, colleges, and universities	74	3	22	–	–
Health care and social assistance	65	–	29	4	–
Leisure and hospitality	30	–	70	–	–
Accommodation and food services	24	–	76	–	–
Other services	51	–	47	–	–
1 to 99 workers	51	1	45	2	1
1 to 49 workers	54	–	44	1	–
50 to 99 workers	47	–	48	3	–
100 workers or more	65	3	28	3	1
100 to 499 workers	58	–	36	3	–
500 workers or more	74	2	20	3	2
Geographic areas					
Northeast	67	3	25	4	1
New England	69	–	23	5	–
Middle Atlantic	66	3	26	4	1
South	60	2	35	2	1
South Atlantic	60	2	34	2	1
East South Central	60	–	35	–	–
West South Central	59	–	38	1	–
Midwest	57	1	38	3	([1])
East North Central	58	–	37	3	–
West North Central	56	–	41	2	–
West	57	1	39	1	1
Mountain	57	–	40	2	–
Pacific	57	1	38	1	2

[1] Less than 0.5.
[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 18. Standard errors for life insurance plans: Method of benefit payment, private industry workers, March 2020

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	1.1	0.3	1.0	0.3	0.1
Worker characteristics					
Management, professional, and related	1.8	0.4	1.7	0.5	0.3
Management, business, and financial	1.8	0.5	1.7	0.2	0.4
Professional and related	2.3	0.5	2.2	0.7	0.3
Service	3.7	1.6	3.4	–	–
Protective service	10.6	–	10.5	–	–
Sales and office	1.4	0.3	1.3	0.4	0.1
Sales and related	2.1	0.5	2.2	–	–
Office and administrative support	1.7	0.3	1.5	0.6	0.1
Natural resources, construction, and maintenance	2.7	–	2.7	0.6	–
Construction, extraction, farming, fishing, and forestry	4.4	–	4.5	1.1	–
Installation, maintenance, and repair	3.0	1.1	2.9	–	–
Production, transportation, and material moving	2.0	0.6	2.3	0.6	0.1
Production	2.1	–	2.9	1.0	–
Transportation and material moving	3.0	0.5	2.8	0.8	0.2
Full time	1.2	0.3	1.0	0.3	0.1
Part time	3.8	–	3.3	1.3	–
Union	2.5	1.7	2.6	1.1	0.2
Nonunion	1.2	0.2	1.1	0.3	0.1
Average wage within the following categories:[1]					
Lowest 25 percent	3.1	–	3.1	0.8	–
Lowest 10 percent	5.3	–	5.4	1.0	–
Second 25 percent	1.8	0.7	1.5	0.5	0.1
Third 25 percent	1.6	0.4	1.4	0.5	0.2
Highest 25 percent	1.5	0.3	1.5	0.3	0.3
Highest 10 percent	1.8	0.5	1.7	0.3	0.4
Establishment characteristics					
Goods-producing industries	1.6	0.5	2.0	0.6	0.2
Construction	2.5	–	2.7	0.9	–
Manufacturing	1.7	–	2.2	0.8	–
Service-providing industries	1.4	0.4	1.2	0.4	0.2
Trade, transportation, and utilities	2.0	0.7	1.8	0.5	0.2
Wholesale trade	2.4	–	2.8	0.7	–
Retail trade	2.0	1.4	2.1	–	–
Transportation and warehousing	4.8	–	4.1	–	–
Utilities	3.5	0.7	2.7	1.1	–
Information	3.3	–	3.3	–	–
Financial activities	1.7	0.4	1.7	–	–
Finance and insurance	1.1	0.4	0.9	–	–
Credit intermediation and related activities	1.6	0.5	1.2	–	–

See footnotes at end of table.

Table 18. Standard errors for life insurance plans: Method of benefit payment, private industry workers, March 2020—continued

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
Insurance carriers and related activities	1.8	0.9	1.5	–	–
Real estate and rental and leasing	9.0	–	9.0	–	–
Professional and business services	3.3	0.4	3.2	–	–
Professional and technical services	4.6	0.8	4.2	–	–
Administrative and waste services	4.8	–	4.3	1.2	–
Education and health services	3.8	–	2.9	1.2	–
Educational services	3.4	0.7	3.0	–	–
Junior colleges, colleges, and universities	2.6	1.1	2.3	–	–
Health care and social assistance	4.3	–	3.3	1.4	–
Leisure and hospitality	6.9	–	6.9	–	–
Accommodation and food services	6.0	–	6.0	–	–
Other services	5.7	–	5.4	–	–
1 to 99 workers	1.9	0.3	1.9	0.3	0.2
1 to 49 workers	2.5	–	2.4	0.3	–
50 to 99 workers	3.0	–	3.1	0.8	–
100 workers or more	1.3	0.4	1.1	0.5	0.2
100 to 499 workers	2.1	–	1.8	0.8	–
500 workers or more	1.7	0.8	1.6	0.5	0.2
Geographic areas					
Northeast	3.4	1.2	2.3	0.8	0.4
New England	3.9	–	2.0	2.2	–
Middle Atlantic	4.3	1.5	3.3	0.6	0.5
South	1.7	0.5	1.4	0.7	0.3
South Atlantic	2.6	0.6	1.9	1.2	0.4
East South Central	4.7	–	4.8	–	–
West South Central	1.7	–	1.7	0.5	–
Midwest	2.2	0.5	2.1	0.5	0.1
East North Central	2.9	–	2.8	0.6	–
West North Central	2.7	–	2.1	0.8	–
West	2.5	0.4	2.7	0.3	0.3
Mountain	3.2	–	3.2	0.6	–
Pacific	3.3	0.5	3.6	0.3	0.4

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, March 2020

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

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	1	66	8	21	4	1.3	1.0
Worker characteristics							
Management, professional, and related	1	61	8	25	5	1.4	1.0
Management, business, and financial	–	57	9	26	–	1.4	1.0
Professional and related	1	64	7	25	4	1.4	1.0
Service	–	78	–	8	1	1.2	1.0
Protective service	–	90	–	3	–	1.1	1.0
Sales and office	1	68	8	20	4	1.3	1.0
Sales and related	–	76	5	15	–	1.2	1.0
Office and administrative support	1	65	9	22	5	1.3	1.0
Natural resources, construction, and maintenance	–	68	10	16	–	1.4	1.0
Construction, extraction, farming, fishing, and forestry	–	74	–	6	–	1.2	1.0
Installation, maintenance, and repair	–	66	8	19	–	1.4	1.0
Production, transportation, and material moving	–	68	9	20	–	1.3	1.0
Production	–	57	10	29	–	1.4	1.0
Transportation and material moving	–	78	8	–	1	1.2	1.0
Full time	1	65	9	21	4	1.3	1.0
Part time	–	78	6	14	–	1.2	1.0
Union	1	74	4	19	3	1.3	1.0
Nonunion	1	65	9	21	4	1.3	1.0
Average wage within the following categories:[2]							
Lowest 25 percent	–	82	6	11	1	1.2	1.0
Lowest 10 percent	–	86	–	10	–	1.1	1.0
Second 25 percent	1	70	12	14	3	1.3	1.0
Third 25 percent	1	65	8	21	5	1.4	1.0
Highest 25 percent	1	60	8	27	4	1.4	1.0
Highest 10 percent	1	56	8	32	4	1.4	1.0
Establishment characteristics							
Goods-producing industries	–	54	12	28	–	1.5	1.0
Construction	–	65	–	–	–	1.6	1.0
Manufacturing	–	52	13	30	–	1.5	1.0
Service-providing industries	1	68	8	20	3	1.3	1.0
Trade, transportation, and utilities	–	70	8	18	–	1.3	1.0
Wholesale trade	–	58	6	28	–	1.4	1.0
Retail trade	–	82	7	9	–	1.2	1.0
Transportation and warehousing	–	67	11	–	–	1.3	1.0
Utilities	–	54	–	30	5	1.5	1.0
Information	2	59	–	35	–	1.4	1.0
Financial activities	([3])	66	4	24	5	1.4	1.0
Finance and insurance	1	65	5	24	5	1.4	1.0
Credit intermediation and related activities	1	68	4	21	6	1.4	1.0

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, March 2020—continued

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

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
Insurance carriers and related activities	–	60	6	30	–	1.4	1.0
Real estate and rental and leasing	–	73	–	24	–	1.3	1.0
Professional and business services	–	62	9	25	–	1.4	1.0
Professional and technical services	–	64	–	21	–	1.3	1.0
Administrative and waste services	–	63	6	–	–	1.5	1.0
Education and health services	1	74	10	12	3	1.2	1.0
Educational services	5	59	10	19	8	1.4	1.0
Junior colleges, colleges, and universities	7	59	10	17	7	1.3	1.0
Health care and social assistance	–	77	–	11	–	1.2	1.0
Leisure and hospitality	–	84	–	–	–	1.1	1.0
Accommodation and food services	–	95	–	–	–	1.0	1.0
Other services	–	49	–	–	–	1.6	–
1 to 99 workers	1	63	13	17	5	1.4	1.0
1 to 49 workers	2	59	16	18	5	1.4	1.0
50 to 99 workers	–	72	8	15	–	1.3	1.0
100 workers or more	1	67	6	23	3	1.3	1.0
100 to 499 workers	–	68	7	22	–	1.3	1.0
500 workers or more	1	67	5	24	3	1.3	1.0
Geographic areas							
Northeast	3	64	9	19	5	1.4	1.0
New England	–	58	–	29	3	1.4	1.0
Middle Atlantic	3	67	10	15	5	1.3	1.0
South	1	68	7	21	3	1.3	1.0
South Atlantic	1	70	8	19	3	1.3	1.0
East South Central	–	76	4	17	–	1.2	1.0
West South Central	–	62	5	29	–	1.4	1.0
Midwest	–	68	7	20	–	1.3	1.0
East North Central	–	69	6	21	–	1.3	1.0
West North Central	–	65	9	19	–	1.4	1.0
West	–	61	12	23	–	1.4	1.0
Mountain	–	65	–	20	3	1.3	1.0
Pacific	–	60	12	25	–	1.4	1.0

[1] Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.
[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.
[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. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, March 2020

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	0.2	1.2	0.9	1.0	0.5	([2])	0.0
Worker characteristics							
Management, professional, and related	0.5	2.0	0.9	1.7	0.8	([2])	0.0
Management, business, and financial	–	1.9	1.2	1.7	–	([2])	0.0
Professional and related	0.2	2.6	1.1	2.2	1.0	([2])	0.0
Service	–	5.6	–	1.8	0.3	([2])	0.0
Protective service	–	4.7	–	1.5	–	0.1	0.0
Sales and office	0.2	1.8	1.5	1.3	0.7	([2])	0.0
Sales and related	–	2.1	1.3	1.5	–	([2])	0.0
Office and administrative support	0.2	2.4	2.2	1.7	0.8	([2])	0.0
Natural resources, construction, and maintenance	–	3.1	1.7	2.3	–	0.1	0.0
Construction, extraction, farming, fishing, and forestry	–	9.1	–	2.6	–	0.1	0.0
Installation, maintenance, and repair	–	3.2	1.3	2.6	–	0.1	0.0
Production, transportation, and material moving	–	2.1	1.2	2.1	–	([2])	0.0
Production	–	2.3	1.6	2.3	–	([2])	0.0
Transportation and material moving	–	3.9	1.9	–	0.5	([2])	0.0
Full time	0.2	1.2	0.9	1.0	0.5	([2])	0.0
Part time	–	3.4	1.8	3.1	–	([2])	0.0
Union	0.3	4.1	1.0	4.3	1.0	([2])	0.0
Nonunion	0.3	1.3	1.0	1.1	0.5	([2])	0.0
Average wage within the following categories:[3]							
Lowest 25 percent	–	2.8	1.5	2.2	0.3	([2])	0.0
Lowest 10 percent	–	3.6	–	2.9	–	([2])	0.0
Second 25 percent	0.2	2.4	2.7	1.2	0.6	([2])	0.0
Third 25 percent	0.4	2.0	0.8	1.3	0.9	([2])	0.0
Highest 25 percent	0.3	1.6	0.8	1.7	0.8	([2])	0.0
Highest 10 percent	0.3	2.5	1.1	2.4	0.7	([2])	0.0
Establishment characteristics							
Goods-producing industries	–	2.2	1.5	2.0	–	([2])	0.0
Construction	–	5.9	–	–	–	0.2	0.0
Manufacturing	–	2.2	1.6	2.3	–	([2])	0.1
Service-providing industries	0.3	1.4	1.0	1.2	0.5	([2])	0.0
Trade, transportation, and utilities	–	2.1	1.2	2.2	–	([2])	0.0
Wholesale trade	–	3.9	1.5	3.2	–	0.1	0.0
Retail trade	–	1.9	1.2	1.5	–	([2])	0.0
Transportation and warehousing	–	5.5	3.0	–	–	([2])	0.0
Utilities	–	5.9	–	4.7	2.5	0.1	0.1
Information	0.9	5.1	–	5.4	–	([2])	0.0
Financial activities	0.1	1.8	0.7	1.8	0.6	([2])	0.0
Finance and insurance	0.1	1.8	0.8	1.9	0.7	([2])	0.0
Credit intermediation and related activities	0.2	2.5	0.9	2.5	1.0	([2])	0.0

See footnotes at end of table.

Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, March 2020—continued

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
Insurance carriers and related activities	–	3.3	1.3	2.7	–	([2])	0.0
Real estate and rental and leasing	–	6.8	–	6.4	–	0.1	0.0
Professional and business services	–	3.0	2.0	2.9	–	([2])	0.0
Professional and technical services	–	4.0	–	3.3	–	([2])	0.0
Administrative and waste services	–	8.2	2.6	–	–	0.1	0.0
Education and health services	0.4	3.7	3.0	2.6	1.1	0.1	0.0
Educational services	0.5	3.4	1.6	3.9	2.2	([2])	0.0
Junior colleges, colleges, and universities	0.4	3.1	1.5	3.2	1.8	([2])	0.0
Health care and social assistance	–	4.3	–	3.0	–	0.1	0.0
Leisure and hospitality	–	5.7	–	–	–	0.1	0.0
Accommodation and food services	–	2.6	–	–	–	([2])	0.0
Other services	–	10.6	–	–	–	0.1	–
1 to 99 workers	0.4	2.6	2.2	1.6	1.0	([2])	0.0
1 to 49 workers	0.6	3.3	3.0	2.3	1.2	0.1	0.0
50 to 99 workers	–	2.6	1.7	2.4	–	([2])	0.0
100 workers or more	0.2	1.3	0.6	1.2	0.6	([2])	0.0
100 to 499 workers	–	1.6	0.9	1.7	–	([2])	0.0
500 workers or more	0.2	2.1	0.8	2.1	0.8	([2])	0.0
Geographic areas							
Northeast	1.1	3.0	1.7	2.4	1.6	0.1	0.0
New England	–	5.4	–	6.3	1.5	0.1	0.0
Middle Atlantic	1.5	3.0	2.0	1.8	2.3	0.1	0.0
South	0.2	2.0	1.1	1.9	0.6	([2])	0.0
South Atlantic	0.3	2.5	1.7	2.5	0.6	([2])	0.0
East South Central	–	3.7	1.7	2.9	–	([2])	0.0
West South Central	–	4.1	1.9	3.8	–	([2])	0.0
Midwest	–	1.7	1.2	2.1	–	([2])	0.0
East North Central	–	2.0	1.3	2.7	–	([2])	0.0
West North Central	–	3.1	2.6	2.4	–	([2])	0.0
West	–	2.5	2.7	1.9	–	([2])	0.0
Mountain	–	6.3	–	3.5	1.2	([2])	0.0
Pacific	–	2.3	1.9	2.2	–	([2])	0.0

[1] Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.
[2] Less than 0.05.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 20. Life insurance plans: Maximum benefit amount, private industry workers, March 2020

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

Characteristics	With maximum benefit amount	Maximum benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	81	$50,000	–	$250,000	$700,000	–	19
Worker characteristics							
Management, professional, and related	80	50,000	$100,000	–	1,000,000	$2,000,000	20
Management, business, and financial	80	50,000	100,000	300,000	750,000	–	20
Professional and related	80	50,000	100,000	–	1,000,000	2,000,000	20
Service	92	50,000	–	200,000	–	–	8
Sales and office	82	50,000	50,000	200,000	500,000	1,500,000	18
Sales and related	86	50,000	50,000	–	500,000	1,000,000	14
Office and administrative support	81	50,000	–	200,000	500,000	–	19
Natural resources, construction, and maintenance	85	50,000	50,000	200,000	500,000	1,500,000	15
Installation, maintenance, and repair	84	50,000	50,000	200,000	500,000	–	16
Production, transportation, and material moving	70	50,000	–	200,000	500,000	1,000,000	30
Production	71	50,000	–	250,000	–	1,000,000	29
Transportation and material moving	70	50,000	50,000	100,000	500,000	600,000	30
Full time	81	50,000	–	250,000	650,000	–	19
Part time	74	50,000	100,000	–	1,000,000	–	26
Union	76	–	–	150,000	500,000	–	24
Nonunion	81	50,000	–	250,000	750,000	–	19
Average wage within the following categories:[2]							
Lowest 25 percent	81	50,000	50,000	150,000	500,000	1,000,000	19
Second 25 percent	82	50,000	50,000	200,000	500,000	–	18
Third 25 percent	81	50,000	–	200,000	500,000	–	19
Highest 25 percent	79	50,000	100,000	350,000	1,000,000	2,000,000	21
Highest 10 percent	79	50,000	100,000	–	1,000,000	2,000,000	21
Establishment characteristics							
Goods-producing industries	72	50,000	100,000	250,000	–	1,000,000	28
Construction	75	50,000	–	200,000	–	–	25
Manufacturing	71	50,000	–	250,000	700,000	–	29
Service-providing industries	82	50,000	–	250,000	750,000	–	18
Trade, transportation, and utilities	77	50,000	50,000	100,000	500,000	1,000,000	23
Wholesale trade	90	50,000	–	200,000	500,000	–	10
Retail trade	80	50,000	50,000	50,000	–	1,000,000	20
Transportation and warehousing	64	50,000	70,000	100,000	500,000	600,000	36
Utilities	70	–	300,000	600,000	1,000,000	1,500,000	30
Financial activities	85	50,000	–	290,000	1,000,000	2,000,000	15
Finance and insurance	83	50,000	100,000	300,000	1,000,000	2,000,000	17
Credit intermediation and related activities	87	50,000	–	–	650,000	2,000,000	13
Insurance carriers and related activities	74	–	–	500,000	–	2,500,000	26

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amount, private industry workers, March 2020—continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Professional and business services	75	$50,000	–	$300,000	–	$2,000,000	25
Professional and technical services	79	50,000	–	–	–	2,000,000	21
Administrative and waste services	80	50,000	–	–	–	2,000,000	20
Education and health services	88	50,000	$100,000	250,000	–	–	12
Educational services	85	50,000	50,000	–	$500,000	500,000	15
Junior colleges, colleges, and universities	89	50,000	50,000	200,000	500,000	500,000	11
Health care and social assistance	89	50,000	100,000	300,000	–	–	11
1 to 99 workers	83	50,000	–	200,000	500,000	2,000,000	17
1 to 49 workers	84	50,000	100,000	250,000	–	2,000,000	16
50 to 99 workers	81	50,000	50,000	150,000	–	–	19
100 workers or more	79	50,000	–	300,000	750,000	1,500,000	21
100 to 499 workers	81	50,000	50,000	200,000	500,000	1,000,000	19
500 workers or more	78	50,000	100,000	400,000	1,000,000	1,500,000	22
Geographic areas							
Northeast	78	50,000	100,000	200,000	600,000	1,000,000	22
New England	68	50,000	100,000	200,000	–	1,000,000	32
Middle Atlantic	82	50,000	100,000	–	600,000	1,000,000	18
South	83	50,000	50,000	250,000	750,000	–	17
South Atlantic	84	50,000	50,000	250,000	–	2,000,000	16
East South Central	80	50,000	–	–	–	1,000,000	20
West South Central	82	50,000	–	250,000	750,000	2,000,000	18
Midwest	79	50,000	–	250,000	500,000	–	21
East North Central	79	50,000	–	250,000	500,000	1,000,000	21
West North Central	81	50,000	50,000	250,000	600,000	–	19
West	81	50,000	100,000	–	1,000,000	2,000,000	19
Mountain	78	50,000	–	–	1,000,000	–	22
Pacific	82	50,000	–	–	–	2,000,000	18

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Standard errors for life insurance plans: Maximum benefit amount, private industry workers, March 2020

Characteristics	With maximum benefit amount	Maximum benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.1	$0.00	–	$12,903.49	$115,231.83	–	1.1
Worker characteristics							
Management, professional, and related	1.7	0.00	$0.00	–	172,636.90	$302,613.62	1.7
Management, business, and financial	1.9	0.00	0.00	0.00	50,389.73	–	1.9
Professional and related	2.3	0.00	23,262.09	–	0.00	258,069.76	2.3
Service	1.5	0.00	–	47,847.41	–	–	1.5
Sales and office	1.5	0.00	0.00	4,562.07	0.00	308,741.40	1.5
Sales and related	1.8	0.00	0.00	–	0.00	0.00	1.8
Office and administrative support	2.0	0.00	–	4,562.07	0.00	–	2.0
Natural resources, construction, and maintenance	2.2	0.00	0.00	51,613.95	0.00	322,716.21	2.2
Installation, maintenance, and repair	2.7	0.00	0.00	34,139.42	144,265.38	–	2.7
Production, transportation, and material moving	2.1	0.00	–	53,979.16	0.00	18,248.29	2.1
Production	2.6	0.00	–	48,280.43	–	0.00	2.6
Transportation and material moving	3.2	0.00	14,598.63	22,349.50	18,248.29	74,684.34	3.2
Full time	1.1	0.00	–	12,903.49	128,144.69	–	1.1
Part time	3.5	0.00	0.00	–	83,624.16	–	3.5
Union	3.0	–	–	25,351.33	68,278.84	–	3.0
Nonunion	1.2	0.00	–	27,372.43	138,824.98	–	1.2
Average wage within the following categories:[2]							
Lowest 25 percent	3.4	0.00	0.00	34,309.69	36,496.58	204,022.06	3.4
Second 25 percent	1.8	0.00	4,562.07	13,686.22	0.00	–	1.8
Third 25 percent	1.5	0.00	–	27,250.50	54,744.86	–	1.5
Highest 25 percent	1.5	0.00	0.00	86,679.37	138,374.49	91,241.44	1.5
Highest 10 percent	2.0	0.00	11,174.75	–	72,420.65	0.00	2.0
Establishment characteristics							
Goods-producing industries	2.4	0.00	22,349.50	41,812.08	–	91,241.44	2.4
Construction	3.9	3,649.66	–	55,500.00	–	–	3.9
Manufacturing	2.5	0.00	–	42,796.03	178,563.01	–	2.5
Service-providing industries	1.2	0.00	–	15,908.49	129,517.86	–	1.2
Trade, transportation, and utilities	1.8	0.00	0.00	13,897.48	0.00	284,901.30	1.8
Wholesale trade	2.4	0.00	–	57,344.35	52,015.62	–	2.4
Retail trade	2.9	0.00	0.00	0.00	–	258,714.13	2.9
Transportation and warehousing	4.1	0.00	8,160.88	0.00	139,870.48	44,465.58	4.1
Utilities	5.0	–	87,515.71	152,948.52	0.00	91,241.44	5.0
Financial activities	1.1	0.00	–	55,559.97	265,228.67	0.00	1.1
Finance and insurance	1.0	0.00	0.00	31,764.60	0.00	0.00	1.0
Credit intermediation and related activities	1.4	0.00	–	–	152,403.25	223,494.97	1.4
Insurance carriers and related activities	2.3	–	–	52,477.71	–	258,069.76	2.3

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Maximum benefit amount, private industry workers, March 2020—continued

Characteristics	With maximum benefit amount	Maximum benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Professional and business services	2.7	$0.00	–	$52,318.83	–	$0.00	2.7
Professional and technical services	4.4	0.00	–	–	–	0.00	4.4
Administrative and waste services	5.1	0.00	–	–	–	0.00	5.1
Education and health services	2.1	0.00	$0.00	56,613.82	–	–	2.1
Educational services	3.8	0.00	12,903.49	–	$113,594.67	0.00	3.8
Junior colleges, colleges, and universities	2.3	0.00	0.00	29,565.61	48,280.43	36,496.58	2.3
Health care and social assistance	2.3	0.00	0.00	87,515.71	–	–	2.3
1 to 99 workers	1.5	0.00	–	27,914.51	147,405.05	321,812.06	1.5
1 to 49 workers	2.0	0.00	25,580.17	56,687.30	–	0.00	2.0
50 to 99 workers	3.0	0.00	8,312.49	13,686.22	–	–	3.0
100 workers or more	1.4	0.00	–	15,803.48	31,606.96	72,993.15	1.4
100 to 499 workers	1.9	0.00	0.00	17,668.83	0.00	0.00	1.9
500 workers or more	1.7	0.00	0.00	101,191.65	0.00	223,494.97	1.7
Geographic areas							
Northeast	2.9	0.00	0.00	37,062.45	162,065.96	0.00	2.9
New England	8.0	0.00	18,522.69	41,812.08	–	0.00	8.0
Middle Atlantic	1.9	0.00	0.00	–	164,866.99	0.00	1.9
South	2.0	0.00	3,649.66	32,948.14	143,542.24	–	2.0
South Atlantic	2.3	0.00	3,649.66	50,792.89	–	516,139.52	2.3
East South Central	5.1	0.00	–	–	–	223,494.97	5.1
West South Central	4.6	0.00	–	71,407.72	146,839.20	499,749.94	4.6
Midwest	1.8	0.00	–	22,349.50	0.00	–	1.8
East North Central	2.3	0.00	–	32,897.57	0.00	158,034.81	2.3
West North Central	2.7	0.00	0.00	56,980.26	151,306.81	–	2.7
West	1.9	0.00	14,655.55	–	202,177.52	0.00	1.9
Mountain	4.2	0.00	–	–	0.00	–	4.2
Pacific	2.0	0.00	–	–	–	0.00	2.0

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 21. Life insurance plans: Flat-dollar amount benefit formulas,[1] private industry workers, March 2020

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

Characteristics	Flat dollar amount[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$10,000	$15,000	$20,000	–	$50,000
Worker characteristics					
Management, professional, and related	10,000	15,000	25,000	$50,000	52,000
Management, business, and financial	10,000	15,000	25,000	50,000	50,000
Professional and related	10,000	15,000	25,000	50,000	52,000
Service	10,000	10,000	15,000	25,000	50,000
Protective service	–	10,000	–	–	50,000
Sales and office	10,000	–	20,000	25,000	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
Natural resources, construction, and maintenance	10,000	10,000	20,000	25,000	50,000
Construction, extraction, farming, fishing, and forestry	10,000	10,000	20,000	–	50,000
Installation, maintenance, and repair	10,000	–	20,000	25,000	50,000
Production, transportation, and material moving	10,000	15,000	20,000	–	50,000
Production	10,000	15,000	20,000	–	50,000
Transportation and material moving	10,000	15,000	20,000	–	50,000
Full time	10,000	15,000	20,000	40,000	50,000
Part time	5,000	7,500	10,000	25,000	50,000
Union	5,000	10,000	20,000	35,000	50,000
Nonunion	10,000	15,000	20,000	40,000	50,000
Average wage within the following categories:[3]					
Lowest 25 percent	10,000	10,000	15,000	25,000	–
Lowest 10 percent	10,000	10,000	15,000	25,000	–
Second 25 percent	10,000	15,000	20,000	25,000	50,000
Third 25 percent	10,000	15,000	20,000	40,000	50,000
Highest 25 percent	10,000	15,000	25,000	50,000	–
Highest 10 percent	10,000	–	–	50,000	–
Establishment characteristics					
Goods-producing industries	10,000	15,000	20,000	30,000	50,000
Construction	10,000	10,000	20,000	25,000	50,000
Manufacturing	10,000	15,000	20,000	35,000	50,000
Service-providing industries	10,000	–	20,000	–	50,000
Trade, transportation, and utilities	10,000	–	20,000	25,000	50,000
Wholesale trade	10,000	15,000	20,000	25,000	50,000
Retail trade	–	10,000	20,000	25,000	25,000
Transportation and warehousing	10,000	–	20,000	35,000	50,000
Utilities	10,000	10,000	12,500	50,000	50,000
Information	–	–	50,000	50,000	50,000
Financial activities	12,500	15,000	25,000	50,000	50,000
Finance and insurance	15,000	–	–	50,000	50,000
Credit intermediation and related activities	12,000	–	25,000	50,000	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,[1] private industry workers, March 2020—continued

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

Characteristics	Flat dollar amount[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Insurance carriers and related activities	–	$25,000	–	$50,000	$50,000
Real estate and rental and leasing	$10,000	15,000	–	–	50,000
Professional and business services	10,000	15,000	$25,000	50,000	–
Professional and technical services	15,000	–	50,000	50,000	–
Administrative and waste services	–	10,000	–	30,000	50,000
Education and health services	10,000	–	25,000	50,000	50,000
Educational services	10,000	15,000	25,000	50,000	–
Junior colleges, colleges, and universities	10,000	–	–	50,000	50,000
Health care and social assistance	10,000	10,000	25,000	50,000	50,000
Leisure and hospitality	10,000	10,000	15,000	–	–
Accommodation and food services	10,000	10,000	15,000	–	–
Other services	–	–	20,000	–	50,000
1 to 99 workers	10,000	15,000	20,000	30,000	50,000
1 to 49 workers	10,000	–	20,000	–	50,000
50 to 99 workers	10,000	15,000	20,000	25,000	50,000
100 workers or more	10,000	–	20,000	40,000	50,000
100 to 499 workers	10,000	–	20,000	30,000	50,000
500 workers or more	10,000	–	20,000	50,000	52,000
Geographic areas					
Northeast	10,000	10,000	25,000	50,000	50,000
New England	–	–	25,000	–	50,000
Middle Atlantic	10,000	10,000	25,000	50,000	50,000
South	10,000	15,000	20,000	25,000	50,000
South Atlantic	10,000	15,000	20,000	25,000	50,000
East South Central	10,000	15,000	–	25,000	50,000
West South Central	10,000	15,000	20,000	–	50,000
Midwest	10,000	15,000	20,000	40,000	50,000
East North Central	10,000	15,000	20,000	–	50,000
West North Central	10,000	15,000	25,000	–	50,000
West	10,000	–	20,000	–	50,000
Mountain	10,000	–	20,000	–	50,000
Pacific	–	–	20,000	–	50,000

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

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

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,[1] private industry workers, March 2020

Characteristics	Flat dollar amount[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$0.00	$1,865.44	$0.00	–	$0.00
Worker characteristics					
Management, professional, and related	0.00	0.00	0.00	$0.00	2,606.38
Management, business, and financial	0.00	3,871.05	0.00	0.00	6,744.46
Professional and related	0.00	0.00	0.00	0.00	10,280.77
Service	0.00	0.00	0.00	0.00	4,072.27
Protective service	–	2,234.95	–	–	0.00
Sales and office	0.00	–	0.00	3,972.93	0.00
Sales and related	1,442.65	0.00	0.00	0.00	0.00
Office and administrative support	0.00	–	0.00	–	0.00
Natural resources, construction, and maintenance	0.00	0.00	0.00	6,482.64	0.00
Construction, extraction, farming, fishing, and forestry	0.00	0.00	1,299.99	–	0.00
Installation, maintenance, and repair	0.00	–	0.00	6,287.06	5,561.99
Production, transportation, and material moving	0.00	0.00	0.00	–	0.00
Production	0.00	0.00	0.00	–	0.00
Transportation and material moving	0.00	3,325.00	0.00	–	0.00
Full time	0.00	0.00	0.00	5,106.26	0.00
Part time	0.00	1,303.19	2,040.22	1,824.83	6,704.85
Union	1,368.62	0.00	0.00	1,340.97	0.00
Nonunion	0.00	0.00	0.00	10,858.88	0.00
Average wage within the following categories:[3]					
Lowest 25 percent	0.00	0.00	0.00	3,533.77	–
Lowest 10 percent	645.17	0.00	0.00	7,356.12	–
Second 25 percent	0.00	182.48	0.00	0.00	0.00
Third 25 percent	0.00	547.45	5,627.46	7,455.05	0.00
Highest 25 percent	0.00	0.00	1,290.35	0.00	–
Highest 10 percent	0.00	–	–	0.00	–
Establishment characteristics					
Goods-producing industries	0.00	524.14	0.00	2,448.26	0.00
Construction	0.00	0.00	2,048.37	0.00	2,227.49
Manufacturing	0.00	0.00	0.00	6,939.15	0.00
Service-providing industries	0.00	–	0.00	–	0.00
Trade, transportation, and utilities	1,067.95	–	0.00	0.00	2,088.61
Wholesale trade	0.00	0.00	0.00	2,234.95	0.00
Retail trade	–	0.00	3,026.14	6,888.58	1,824.83
Transportation and warehousing	1,459.86	–	2,580.70	4,960.72	8,412.04
Utilities	0.00	0.00	0.00	0.00	0.00
Information	–	–	0.00	0.00	0.00
Financial activities	2,809.29	2,885.31	0.00	0.00	0.00
Finance and insurance	0.00	–	–	0.00	0.00
Credit intermediation and related activities	2,064.56	–	5,983.10	0.00	0.00

See footnotes at end of table.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,[1] private industry workers, March 2020—continued

Characteristics	Flat dollar amount[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Insurance carriers and related activities	–	$0.00	–	$0.00	$0.00
Real estate and rental and leasing	$1,290.35	456.21	–	–	0.00
Professional and business services	0.00	1,290.35	$2,414.02	0.00	–
Professional and technical services	4,029.11	–	12,708.46	0.00	–
Administrative and waste services	–	0.00	–	8,199.55	0.00
Education and health services	0.00	–	3,289.76	0.00	0.00
Educational services	0.00	3,192.15	0.00	0.00	–
Junior colleges, colleges, and universities	0.00	–	–	0.00	0.00
Health care and social assistance	0.00	2,220.00	6,120.66	7,848.89	0.00
Leisure and hospitality	1,513.07	0.00	2,040.22	–	–
Accommodation and food services	1,290.35	0.00	2,040.22	–	–
Other services	–	–	4,652.42	–	0.00
1 to 99 workers	0.00	1,322.21	1,290.35	6,096.13	0.00
1 to 49 workers	0.00	–	1,824.83	–	0.00
50 to 99 workers	0.00	0.00	5,698.03	2,234.95	0.00
100 workers or more	0.00	–	0.00	10,058.10	0.00
100 to 499 workers	0.00	–	0.00	7,557.08	0.00
500 workers or more	1,094.90	–	912.41	0.00	2,365.25
Geographic areas					
Northeast	2,906.87	912.41	0.00	0.00	0.00
New England	–	–	6,579.51	–	0.00
Middle Atlantic	2,723.52	1,340.97	0.00	0.00	0.00
South	0.00	0.00	0.00	6,161.33	0.00
South Atlantic	0.00	4,029.11	1,580.35	2,351.13	0.00
East South Central	0.00	0.00	–	1,824.83	0.00
West South Central	0.00	0.00	0.00	–	0.00
Midwest	0.00	1,016.02	0.00	6,774.02	0.00
East North Central	0.00	4,026.01	0.00	–	0.00
West North Central	0.00	1,513.07	6,255.20	–	0.00
West	0.00	–	0.00	–	0.00
Mountain	0.00	–	0.00	–	0.00
Pacific	–	–	0.00	–	12,903.49

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

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

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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: Employee contribution requirement, private industry workers, March 2020

(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	11	89
Management, business, and financial	9	91
Professional and related	13	87
Service	31	69
Sales and office	16	84
Sales and related	17	83
Office and administrative support	16	84
Natural resources, construction, and maintenance	11	89
Construction, extraction, farming, fishing, and forestry	13	87
Installation, maintenance, and repair	10	90
Production, transportation, and material moving	13	87
Production	12	88
Transportation and material moving	15	85
Full time	12	88
Part time	43	57
Union	12	88
Nonunion	16	84
Average wage within the following categories:[1]		
Lowest 25 percent	30	70
Lowest 10 percent	44	56
Second 25 percent	16	84
Third 25 percent	13	87
Highest 25 percent	11	89
Highest 10 percent	11	89
Establishment characteristics		
Goods-producing industries	10	90
Manufacturing	8	92
Service-providing industries	17	83
Trade, transportation, and utilities	18	82
Wholesale trade	19	81
Retail trade	22	78
Financial activities	7	93
Finance and insurance	5	95
Credit intermediation and related activities	6	94
Insurance carriers and related activities	3	97
Real estate and rental and leasing	21	79
Professional and business services	14	86
Professional and technical services	9	91
Administrative and waste services	29	71
Education and health services	23	77
Educational services	20	80
Junior colleges, colleges, and universities	7	93
Health care and social assistance	23	77

See footnotes at end of table.

Table 22. Short-term disability plans: Employee contribution requirement, private industry workers, March 2020—continued

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

Characteristics	Employee contribution required	Employee contribution not required
Leisure and hospitality	32	68
Accommodation and food services	35	65
1 to 99 workers	20	80
1 to 49 workers	20	80
50 to 99 workers	21	79
100 workers or more	12	88
100 to 499 workers	12	88
500 workers or more	12	88
Geographic areas		
Northeast	36	64
Middle Atlantic	42	58
South	5	95
South Atlantic	5	95
East South Central	7	93
West South Central	5	95
Midwest	5	95
East North Central	4	96
West North Central	8	92
West	7	93
Mountain	4	96
Pacific	9	91

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 22. Standard errors for short-term disability plans: Employee contribution requirement, private industry workers, March 2020

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.7	0.7
Worker characteristics		
Management, professional, and related	1.0	1.0
Management, business, and financial	1.4	1.4
Professional and related	1.3	1.3
Service	2.4	2.4
Sales and office	1.1	1.1
Sales and related	1.8	1.8
Office and administrative support	1.3	1.3
Natural resources, construction, and maintenance	1.0	1.0
Construction, extraction, farming, fishing, and forestry	1.8	1.8
Installation, maintenance, and repair	1.4	1.4
Production, transportation, and material moving	1.8	1.8
Production	2.1	2.1
Transportation and material moving	3.0	3.0
Full time	0.7	0.7
Part time	2.7	2.7
Union	1.0	1.0
Nonunion	0.8	0.8
Average wage within the following categories:[1]		
Lowest 25 percent	2.1	2.1
Lowest 10 percent	8.0	8.0
Second 25 percent	1.3	1.3
Third 25 percent	1.0	1.0
Highest 25 percent	1.2	1.2
Highest 10 percent	1.4	1.4
Establishment characteristics		
Goods-producing industries	1.5	1.5
Manufacturing	1.9	1.9
Service-providing industries	0.8	0.8
Trade, transportation, and utilities	1.2	1.2
Wholesale trade	3.4	3.4
Retail trade	1.6	1.6
Financial activities	1.0	1.0
Finance and insurance	0.5	0.5
Credit intermediation and related activities	0.6	0.6
Insurance carriers and related activities	0.7	0.7
Real estate and rental and leasing	5.6	5.6
Professional and business services	2.0	2.0
Professional and technical services	2.1	2.1
Administrative and waste services	4.1	4.1
Education and health services	2.0	2.0
Educational services	1.8	1.8
Junior colleges, colleges, and universities	1.4	1.4
Health care and social assistance	2.3	2.3

See footnotes at end of table.

Table 22. Standard errors for short-term disability plans: Employee contribution requirement, private industry workers, March 2020—continued

Characteristics	Employee contribution required	Employee contribution not required
Leisure and hospitality	4.5	4.5
Accommodation and food services	5.9	5.9
1 to 99 workers	1.8	1.8
1 to 49 workers	2.5	2.5
50 to 99 workers	3.1	3.1
100 workers or more	0.7	0.7
100 to 499 workers	1.1	1.1
500 workers or more	0.9	0.9
Geographic areas		
Northeast	1.6	1.6
Middle Atlantic	1.6	1.6
South	0.9	0.9
South Atlantic	1.6	1.6
East South Central	1.4	1.4
West South Central	0.6	0.6
Midwest	1.0	1.0
East North Central	1.2	1.2
West North Central	2.5	2.5
West	1.4	1.4
Mountain	1.1	1.1
Pacific	2.2	2.2

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 23. Short-term disability plans: Method of benefit payment, private industry workers, March 2020

(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	4	2	73	21	([1])
Worker characteristics					
Management, professional, and related	1	1	70	28	([1])
Management, business, and financial	1	([1])	61	38	([1])
Professional and related	–	1	77	21	–
Service	3	1	93	4	–
Protective service	–	–	86	13	–
Sales and office	2	–	70	26	–
Sales and related	3	–	71	24	–
Office and administrative support	1	–	70	27	–
Natural resources, construction, and maintenance	15	4	69	13	–
Construction, extraction, farming, fishing, and forestry	28	3	63	6	–
Installation, maintenance, and repair	5	4	73	18	–
Production, transportation, and material moving	12	–	71	11	–
Transportation and material moving	10	–	76	8	–
Full time	5	2	71	22	([1])
Part time	–	2	89	9	–
Union	18	12	56	14	–
Nonunion	2	1	75	22	([1])
Average wage within the following categories:[2]					
Lowest 25 percent	4	–	85	9	–
Lowest 10 percent	–	4	86	–	–
Second 25 percent	5	–	79	14	–
Third 25 percent	5	–	73	19	–
Highest 25 percent	3	–	65	30	–
Highest 10 percent	1	–	66	32	–
Establishment characteristics					
Goods-producing industries	14	–	66	17	–
Construction	25	–	69	5	–
Service-providing industries	2	1	75	22	([1])
Trade, transportation, and utilities	4	–	76	16	–
Wholesale trade	6	–	74	18	–
Retail trade	3	3	77	17	–
Transportation and warehousing	6	8	77	–	–
Utilities	–	–	59	40	–
Information	–	–	43	55	–
Financial activities	–	1	50	49	–
Finance and insurance	–	1	43	56	–
Credit intermediation and related activities	–	–	32	67	–
Insurance carriers and related activities	–	–	53	43	–
Real estate and rental and leasing	–	–	89	–	–
Professional and business services	–	–	72	27	–
Professional and technical services	–	–	76	23	–
Administrative and waste services	–	–	72	27	–
Education and health services	–	–	94	6	–
Educational services	–	–	79	18	–
Junior colleges, colleges, and universities	–	–	75	24	–
Health care and social assistance	–	–	96	3	–

See footnotes at end of table.

Table 23. Short-term disability plans: Method of benefit payment, private industry workers, March 2020—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
Leisure and hospitality	5	–	93	–	–
Accommodation and food services	6	–	92	–	–
Other services	–	–	91	–	–
1 to 99 workers	5	([1])	79	15	([1])
1 to 49 workers	4	–	80	15	–
50 to 99 workers	6	–	78	14	–
100 workers or more	4	–	69	24	–
100 to 499 workers	4	–	73	20	–
500 workers or more	–	4	64	28	–
Geographic areas					
Northeast	2	–	84	14	–
New England	3	–	73	22	–
Middle Atlantic	1	–	86	12	–
South	3	–	68	28	–
South Atlantic	3	–	70	26	–
East South Central	4	–	68	25	–
West South Central	2	2	64	33	–
Midwest	11	4	64	21	([1])
East North Central	10	4	63	23	1
West North Central	13	–	66	18	–
West	2	–	74	21	–
Mountain	3	–	72	22	–
Pacific	–	2	75	21	–

[1] Less than 0.5.
[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Standard errors for short-term disability plans: Method of benefit payment, private industry workers, March 2020

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	0.3	0.2	1.0	0.9	0.1
Worker characteristics					
Management, professional, and related	0.2	0.2	2.0	1.9	0.2
Management, business, and financial	0.1	0.1	2.8	2.8	0.2
Professional and related	–	0.4	1.8	1.7	–
Service	0.8	0.3	1.2	0.8	–
Protective service	–	–	3.5	3.5	–
Sales and office	0.3	–	1.4	1.3	–
Sales and related	0.6	–	1.9	2.0	–
Office and administrative support	0.3	–	1.8	1.7	–
Natural resources, construction, and maintenance	1.8	1.0	2.3	1.7	–
Construction, extraction, farming, fishing, and forestry	3.3	1.3	3.6	1.5	–
Installation, maintenance, and repair	1.8	1.6	3.3	2.6	–
Production, transportation, and material moving	1.1	–	2.3	1.7	–
Transportation and material moving	1.7	–	2.8	2.0	–
Full time	0.3	0.3	1.1	1.0	0.1
Part time	–	0.5	1.6	1.5	–
Union	1.8	1.6	2.1	1.4	–
Nonunion	0.2	0.1	1.1	1.0	0.1
Average wage within the following categories:[1]					
Lowest 25 percent	0.9	–	1.9	1.6	–
Lowest 10 percent	–	1.5	4.0	–	–
Second 25 percent	0.7	–	1.5	1.3	–
Third 25 percent	1.0	–	1.5	1.1	–
Highest 25 percent	0.5	–	2.1	2.0	–
Highest 10 percent	0.4	–	2.9	2.7	–
Establishment characteristics					
Goods-producing industries	0.9	–	1.8	1.4	–
Construction	3.2	–	3.0	1.8	–
Service-providing industries	0.3	0.2	1.2	1.1	0.1
Trade, transportation, and utilities	0.8	–	1.6	1.5	–
Wholesale trade	1.5	–	2.8	3.0	–
Retail trade	0.9	0.8	1.8	1.7	–
Transportation and warehousing	2.0	1.8	4.3	–	–
Utilities	–	–	6.1	5.7	–
Information	–	–	5.0	5.2	–
Financial activities	–	0.5	1.8	1.8	–
Finance and insurance	–	0.5	1.8	1.8	–
Credit intermediation and related activities	–	–	1.9	2.0	–
Insurance carriers and related activities	–	–	3.3	3.1	–
Real estate and rental and leasing	–	–	6.2	–	–
Professional and business services	–	–	3.4	3.5	–
Professional and technical services	–	–	4.7	4.8	–
Administrative and waste services	–	–	5.9	6.1	–
Education and health services	–	–	1.2	1.1	–
Educational services	–	–	2.9	3.3	–
Junior colleges, colleges, and universities	–	–	2.8	2.8	–
Health care and social assistance	–	–	1.1	1.0	–

See footnotes at end of table.

Table 23. Standard errors for short-term disability plans: Method of benefit payment, private industry workers, March 2020—continued

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Leisure and hospitality	1.7	–	1.6	–	–
Accommodation and food services	1.9	–	2.0	–	–
Other services	–	–	4.2	–	–
1 to 99 workers	0.5	0.1	1.2	1.0	0.1
1 to 49 workers	0.6	–	1.4	1.1	–
50 to 99 workers	1.6	–	2.8	2.1	–
100 workers or more	0.4	–	1.5	1.5	–
100 to 499 workers	0.6	–	1.8	1.7	–
500 workers or more	–	0.7	2.0	2.0	–
Geographic areas					
Northeast	0.4	–	1.2	1.2	–
New England	1.1	–	3.0	2.7	–
Middle Atlantic	0.4	–	1.2	1.2	–
South	0.7	–	2.4	2.1	–
South Atlantic	1.1	–	3.9	3.2	–
East South Central	0.7	–	5.6	6.2	–
West South Central	0.5	0.7	2.6	2.6	–
Midwest	0.8	0.6	2.2	2.1	0.1
East North Central	0.9	0.8	2.6	2.7	0.1
West North Central	1.9	–	3.5	2.7	–
West	0.4	–	2.3	1.9	–
Mountain	0.6	–	4.9	3.9	–
Pacific	–	0.3	2.5	2.1	–

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 24. Short-term disability plans: Duration of benefits, private industry workers, March 2020

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

Characteristics	Fixed duration	Duration varies
All workers	94	6
Worker characteristics		
Management, professional, and related	94	6
Management, business, and financial	95	5
Professional and related	94	6
Service	95	5
Sales and office	95	5
Sales and related	94	6
Office and administrative support	95	5
Natural resources, construction, and maintenance	93	7
Construction, extraction, farming, fishing, and forestry	96	4
Installation, maintenance, and repair	91	9
Production, transportation, and material moving	92	8
Production	89	11
Transportation and material moving	96	4
Full time	94	6
Part time	95	5
Union	90	10
Nonunion	95	5
Average wage within the following categories:[1]		
Lowest 25 percent	94	6
Second 25 percent	96	4
Third 25 percent	94	6
Highest 25 percent	93	7
Highest 10 percent	93	7
Service-providing industries	94	6
Trade, transportation, and utilities	94	6
Wholesale trade	92	8
Retail trade	96	4
Transportation and warehousing	92	8
Information	88	12
Financial activities	93	7
Finance and insurance	93	7
Credit intermediation and related activities	92	8
Insurance carriers and related activities	96	4
Professional and business services	94	6
Professional and technical services	95	5
Education and health services	97	3
Educational services	95	5
Junior colleges, colleges, and universities	91	9
Health care and social assistance	98	2
Other services	100	–

See footnotes at end of table.

Table 24. Short-term disability plans: Duration of benefits, private industry workers, March 2020—continued

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

Characteristics	Fixed duration	Duration varies
1 to 99 workers	95	5
1 to 49 workers	96	4
50 to 99 workers	92	8
100 workers or more	93	7
100 to 499 workers	95	5
500 workers or more	92	8
Geographic areas		
Northeast	96	4
New England	95	5
Middle Atlantic	96	4
South	94	6
South Atlantic	95	5
West South Central	93	7
Midwest	92	8
East North Central	91	9
West North Central	93	7
West	95	5
Mountain	95	5
Pacific	95	5

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 24. Standard errors for short-term disability plans: Duration of benefits, private industry workers, March 2020

Characteristics	Fixed duration	Duration varies
All workers	0.5	0.5
Worker characteristics		
Management, professional, and related	0.6	0.6
Management, business, and financial	0.8	0.8
Professional and related	1.0	1.0
Service	1.7	1.7
Sales and office	0.6	0.6
Sales and related	0.8	0.8
Office and administrative support	0.7	0.7
Natural resources, construction, and maintenance	1.4	1.4
Construction, extraction, farming, fishing, and forestry	1.4	1.4
Installation, maintenance, and repair	2.1	2.1
Production, transportation, and material moving	1.4	1.4
Production	2.2	2.2
Transportation and material moving	1.3	1.3
Full time	0.5	0.5
Part time	2.0	2.0
Union	1.9	1.9
Nonunion	0.5	0.5
Average wage within the following categories:[1]		
Lowest 25 percent	2.0	2.0
Second 25 percent	0.7	0.7
Third 25 percent	0.9	0.9
Highest 25 percent	0.8	0.8
Highest 10 percent	1.1	1.1
Service-providing industries	0.5	0.5
Trade, transportation, and utilities	1.1	1.1
Wholesale trade	1.9	1.9
Retail trade	0.7	0.7
Transportation and warehousing	3.0	3.0
Information	2.8	2.8
Financial activities	1.1	1.1
Finance and insurance	0.7	0.7
Credit intermediation and related activities	1.2	1.2
Insurance carriers and related activities	1.2	1.2
Professional and business services	1.0	1.0
Professional and technical services	2.1	2.1
Education and health services	0.9	0.9
Educational services	1.1	1.1
Junior colleges, colleges, and universities	1.9	1.9
Health care and social assistance	1.0	1.0
Other services	0.0	–

See footnotes at end of table.

Table 24. Standard errors for short-term disability plans: Duration of benefits, private industry workers, March 2020—continued

Characteristics	Fixed duration	Duration varies
1 to 99 workers	0.7	0.7
1 to 49 workers	0.7	0.7
50 to 99 workers	1.5	1.5
100 workers or more	0.6	0.6
100 to 499 workers	0.9	0.9
500 workers or more	0.9	0.9
Geographic areas		
Northeast	0.5	0.5
New England	1.2	1.2
Middle Atlantic	0.5	0.5
South	1.1	1.1
South Atlantic	1.3	1.3
West South Central	1.8	1.8
Midwest	1.1	1.1
East North Central	1.2	1.2
West North Central	2.4	2.4
West	1.3	1.3
Mountain	1.2	1.2
Pacific	2.0	2.0

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 25. Short-term disability plans: Fixed percent of annual earnings, private industry workers, March 2020

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	1	24	2	42	17	13	61.5	60.0
Worker characteristics								
Management, professional, and related	([1])	16	1	45	17	21	63.8	60.0
Management, business, and financial	–	14	–	47	20	18	63.7	60.0
Professional and related	–	17	–	44	16	23	63.9	60.0
Service	–	37	4	36	19	–	57.7	60.0
Protective service	–	53	–	–	–	4	56.9	50.0
Sales and office	([1])	32	2	37	18	10	60.5	60.0
Sales and related	–	37	–	38	15	9	60.2	60.0
Office and administrative support	1	29	3	37	19	11	60.7	60.0
Natural resources, construction, and maintenance	–	21	–	50	17	8	60.4	60.0
Construction, extraction, farming, fishing, and forestry	–	32	–	43	–	–	58.0	60.0
Installation, maintenance, and repair	–	14	–	54	15	11	61.9	60.0
Production, transportation, and material moving	–	22	–	46	16	14	61.6	60.0
Transportation and material moving	([1])	24	1	50	17	7	60.2	60.0
Full time	1	22	2	44	16	15	61.8	60.0
Part time	–	41	–	27	25	4	58.9	60.0
Union	–	33	–	38	16	8	59.3	60.0
Nonunion	1	23	2	43	18	14	61.7	60.0
Average wage within the following categories:[2]								
Lowest 25 percent	–	35	–	34	22	5	59.1	60.0
Lowest 10 percent	–	14	7	40	37	–	61.3	60.0
Second 25 percent	2	33	2	41	16	7	59.1	60.0
Third 25 percent	([1])	20	2	47	17	13	62.0	60.0
Highest 25 percent	–	16	–	43	17	22	64.1	60.0
Highest 10 percent	–	13	–	37	19	29	65.6	60.0
Establishment characteristics								
Goods-producing industries:								
Construction	–	29	9	40	17	–	58.1	60.0
Service-providing industries	1	26	2	42	18	12	61.0	60.0
Trade, transportation, and utilities	([1])	33	1	41	17	7	60.0	60.0
Wholesale trade	–	17	–	47	23	12	63.4	60.0
Retail trade	–	50	–	29	15	3	57.0	50.0
Transportation and warehousing	–	20	–	56	14	9	61.4	60.0
Utilities	–	–	–	41	25	29	66.5	66.0
Information	–	12	–	50	–	20	62.5	60.0
Financial activities	–	20	–	41	17	21	64.0	60.0
Finance and insurance	–	15	–	42	15	27	65.7	60.0
Credit intermediation and related activities	–	21	–	37	20	21	63.9	60.0
Insurance carriers and related activities	–	12	–	52	13	22	64.2	60.0
Real estate and rental and leasing	–	32	–	38	–	6	59.5	60.0
Professional and business services	–	13	–	37	24	25	64.5	60.0
Professional and technical services	–	12	–	37	16	33	65.5	60.0
Administrative and waste services	–	23	–	35	34	–	61.2	60.0
Education and health services	–	28	–	47	16	5	59.4	60.0
Educational services	–	34	–	34	11	22	63.7	60.0
Junior colleges, colleges, and universities	–	27	–	36	5	31	67.1	60.0

See footnotes at end of table.

Table 25. Short-term disability plans: Fixed percent of annual earnings, private industry workers, March 2020—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		
Health care and social assistance	–	28	–	49	17	3	58.8	60.0
Leisure and hospitality	–	37	8	40	–	–	57.4	60.0
Accommodation and food services	–	40	8	35	–	–	57.2	60.0
Other services	–	–	–	45	–	–	59.4	60.0
1 to 99 workers	([1])	24	3	41	19	12	61.3	60.0
1 to 49 workers	([1])	25	3	39	19	13	61.3	60.0
50 to 99 workers	–	21	–	47	20	10	61.5	60.0
100 workers or more	1	24	2	43	16	14	61.6	60.0
100 to 499 workers	2	25	2	43	18	11	60.8	60.0
500 workers or more	–	22	–	44	14	18	62.6	60.0
Geographic areas								
Northeast	–	44	–	25	26	5	58.8	60.0
New England	–	8	–	63	16	12	62.7	60.0
Middle Atlantic	–	51	–	18	27	4	58.0	50.0
South	–	15	–	57	13	14	62.0	60.0
South Atlantic	–	16	–	56	12	15	61.8	60.0
East South Central	–	–	–	61	–	–	61.9	60.0
West South Central	–	13	–	58	16	13	62.4	60.0
Midwest	–	13	–	55	12	19	63.6	60.0
East North Central	–	12	–	55	12	21	63.9	60.0
West North Central	–	16	–	55	14	14	62.9	60.0
West	–	–	11	42	13	23	63.7	60.0
Mountain	–	8	–	55	8	23	62.1	60.0
Pacific	–	11	16	36	15	–	64.5	60.0

[1] Less than 0.5.
[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Standard errors for short-term disability plans: Fixed percent of annual earnings, private industry workers, March 2020

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	0.2	1.2	0.4	1.4	1.1	1.4	0.4	0.0
Worker characteristics								
Management, professional, and related	0.2	1.4	0.4	2.9	1.3	3.2	0.7	0.0
Management, business, and financial	–	1.3	–	3.3	2.6	2.1	0.5	0.0
Professional and related	–	1.9	–	3.9	1.8	4.6	1.0	0.0
Service	–	5.9	1.3	4.0	4.1	–	0.9	0.0
Protective service	–	6.8	–	–	–	2.0	1.1	8.7
Sales and office	0.1	1.6	0.5	1.8	1.2	1.0	0.4	0.0
Sales and related	–	2.3	–	3.5	1.7	1.8	0.6	0.0
Office and administrative support	0.1	1.8	0.8	2.1	1.5	1.3	0.5	0.0
Natural resources, construction, and maintenance	–	3.3	–	3.6	2.6	1.3	0.6	0.0
Construction, extraction, farming, fishing, and forestry	–	7.7	–	8.2	–	–	1.0	0.0
Installation, maintenance, and repair	–	2.8	–	4.1	2.0	1.9	0.7	0.0
Production, transportation, and material moving	–	2.8	–	2.8	2.1	1.7	0.4	0.0
Transportation and material moving	0.2	3.8	0.4	3.6	2.6	1.4	0.6	0.0
Full time	0.2	1.2	0.4	1.6	1.1	1.6	0.4	0.0
Part time	–	2.9	–	3.3	2.6	0.8	0.5	0.0
Union	–	2.7	–	3.7	3.0	1.8	0.5	0.0
Nonunion	0.2	1.3	0.5	1.5	1.2	1.5	0.4	0.0
Average wage within the following categories:[1]								
Lowest 25 percent	–	2.3	–	3.2	2.2	1.2	0.4	0.0
Lowest 10 percent	–	3.1	2.4	6.7	6.5	–	0.6	0.0
Second 25 percent	0.7	2.5	0.6	2.1	2.0	1.0	0.5	0.0
Third 25 percent	0.2	1.1	0.3	1.8	1.4	1.6	0.4	0.0
Highest 25 percent	–	1.4	–	2.9	1.5	2.7	0.6	0.0
Highest 10 percent	–	1.5	–	3.8	2.4	4.6	0.9	5.1
Establishment characteristics								
Goods-producing industries:								
Construction	–	5.1	2.7	4.4	4.4	–	0.7	0.0
Service-providing industries	0.2	1.4	0.5	1.6	1.3	1.6	0.4	0.0
Trade, transportation, and utilities	0.1	2.2	0.1	2.2	1.7	0.9	0.5	0.0
Wholesale trade	–	3.1	–	4.8	4.9	3.0	1.0	0.0
Retail trade	–	2.8	–	2.9	1.7	0.8	0.5	8.4
Transportation and warehousing	–	4.7	–	6.1	3.2	2.3	1.0	0.0
Utilities	–	–	–	11.8	6.3	8.0	1.7	6.4
Information	–	2.4	–	5.4	–	5.4	0.8	0.0
Financial activities	–	2.2	–	3.1	2.6	2.2	0.6	0.0
Finance and insurance	–	1.3	–	3.4	1.8	3.0	0.7	0.0
Credit intermediation and related activities	–	3.1	–	2.7	2.9	3.2	1.4	0.0
Insurance carriers and related activities	–	2.3	–	5.3	2.5	4.2	1.1	0.0
Real estate and rental and leasing	–	7.0	–	6.4	–	2.7	1.2	0.0
Professional and business services	–	2.0	–	5.2	2.4	6.3	1.4	7.7
Professional and technical services	–	2.7	–	6.6	3.8	8.7	1.8	7.7
Administrative and waste services	–	3.7	–	6.4	5.3	–	0.8	0.0
Education and health services	–	4.0	–	3.4	3.5	1.1	0.8	0.0
Educational services	–	2.0	–	3.6	1.9	1.8	0.6	0.0
Junior colleges, colleges, and universities	–	3.8	–	4.3	2.2	2.9	0.8	0.0
Health care and social assistance	–	4.5	–	3.8	4.0	1.3	0.9	0.0
Leisure and hospitality	–	3.7	1.1	5.5	–	–	0.6	0.5

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Fixed percent of annual earnings, private industry workers, March 2020—continued

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		
Accommodation and food services	–	4.6	1.3	6.6	–	–	0.7	2.0
Other services	–	–	–	5.1	–	–	1.4	0.0
1 to 99 workers	0.2	1.6	0.8	2.7	1.5	2.8	0.7	0.0
1 to 49 workers	0.2	2.2	1.1	3.2	2.0	3.4	0.9	0.0
50 to 99 workers	–	2.7	–	4.1	3.6	1.6	0.6	0.0
100 workers or more	0.4	1.8	0.3	1.8	1.6	0.9	0.4	0.0
100 to 499 workers	0.6	2.1	0.2	2.6	2.1	1.1	0.4	0.0
500 workers or more	–	2.3	–	2.6	2.0	1.6	0.6	0.0
Geographic areas								
Northeast	–	2.1	–	1.8	2.4	0.5	0.4	0.0
New England	–	1.4	–	5.6	4.1	1.6	0.6	0.0
Middle Atlantic	–	2.0	–	1.5	2.9	0.5	0.5	9.0
South	–	1.7	–	2.8	2.0	1.4	0.3	0.0
South Atlantic	–	2.5	–	3.8	2.2	1.9	0.3	0.0
East South Central	–	–	–	8.1	–	–	0.6	0.0
West South Central	–	1.9	–	4.2	4.4	2.6	0.8	0.0
Midwest	–	1.7	–	2.8	1.9	2.3	0.6	0.0
East North Central	–	2.2	–	3.8	2.4	3.2	0.9	0.0
West North Central	–	1.9	–	3.2	2.9	1.4	0.6	0.0
West	–	–	2.6	4.4	2.4	6.3	1.4	0.0
Mountain	–	0.9	–	6.2	2.7	3.3	0.9	0.0
Pacific	–	2.7	4.3	5.4	3.3	–	2.0	0.0

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 26. Short-term disability plans: Maximum benefit amount, private industry workers, March 2020

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	77	$170	$200	$667	$1,615	$2,500	23
Worker characteristics							
Management, professional, and related	73	170	624	1,385	2,310	3,000	27
Management, business, and financial	78	170	595	1,200	2,308	3,000	22
Professional and related	70	170	632	1,385	2,500	3,000	30
Service	78	170	170	–	1,000	2,000	22
Protective service	95	170	170	–	–	2,500	5
Sales and office	83	170	200	650	1,500	2,500	17
Sales and related	89	170	200	500	1,500	–	11
Office and administrative support	80	170	200	667	–	2,500	20
Natural resources, construction, and maintenance	84	170	300	667	1,385	–	16
Installation, maintenance, and repair	80	170	500	1,000	1,500	2,500	20
Production, transportation, and material moving	77	170	–	515	–	2,500	23
Transportation and material moving	87	170	–	595	1,000	2,500	13
Full time	76	170	300	750	2,000	2,500	24
Part time	85	170	170	500	667	–	15
Union	80	170	170	500	637	–	20
Nonunion	77	170	200	750	2,000	2,500	23
Average wage within the following categories:[2]							
Lowest 25 percent	79	170	170	633	1,000	2,000	21
Second 25 percent	80	170	170	615	1,500	2,500	20
Third 25 percent	79	170	400	750	1,850	2,500	21
Highest 25 percent	73	170	500	1,000	2,307	3,000	27
Highest 10 percent	71	170	633	1,500	2,500	3,000	29
Establishment characteristics							
Goods-producing industries	71	170	–	667	1,500	2,500	29
Service-providing industries	79	170	200	667	2,000	2,500	21
Trade, transportation, and utilities	87	170	200	500	1,385	2,500	13
Wholesale trade	86	170	500	1,000	1,500	2,500	14
Retail trade	91	170	200	200	–	–	9
Transportation and warehousing	84	170	–	500	–	–	16
Utilities	65	170	–	–	2,500	3,000	35
Information	79	650	–	2,300	2,500	2,500	21
Financial activities	64	170	637	1,000	2,308	3,456	36
Finance and insurance	54	170	750	1,500	2,500	5,770	46
Credit intermediation and related activities	71	–	840	1,385	2,500	5,770	29
Insurance carriers and related activities	43	–	–	1,500	2,500	–	57
Professional and business services	78	170	615	1,200	2,300	2,500	22
Education and health services	74	170	–	667	2,000	2,600	26

See footnotes at end of table.

Table 26. Short-term disability plans: Maximum benefit amount, private industry workers, March 2020—continued

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Educational services	71	$170	$170	$637	–	$2,000	29
Junior colleges, colleges, and universities	48	170	170	600	$1,500	2,500	52
Health care and social assistance	74	170	–	667	2,000	3,000	26
Accommodation and food services	76	170	170	–	–	–	24
1 to 99 workers	80	170	175	637	1,250	2,157	20
1 to 49 workers	80	170	170	637	1,385	2,157	20
50 to 99 workers	78	170	–	637	1,000	2,300	22
100 workers or more	76	170	–	800	2,300	3,000	24
100 to 499 workers	82	170	–	882	2,000	2,500	18
500 workers or more	68	170	–	–	2,500	3,500	32
Geographic areas							
Northeast	89	170	170	–	667	–	11
New England	70	–	500	1,000	1,500	2,500	30
Middle Atlantic	92	170	170	170	650	–	8
South	72	200	577	1,250	2,300	2,771	28
South Atlantic	72	–	–	1,385	2,300	3,000	28
East South Central	70	–	500	–	–	–	30
West South Central	75	200	750	1,250	2,307	2,500	25
Midwest	66	200	500	1,000	2,000	2,500	34
East North Central	65	200	500	1,000	2,000	2,500	35
West North Central	69	200	–	1,154	2,157	–	31
West	75	–	615	1,200	2,500	4,000	25

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Standard errors for short-term disability plans: Maximum benefit amount, private industry workers, March 2020

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.6	$0.00	$13.24	$16.49	$415.43	$0.00	1.6
Worker characteristics							
Management, professional, and related	3.3	0.00	42.88	281.68	203.26	0.00	3.3
Management, business, and financial	2.5	0.00	44.67	315.46	116.68	151.03	2.5
Professional and related	4.8	0.00	58.36	251.32	245.88	49.14	4.8
Service	4.5	0.00	0.00	–	153.28	250.57	4.5
Protective service	2.1	0.00	0.00	–	–	529.39	2.1
Sales and office	1.3	0.00	0.00	18.13	266.23	121.43	1.3
Sales and related	1.9	0.00	0.00	64.83	207.19	–	1.9
Office and administrative support	1.6	0.00	0.00	42.67	–	0.00	1.6
Natural resources, construction, and maintenance	1.9	0.00	71.38	85.76	267.93	–	1.9
Installation, maintenance, and repair	2.6	9.48	27.37	225.72	101.81	364.43	2.6
Production, transportation, and material moving	2.2	0.00	–	98.26	–	196.01	2.2
Transportation and material moving	1.9	0.00	–	126.31	289.01	438.78	1.9
Full time	1.7	0.00	72.19	117.90	83.69	256.41	1.7
Part time	3.0	0.00	0.00	18.25	23.63	–	3.0
Union	3.6	0.00	18.56	0.00	20.17	–	3.6
Nonunion	1.7	0.00	56.02	55.50	84.61	204.02	1.7
Average wage within the following categories:[2]							
Lowest 25 percent	2.8	0.00	13.53	13.57	109.30	198.02	2.8
Second 25 percent	2.4	0.00	3.53	62.63	175.91	0.00	2.4
Third 25 percent	1.8	0.00	99.56	62.68	433.10	119.10	1.8
Highest 25 percent	2.7	0.00	67.14	98.70	67.47	269.41	2.7
Highest 10 percent	4.4	0.00	14.68	289.22	60.05	364.59	4.4
Establishment characteristics							
Goods-producing industries	1.9	0.00	–	73.76	64.89	421.74	1.9
Service-providing industries	2.0	0.00	0.00	16.05	398.43	0.00	2.0
Trade, transportation, and utilities	1.2	0.00	0.00	39.35	217.22	110.58	1.2
Wholesale trade	2.8	0.00	72.99	219.26	194.39	0.00	2.8
Retail trade	1.6	0.00	0.00	25.81	–	–	1.6
Transportation and warehousing	2.9	0.00	–	0.00	–	–	2.9
Utilities	8.6	0.00	–	–	437.58	408.04	8.6
Information	5.7	115.94	–	138.53	0.00	299.16	5.7
Financial activities	2.7	0.00	72.20	58.42	206.53	492.62	2.7
Finance and insurance	3.0	0.00	147.64	75.02	158.03	0.00	3.0
Credit intermediation and related activities	3.4	–	124.58	191.47	158.03	873.53	3.4
Insurance carriers and related activities	4.9	–	–	291.79	0.00	–	4.9
Professional and business services	6.1	0.00	28.03	288.99	406.00	193.12	6.1
Education and health services	4.7	0.00	–	23.69	424.56	559.48	4.7

See footnotes at end of table.

Table 26. Standard errors for short-term disability plans: Maximum benefit amount, private industry workers, March 2020—continued

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Educational services	3.2	$0.00	$0.00	$30.23	–	$77.42	3.2
Junior colleges, colleges, and universities	3.7	0.00	0.00	169.06	$91.24	497.74	3.7
Health care and social assistance	5.3	0.00	–	34.64	218.87	547.45	5.3
Accommodation and food services	6.9	0.00	0.00	–	–	–	6.9
1 to 99 workers	3.0	0.00	17.93	12.33	209.22	271.23	3.0
1 to 49 workers	4.0	0.00	10.32	16.12	223.50	271.85	4.0
50 to 99 workers	3.7	0.00	–	9.34	217.31	453.65	3.7
100 workers or more	1.3	0.00	–	232.19	279.28	230.56	1.3
100 to 499 workers	1.5	0.00	–	236.37	70.26	227.97	1.5
500 workers or more	2.4	0.00	–	–	85.82	685.66	2.4
Geographic areas							
Northeast	2.0	0.00	0.00	–	6.20	–	2.0
New England	6.5	–	0.00	268.50	422.03	283.29	6.5
Middle Atlantic	1.6	0.00	0.00	19.84	10.87	–	1.6
South	2.2	32.90	156.48	283.45	8.55	434.88	2.2
South Atlantic	3.1	–	–	343.41	8.95	501.49	3.1
East South Central	4.5	–	0.00	–	–	–	4.5
West South Central	4.0	44.70	43.76	299.23	356.51	0.00	4.0
Midwest	3.1	0.00	0.00	98.44	28.65	121.13	3.1
East North Central	3.9	0.00	0.00	98.89	241.40	69.94	3.9
West North Central	4.8	0.00	–	223.14	223.62	–	4.8
West	6.3	–	28.28	316.27	171.75	1,131.46	6.3

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 27. Long-term disability plans: Employee contribution requirement, private industry workers, March 2020

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	4	96
Worker characteristics		
Management, professional, and related	4	96
Management, business, and financial	3	97
Professional and related	5	95
Service	7	93
Sales and office	5	95
Sales and related	7	93
Office and administrative support	4	96
Natural resources, construction, and maintenance	4	96
Installation, maintenance, and repair	6	94
Production, transportation, and material moving	4	96
Production	2	98
Transportation and material moving	6	94
Full time	4	96
Part time	4	96
Union	6	94
Nonunion	4	96
Average wage within the following categories:[1]		
Lowest 25 percent	7	93
Second 25 percent	5	95
Third 25 percent	4	96
Highest 25 percent	4	96
Highest 10 percent	4	96
Establishment characteristics		
Goods-producing industries	4	96
Manufacturing	3	97
Service-providing industries	5	95
Trade, transportation, and utilities	9	91
Wholesale trade	3	97
Retail trade	15	85
Transportation and warehousing	11	89
Utilities	11	89

See footnotes at end of table.

Table 27. Long-term disability plans: Employee contribution requirement, private industry workers, March 2020—continued

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

Characteristics	Employee contribution required	Employee contribution not required
Information	2	98
Financial activities	2	98
Finance and insurance	2	98
Credit intermediation and related activities	1	99
Insurance carriers and related activities	1	99
Professional and business services	3	97
Professional and technical services	3	97
Education and health services	6	94
Educational services	10	90
Junior colleges, colleges, and universities	12	88
Health care and social assistance	5	95
Leisure and hospitality	–	100
Accommodation and food services	–	100
Other services	–	100
1 to 99 workers	5	95
1 to 49 workers	6	94
50 to 99 workers	3	97
100 workers or more	4	96
100 to 499 workers	4	96
500 workers or more	4	96
Geographic areas		
Northeast	4	96
New England	3	97
Middle Atlantic	5	95
South	5	95
South Atlantic	4	96
East South Central	13	87
West South Central	5	95
Midwest	4	96
East North Central	4	96
West North Central	4	96
West	3	97
Mountain	4	96
Pacific	3	97

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Standard errors for long-term disability plans: Employee contribution requirement, private industry workers, March 2020

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.3	0.3
Worker characteristics		
Management, professional, and related	0.5	0.5
Management, business, and financial	0.4	0.4
Professional and related	0.6	0.6
Service	1.9	1.9
Sales and office	0.6	0.6
Sales and related	1.5	1.5
Office and administrative support	0.6	0.6
Natural resources, construction, and maintenance	0.7	0.7
Installation, maintenance, and repair	1.0	1.0
Production, transportation, and material moving	0.7	0.7
Production	0.4	0.4
Transportation and material moving	1.5	1.5
Full time	0.4	0.4
Part time	1.9	1.9
Union	1.1	1.1
Nonunion	0.4	0.4
Average wage within the following categories:[1]		
Lowest 25 percent	1.3	1.3
Second 25 percent	0.7	0.7
Third 25 percent	0.7	0.7
Highest 25 percent	0.5	0.5
Highest 10 percent	0.5	0.5
Establishment characteristics		
Goods-producing industries	0.6	0.6
Manufacturing	0.4	0.4
Service-providing industries	0.4	0.4
Trade, transportation, and utilities	1.0	1.0
Wholesale trade	1.0	1.0
Retail trade	2.0	2.0
Transportation and warehousing	2.5	2.5
Utilities	2.9	2.9

See footnotes at end of table.

Table 27. Standard errors for long-term disability plans: Employee contribution requirement, private industry workers, March 2020—continued

Characteristics	Employee contribution required	Employee contribution not required
Information	0.5	0.5
Financial activities	0.5	0.5
Finance and insurance	0.6	0.6
Credit intermediation and related activities	0.3	0.3
Insurance carriers and related activities	0.6	0.6
Professional and business services	0.9	0.9
Professional and technical services	0.9	0.9
Education and health services	0.9	0.9
Educational services	1.6	1.6
Junior colleges, colleges, and universities	1.2	1.2
Health care and social assistance	1.1	1.1
Leisure and hospitality	–	0.0
Accommodation and food services	–	0.0
Other services	–	0.0
1 to 99 workers	0.8	0.8
1 to 49 workers	1.1	1.1
50 to 99 workers	0.6	0.6
100 workers or more	0.6	0.6
100 to 499 workers	1.0	1.0
500 workers or more	0.5	0.5
Geographic areas		
Northeast	0.6	0.6
New England	0.8	0.8
Middle Atlantic	0.8	0.8
South	0.6	0.6
South Atlantic	0.4	0.4
East South Central	1.3	1.3
West South Central	1.8	1.8
Midwest	0.9	0.9
East North Central	1.1	1.1
West North Central	1.1	1.1
West	0.4	0.4
Mountain	1.1	1.1
Pacific	0.4	0.4

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 28. Long-term disability plans: Method of benefit payment, private industry workers, March 2020

(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	96	2	2	1
Worker characteristics				
Management, professional, and related	97	2	–	–
Management, business, and financial	97	2	–	–
Professional and related	97	3	–	–
Service	99	–	–	–
Protective service	95	–	–	–
Sales and office	98	2	–	–
Sales and related	97	2	–	–
Office and administrative support	98	2	–	–
Natural resources, construction, and maintenance	85	5	7	3
Construction, extraction, farming, fishing, and forestry	74	6	14	5
Installation, maintenance, and repair	92	4	–	–
Production, transportation, and material moving	91	–	6	–
Transportation and material moving	95	3	–	–
Full time	96	2	2	1
Part time	96	–	–	–
Union	80	3	15	3
Nonunion	97	2	–	–
Average wage within the following categories:[1]				
Second 25 percent	97	1	–	–
Third 25 percent	95	2	2	1
Highest 25 percent	95	3	1	([2])
Highest 10 percent	95	4	–	–
Establishment characteristics				
Goods-producing industries	89	5	6	1
Service-providing industries	97	2	–	–
Trade, transportation, and utilities	94	4	–	–
Wholesale trade	95	5	–	–
Retail trade	95	3	–	–
Transportation and warehousing	94	–	–	–
Utilities	89	10	–	–

See footnotes at end of table.

Table 28. Long-term disability plans: Method of benefit payment, private industry workers, March 2020—continued

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information	99	–	–	–
Financial activities	97	–	–	–
Finance and insurance	97	–	–	–
Credit intermediation and related activities	99	–	–	–
Insurance carriers and related activities	94	–	–	–
Real estate and rental and leasing	91	–	–	–
Professional and business services	98	2	–	–
Professional and technical services	99	–	–	–
Education and health services	98	–	–	–
Educational services	99	–	–	–
Junior colleges, colleges, and universities	99	–	–	–
Health care and social assistance	98	–	–	–
1 to 99 workers	97	2	1	1
1 to 49 workers	97	2	–	–
50 to 99 workers	97	–	1	–
100 workers or more	95	3	–	–
100 to 499 workers	95	–	2	–
500 workers or more	94	3	–	–
Geographic areas				
Northeast	98	1	1	([2])
New England	96	3	–	–
Middle Atlantic	98	1	–	–
South	95	4	–	–
South Atlantic	97	3	–	–
East South Central	94	2	–	–
West South Central	91	7	–	–
Midwest	93	3	4	([2])
East North Central	94	2	4	([2])
West North Central	92	5	–	–
West	98	1	–	–
Mountain	99	1	–	–
Pacific	98	1	–	–

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.
[2] Less than 0.5.

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

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

Table 28. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, March 2020

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	0.5	0.3	0.3	0.2
Worker characteristics				
Management, professional, and related	0.6	0.5	–	–
Management, business, and financial	0.7	0.6	–	–
Professional and related	0.8	0.7	–	–
Service	0.7	–	–	–
Protective service	3.2	–	–	–
Sales and office	0.5	0.4	–	–
Sales and related	1.0	0.9	–	–
Office and administrative support	0.6	0.5	–	–
Natural resources, construction, and maintenance	2.8	1.3	1.6	1.0
Construction, extraction, farming, fishing, and forestry	4.6	1.8	3.1	2.0
Installation, maintenance, and repair	2.8	1.8	–	–
Production, transportation, and material moving	1.8	–	1.6	–
Transportation and material moving	2.1	0.9	–	–
Full time	0.5	0.3	0.3	0.2
Part time	2.0	–	–	–
Union	3.0	0.5	3.0	0.8
Nonunion	0.5	0.4	–	–
Average wage within the following categories:[1]				
Second 25 percent	0.9	0.5	–	–
Third 25 percent	0.9	0.4	0.7	0.2
Highest 25 percent	0.8	0.7	0.4	0.2
Highest 10 percent	1.3	1.1	–	–
Establishment characteristics				
Goods-producing industries	1.6	0.8	1.3	0.3
Service-providing industries	0.5	0.4	–	–
Trade, transportation, and utilities	1.3	1.0	–	–
Wholesale trade	2.4	2.3	–	–
Retail trade	1.7	1.4	–	–
Transportation and warehousing	3.1	–	–	–
Utilities	2.0	1.8	–	–

See footnotes at end of table.

Table 28. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, March 2020—continued

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information	0.9	–	–	–
Financial activities	1.6	–	–	–
Finance and insurance	1.3	–	–	–
Credit intermediation and related activities	0.5	–	–	–
Insurance carriers and related activities	3.3	–	–	–
Real estate and rental and leasing	7.9	–	–	–
Professional and business services	0.8	0.8	–	–
Professional and technical services	0.5	–	–	–
Education and health services	1.0	–	–	–
Educational services	0.5	–	–	–
Junior colleges, colleges, and universities	0.6	–	–	–
Health care and social assistance	1.2	–	–	–
1 to 99 workers	0.5	0.3	0.3	0.2
1 to 49 workers	0.7	0.4	–	–
50 to 99 workers	0.7	–	0.7	–
100 workers or more	0.8	0.5	–	–
100 to 499 workers	1.0	–	0.8	–
500 workers or more	1.1	0.7	–	–
Geographic areas				
Northeast	0.7	0.5	0.3	0.2
New England	1.7	1.0	–	–
Middle Atlantic	0.4	0.2	–	–
South	1.2	0.9	–	–
South Atlantic	0.9	0.9	–	–
East South Central	3.4	0.7	–	–
West South Central	3.3	2.6	–	–
Midwest	0.9	0.4	0.9	0.1
East North Central	1.1	0.4	1.1	0.2
West North Central	1.5	0.6	–	–
West	0.7	0.1	–	–
Mountain	0.6	0.2	–	–
Pacific	1.1	0.2	–	–

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 29. Long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2020

(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	26	65	4	5	1	57.8	60.0
Worker characteristics							
Management, professional, and related	26	64	4	5	1	57.7	60.0
Management, business, and financial	23	67	4	4	1	57.7	60.0
Professional and related	28	62	–	5	–	57.7	60.0
Service	36	54	–	–	–	56.8	60.0
Protective service	–	48	–	–	–	60.4	60.0
Sales and office	26	65	2	6	1	57.8	60.0
Sales and related	29	64	–	5	–	57.0	60.0
Office and administrative support	25	65	2	7	1	58.0	60.0
Natural resources, construction, and maintenance	14	76	–	5	–	58.9	60.0
Construction, extraction, farming, fishing, and forestry	2	80	–	–	–	61.0	60.0
Installation, maintenance, and repair	20	75	4	–	–	57.8	60.0
Production, transportation, and material moving	21	69	5	4	1	58.5	60.0
Transportation and material moving	19	74	–	4	–	58.6	60.0
Full time	25	65	4	5	1	57.9	60.0
Part time	40	54	5	–	–	55.4	60.0
Union	34	61	3	–	–	57.2	60.0
Nonunion	25	65	4	5	1	57.9	60.0
Average wage within the following categories:[1]							
Second 25 percent	27	63	–	6	–	57.9	60.0
Third 25 percent	24	67	3	5	1	58.0	60.0
Highest 25 percent	26	64	5	4	1	57.7	60.0
Highest 10 percent	29	59	6	5	1	57.5	60.0
Establishment characteristics							
Goods-producing industries	22	66	9	3	1	58.5	60.0
Service-providing industries	26	65	2	5	1	57.7	60.0
Trade, transportation, and utilities	20	70	2	6	1	58.4	60.0
Wholesale trade	16	77	–	–	3	58.6	60.0
Retail trade	21	69	–	9	–	58.2	60.0
Transportation and warehousing	20	74	–	5	–	58.4	60.0
Utilities	36	39	12	13	–	57.8	60.0

See footnotes at end of table.

Table 29. Long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2020—continued

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
Information	33	60	2	–	–	56.5	60.0
Financial activities	33	55	4	7	1	57.2	60.0
Finance and insurance	37	53	–	6	–	56.8	60.0
Credit intermediation and related activities	36	53	–	7	–	57.2	60.0
Insurance carriers and related activities	39	52	6	3	–	56.3	60.0
Real estate and rental and leasing	–	69	–	–	–	60.2	60.0
Professional and business services	24	70	–	4	–	57.4	60.0
Professional and technical services	28	65	4	4	–	56.8	60.0
Education and health services	29	61	–	6	–	57.7	60.0
Educational services	2	81	5	10	2	60.9	60.0
Junior colleges, colleges, and universities	3	81	4	8	3	60.8	60.0
Health care and social assistance	35	57	–	5	–	57.0	60.0
1 to 99 workers	24	66	4	4	2	58.5	60.0
1 to 49 workers	26	65	3	3	3	58.4	60.0
50 to 99 workers	19	67	6	7	2	58.9	60.0
100 workers or more	27	64	3	5	([2])	57.4	60.0
100 to 499 workers	20	69	–	8	–	58.2	60.0
500 workers or more	32	60	4	3	([2])	56.7	60.0
Geographic areas							
Northeast	24	70	–	4	–	57.8	60.0
New England	–	71	–	3	–	58.0	60.0
Middle Atlantic	24	69	–	5	–	57.7	60.0
South	28	65	2	5	1	57.3	60.0
South Atlantic	27	67	1	4	1	57.3	60.0
East South Central	25	69	–	3	–	57.7	60.0
West South Central	31	58	2	–	–	57.2	60.0
Midwest	19	71	4	5	([2])	58.5	60.0
East North Central	19	71	–	6	–	58.5	60.0
West North Central	19	73	–	3	–	58.3	60.0
West	32	53	8	–	–	57.9	60.0
Mountain	32	62	4	–	–	57.0	60.0
Pacific	32	49	10	–	–	58.3	60.0

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.
[2] Less than 0.5.

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

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

Table 29. Standard errors for long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2020

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	1.4	1.7	0.5	0.7	0.3	0.2	0.0
Worker characteristics							
Management, professional, and related	2.3	2.6	0.9	0.7	0.3	0.3	0.0
Management, business, and financial	2.6	2.8	0.8	0.8	0.3	0.4	0.0
Professional and related	3.1	3.4	–	0.9	–	0.4	0.0
Service	5.0	5.9	–	–	–	0.9	0.0
Protective service	–	13.4	–	–	–	1.7	0.0
Sales and office	1.6	1.7	0.4	1.0	0.4	0.3	0.0
Sales and related	2.9	3.3	–	1.5	–	0.4	0.0
Office and administrative support	2.0	2.0	0.4	1.2	0.5	0.3	0.0
Natural resources, construction, and maintenance	2.1	3.5	–	2.6	–	0.4	0.0
Construction, extraction, farming, fishing, and forestry	0.8	7.5	–	–	–	0.6	0.0
Installation, maintenance, and repair	3.0	3.3	1.0	–	–	0.4	0.0
Production, transportation, and material moving	2.5	2.7	0.8	0.9	0.3	0.3	0.0
Transportation and material moving	2.6	3.2	–	1.3	–	0.4	0.0
Full time	1.4	1.6	0.5	0.7	0.3	0.2	0.0
Part time	7.7	7.9	2.1	–	–	1.4	0.0
Union	3.6	3.8	1.2	–	–	0.4	0.0
Nonunion	1.5	1.7	0.5	0.8	0.4	0.2	0.0
Average wage within the following categories:[1]							
Second 25 percent	2.5	2.9	–	1.5	–	0.5	0.0
Third 25 percent	1.9	2.0	0.6	1.1	0.3	0.3	0.0
Highest 25 percent	2.1	2.4	1.0	0.8	0.2	0.3	0.0
Highest 10 percent	3.4	3.9	1.4	1.4	0.4	0.4	0.0
Establishment characteristics							
Goods-producing industries	1.8	2.6	1.8	0.6	0.2	0.2	0.0
Service-providing industries	1.7	1.9	0.4	0.9	0.4	0.3	0.0
Trade, transportation, and utilities	1.4	1.9	0.5	1.1	0.4	0.3	0.0
Wholesale trade	3.0	3.0	–	–	0.9	0.5	0.0
Retail trade	2.8	4.0	–	2.0	–	0.4	0.0
Transportation and warehousing	4.2	4.8	–	2.3	–	0.5	0.0
Utilities	5.7	5.5	3.4	3.2	–	0.8	0.0

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2020—continued

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
Information	4.2	4.7	0.8	–	–	0.7	0.0
Financial activities	1.9	2.0	1.0	1.4	0.2	0.2	0.0
Finance and insurance	2.0	2.0	–	0.7	–	0.2	0.0
Credit intermediation and related activities	2.3	2.3	–	1.0	–	0.3	0.0
Insurance carriers and related activities	3.6	3.4	2.4	0.9	–	0.5	0.0
Real estate and rental and leasing	–	6.1	–	–	–	1.2	0.0
Professional and business services	5.0	5.0	–	1.5	–	0.7	0.0
Professional and technical services	5.8	5.8	1.1	1.8	–	0.8	0.0
Education and health services	3.2	3.6	–	2.2	–	0.7	0.0
Educational services	0.6	2.5	1.4	1.6	0.3	0.2	0.0
Junior colleges, colleges, and universities	0.6	2.1	1.4	1.2	0.5	0.1	0.0
Health care and social assistance	3.9	4.2	–	2.6	–	0.8	0.0
1 to 99 workers	2.9	2.7	0.8	0.8	0.9	0.5	0.0
1 to 49 workers	3.4	3.4	0.7	0.7	1.2	0.6	0.0
50 to 99 workers	3.2	3.5	1.8	2.1	0.7	0.5	0.0
100 workers or more	1.7	1.8	0.7	1.0	([2])	0.3	0.0
100 to 499 workers	1.9	2.8	–	1.8	–	0.3	0.0
500 workers or more	2.3	2.4	1.1	0.9	0.1	0.4	0.0
Geographic areas							
Northeast	3.8	4.6	–	1.3	–	0.5	0.0
New England	–	9.2	–	1.3	–	0.7	0.0
Middle Atlantic	3.5	4.4	–	1.8	–	0.5	0.0
South	1.9	2.2	0.4	1.3	0.3	0.3	0.0
South Atlantic	2.5	3.3	0.5	1.0	0.4	0.4	0.0
East South Central	5.3	4.5	–	0.9	–	0.7	0.0
West South Central	3.7	2.4	0.5	–	–	0.7	0.0
Midwest	1.7	2.3	1.2	1.4	0.2	0.2	0.0
East North Central	2.1	2.9	–	1.9	–	0.3	0.0
West North Central	2.5	3.6	–	0.9	–	0.3	0.0
West	3.8	3.8	1.6	–	–	0.7	0.0
Mountain	4.7	4.9	0.6	–	–	0.4	0.0
Pacific	5.1	4.7	2.3	–	–	1.0	0.0

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.
[2] Less than 0.05.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/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: Maximum benefit amount, private industry workers, March 2020

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	91	$5,000	$6,000	$10,000	$15,000	$20,000	9
Worker characteristics							
Management, professional, and related	91	5,000	6,000	10,000	15,000	20,000	9
Management, business, and financial	90	5,000	7,500	10,000	15,000	20,833	10
Professional and related	91	5,000	6,000	10,000	15,000	20,000	9
Service	98	–	5,000	7,500	10,900	15,000	2
Sales and office	89	5,000	5,000	10,000	15,000	20,833	11
Sales and related	91	5,000	5,000	10,000	15,000	20,833	9
Office and administrative support	89	5,000	5,000	10,000	15,000	20,833	11
Natural resources, construction, and maintenance	92	4,000	5,000	6,000	10,000	15,000	8
Construction, extraction, farming, fishing, and forestry	94	5,000	5,000	6,000	7,500	15,000	6
Installation, maintenance, and repair	91	–	5,000	8,000	10,000	15,000	9
Production, transportation, and material moving	91	–	5,000	7,500	10,000	15,000	9
Transportation and material moving	95	–	5,000	7,000	10,000	15,000	5
Full time	91	5,000	6,000	10,000	15,000	20,000	9
Part time	91	–	–	10,000	12,500	20,000	9
Union	91	–	–	7,000	10,000	15,000	9
Nonunion	91	5,000	6,000	10,000	15,000	20,000	9
Average wage within the following categories:[2]							
Second 25 percent	90	5,000	5,000	8,500	12,500	15,000	10
Third 25 percent	92	5,000	5,000	9,000	12,500	20,000	8
Highest 25 percent	91	5,000	7,000	10,000	15,000	20,000	9
Highest 10 percent	91	5,000	8,000	10,000	15,000	20,000	9
Establishment characteristics							
Goods-producing industries	90	5,000	5,000	10,000	15,000	17,000	10
Service-providing industries	91	5,000	6,000	10,000	15,000	20,000	9
Trade, transportation, and utilities	91	–	5,000	7,500	10,000	15,000	9
Wholesale trade	88	–	5,000	7,500	10,000	15,000	12
Retail trade	97	5,000	5,000	6,000	7,500	10,000	3
Transportation and warehousing	93	–	–	10,000	10,000	15,000	7
Utilities	76	7,000	11,000	15,000	15,000	15,000	24

See footnotes at end of table.

Table 30. Long-term disability plans: Maximum benefit amount, private industry workers, March 2020—continued

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	95	$4,000	$7,500	$10,000	$15,000	$20,000	5
Financial activities	84	5,000	10,000	12,500	20,833	25,000	16
Finance and insurance	82	6,000	10,000	15,000	20,833	30,000	18
Credit intermediation and related activities	85	6,000	10,000	15,000	20,833	30,000	15
Insurance carriers and related activities	73	5,000	10,000	–	20,000	25,000	27
Professional and business services	90	5,000	8,000	10,000	15,000	20,000	10
Professional and technical services	93	6,000	8,000	10,000	15,000	20,000	7
Education and health services	94	–	5,000	7,500	11,500	15,000	6
Educational services	90	4,000	5,000	7,500	10,000	15,000	10
Junior colleges, colleges, and universities	92	4,000	6,000	10,000	12,000	15,000	8
Health care and social assistance	95	–	5,000	7,500	12,500	15,000	5
1 to 99 workers	92	5,000	5,000	9,000	12,000	–	8
1 to 49 workers	93	5,000	5,000	9,400	15,000	20,000	7
100 workers or more	90	5,000	6,000	10,000	15,000	20,000	10
100 to 499 workers	93	5,000	6,000	10,000	12,500	17,333	7
500 workers or more	88	4,000	6,667	10,000	15,000	20,000	12
Geographic areas							
Northeast	94	5,000	6,000	10,000	12,500	15,000	6
Middle Atlantic	95	5,000	6,000	10,000	15,000	15,000	5
South	92	5,000	6,000	10,000	15,000	20,000	8
South Atlantic	93	5,000	6,000	10,000	15,000	20,000	7
West South Central	92	5,000	6,000	10,000	15,000	20,833	8
Midwest	86	5,000	5,000	10,000	12,000	20,000	14
East North Central	86	5,000	5,000	–	10,000	15,000	14
West	92	5,000	6,000	10,000	15,000	20,000	8
Mountain	93	5,000	6,000	10,000	15,000	20,000	7
Pacific	92	–	6,000	10,000	15,000	20,000	8

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Standard errors for long-term disability plans: Maximum benefit amount, private industry workers, March 2020

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.7	$0.00	$434.16	$0.00	$364.97	$0.00	0.7
Worker characteristics							
Management, professional, and related	1.1	0.00	935.74	0.00	0.00	0.00	1.1
Management, business, and financial	1.2	0.00	91.24	0.00	0.00	263.29	1.2
Professional and related	1.6	0.00	172.13	0.00	0.00	0.00	1.6
Service	0.7	–	0.00	757.91	2,621.22	0.00	0.7
Sales and office	0.9	0.00	547.45	0.00	364.97	263.29	0.9
Sales and related	2.0	0.00	0.00	2,856.98	2,419.19	0.00	2.0
Office and administrative support	1.0	316.07	1,334.50	0.00	364.97	662.59	1.0
Natural resources, construction, and maintenance	2.1	451.91	0.00	1,014.21	0.00	0.00	2.1
Construction, extraction, farming, fishing, and forestry	2.7	272.17	0.00	1,182.62	763.38	1,507.56	2.7
Installation, maintenance, and repair	2.7	–	0.00	1,935.52	1,569.78	0.00	2.7
Production, transportation, and material moving	1.3	–	0.00	774.21	129.03	0.00	1.3
Transportation and material moving	1.5	–	0.00	774.21	0.00	0.00	1.5
Full time	0.7	0.00	387.10	0.00	182.48	0.00	0.7
Part time	2.2	–	–	764.64	2,310.05	5,213.80	2.2
Union	2.3	–	–	1,157.72	302.61	0.00	2.3
Nonunion	0.7	0.00	0.00	0.00	0.00	0.00	0.7
Average wage within the following categories:[2]							
Second 25 percent	1.3	0.00	0.00	2,056.48	1,436.87	0.00	1.3
Third 25 percent	1.0	421.48	152.01	1,641.23	1,956.91	5,945.29	1.0
Highest 25 percent	1.0	0.00	749.89	0.00	0.00	0.00	1.0
Highest 10 percent	1.3	0.00	1,975.29	0.00	0.00	263.29	1.3
Establishment characteristics							
Goods-producing industries	1.6	0.00	555.00	0.00	0.00	3,879.64	1.6
Service-providing industries	0.8	223.49	212.81	0.00	1,235.13	0.00	0.8
Trade, transportation, and utilities	1.1	–	0.00	341.39	0.00	0.00	1.1
Wholesale trade	2.0	–	0.00	328.98	0.00	2,311.85	2.0
Retail trade	1.2	0.00	0.00	523.33	158.03	0.00	1.2
Transportation and warehousing	2.0	–	–	0.00	2,064.56	2,320.83	2.0
Utilities	2.9	1,939.82	1,448.41	2,227.49	0.00	0.00	2.9

See footnotes at end of table.

Table 30. Standard errors for long-term disability plans: Maximum benefit amount, private industry workers, March 2020—continued

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	1.9	$1,139.61	$882.26	$0.00	$0.00	$0.00	1.9
Financial activities	1.9	541.33	316.07	1,105.30	0.00	1,753.69	1.9
Finance and insurance	2.0	565.40	0.00	0.00	0.00	4,000.35	2.0
Credit intermediation and related activities	2.8	189.64	0.00	0.00	0.00	2,240.13	2.8
Insurance carriers and related activities	3.3	971.11	0.00	–	1,933.32	1,824.83	3.3
Professional and business services	1.7	682.79	1,271.81	0.00	0.00	0.00	1.7
Professional and technical services	2.4	516.14	2,130.05	0.00	258.07	0.00	2.4
Education and health services	1.6	–	0.00	700.84	2,463.52	0.00	1.6
Educational services	1.2	795.42	1,048.28	569.80	364.97	0.00	1.2
Junior colleges, colleges, and universities	1.6	632.93	0.00	516.14	482.80	1,720.81	1.6
Health care and social assistance	1.9	–	0.00	1,024.18	3,354.91	0.00	1.9
1 to 99 workers	1.0	0.00	316.07	1,645.99	1,962.95	–	1.0
1 to 49 workers	0.7	0.00	682.79	1,749.36	2,669.49	486.68	0.7
100 workers or more	0.9	129.03	0.00	0.00	0.00	0.00	0.9
100 to 499 workers	0.9	0.00	1,054.01	0.00	632.14	4,129.32	0.9
500 workers or more	1.5	1,039.06	851.32	0.00	0.00	372.34	1.5
Geographic areas							
Northeast	1.5	855.92	482.80	0.00	3,243.89	0.00	1.5
Middle Atlantic	1.3	816.09	816.09	0.00	2,755.43	0.00	1.3
South	1.0	0.00	670.48	0.00	0.00	984.78	1.0
South Atlantic	1.1	0.00	0.00	0.00	0.00	1,117.03	1.1
West South Central	1.8	936.78	1,182.62	0.00	0.00	3,950.08	1.8
Midwest	1.5	536.51	670.44	1,924.72	893.61	3,023.74	1.5
East North Central	1.4	942.38	869.64	–	1,138.76	1,624.14	1.4
West	1.6	971.68	0.00	0.00	0.00	0.00	1.6
Mountain	2.1	0.00	516.14	0.00	0.00	3,041.37	2.1
Pacific	2.2	–	316.07	0.00	364.97	0.00	2.2

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 31. Leave benefits: Access, private industry workers, March 2020

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave[1]	
								Paid	Unpaid
All workers	80	75	79	45	54	55	27	20	88
Worker characteristics									
Management, professional, and related	91	92	90	64	74	75	42	33	93
Management, business, and financial	96	95	97	68	77	79	45	32	94
Professional and related	88	90	86	62	72	73	40	33	92
Service	57	59	58	24	31	33	12	12	82
Protective service	70	74	76	25	33	41	15	14	90
Sales and office	84	77	81	49	56	56	26	21	90
Sales and related	76	65	70	41	46	45	21	17	88
Office and administrative support	89	84	88	55	63	64	29	24	91
Natural resources, construction, and maintenance	80	68	80	33	43	41	18	13	85
Construction, extraction, farming, fishing, and forestry	70	57	69	23	30	27	10	11	82
Installation, maintenance, and repair	91	79	91	45	57	55	27	16	89
Production, transportation, and material moving	87	72	86	39	60	57	30	11	89
Production	92	72	90	40	62	59	29	12	89
Transportation and material moving	82	73	82	39	58	55	32	9	89
Full time	90	86	91	53	65	65	33	24	91
Part time	49	45	41	19	23	25	10	8	80
Union	91	88	91	57	77	76	40	18	94
Nonunion	79	74	78	43	52	53	26	20	88
Average wage within the following categories:[2]									
Lowest 25 percent	58	49	54	23	28	29	10	8	82
Lowest 10 percent	43	31	40	12	20	23	6	5	78
Second 25 percent	83	80	83	46	56	55	24	19	89
Third 25 percent	92	87	91	53	65	65	31	23	90
Highest 25 percent	93	92	93	63	77	78	47	33	94
Highest 10 percent	94	94	94	65	81	82	52	38	96
Establishment characteristics									
Goods-producing industries	89	74	89	39	58	55	29	15	89
Construction	75	62	76	26	31	27	9	11	81
Manufacturing	97	81	96	47	73	69	38	18	92
Service-providing industries	78	76	77	46	54	55	27	21	88
Trade, transportation, and utilities	84	74	81	47	57	55	28	16	90
Wholesale trade	94	87	93	51	67	69	31	18	88
Retail trade	77	65	72	42	46	43	20	17	90
Transportation and warehousing	89	83	89	53	71	70	46	10	92
Utilities	99	96	99	74	85	86	54	30	92

See footnotes at end of table.

Table 31. Leave benefits: Access, private industry workers, March 2020—continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave[1]	
								Paid	Unpaid
Information	92	93	90	77	77	79	39	47	92
Financial activities	94	93	94	64	80	82	51	33	96
Finance and insurance	97	97	97	70	86	88	61	40	97
Credit intermediation and related activities	98	98	98	66	86	88	63	39	97
Insurance carriers and related activities	97	97	97	76	85	86	57	39	96
Real estate and rental and leasing	84	80	87	49	62	66	21	13	93
Professional and business services	85	79	82	49	54	54	29	23	86
Professional and technical services	94	93	93	66	71	72	44	33	90
Administrative and waste services	74	59	65	22	27	25	9	8	79
Education and health services	84	84	82	56	64	67	29	26	91
Educational services	61	81	55	49	65	67	37	24	87
Junior colleges, colleges, and universities	85	88	74	53	81	86	58	32	98
Health care and social assistance	87	84	86	57	64	68	28	26	91
Leisure and hospitality	41	52	43	11	17	22	6	9	80
Accommodation and food services	40	50	42	10	17	21	5	9	79
Other services	67	68	71	31	38	39	12	14	87
1 to 99 workers	73	67	71	35	41	42	16	15	83
1 to 49 workers	71	66	69	32	37	39	14	13	81
50 to 99 workers	79	74	78	44	55	53	19	19	90
100 workers or more	88	85	88	56	70	70	40	26	94
100 to 499 workers	86	82	86	52	63	63	30	22	95
500 workers or more	91	88	90	62	79	80	53	31	94
Geographic areas									
Northeast	81	80	78	52	61	64	34	29	88
New England	81	83	77	51	59	62	38	25	88
Middle Atlantic	81	79	78	52	62	65	33	30	88
South	78	68	77	43	52	53	26	16	85
South Atlantic	78	69	77	41	53	53	24	15	84
East South Central	82	64	79	43	52	57	26	16	85
West South Central	78	69	77	45	51	53	29	18	87
Midwest	79	71	79	47	58	56	25	18	91
East North Central	79	71	79	47	61	58	26	18	91
West North Central	79	72	80	46	52	52	23	18	92
West	82	88	81	39	48	48	25	20	90
Mountain	83	75	80	49	56	54	26	20	92
Pacific	82	93	81	35	44	45	24	20	90

[1] The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.
[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 31. Standard errors for leave benefits: Access, private industry workers, March 2020

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
All workers	0.9	0.9	0.8	0.8	0.9	0.9	0.7	0.8	0.5
Worker characteristics									
Management, professional, and related	0.7	0.7	0.7	1.3	1.3	1.3	1.4	1.6	0.6
Management, business, and financial	0.8	0.7	0.7	1.5	1.4	1.4	1.8	1.4	0.8
Professional and related	1.0	1.0	1.1	1.8	1.5	1.5	1.7	2.2	0.8
Service	2.4	2.0	1.8	1.6	1.8	1.9	1.4	1.7	1.7
Protective service	6.7	6.3	6.0	4.6	6.0	7.0	2.8	3.5	4.6
Sales and office	1.0	1.1	1.0	1.2	1.1	1.0	0.8	0.8	0.6
Sales and related	1.7	1.3	1.4	1.4	1.5	1.8	1.2	0.9	1.0
Office and administrative support	1.0	1.3	1.2	1.7	1.5	1.3	1.0	1.2	0.8
Natural resources, construction, and maintenance	1.9	1.6	1.8	1.8	1.5	1.6	1.3	1.5	1.2
Construction, extraction, farming, fishing, and forestry	3.4	3.2	3.2	2.4	2.1	2.3	1.4	2.3	2.0
Installation, maintenance, and repair	0.9	1.6	0.9	2.4	1.8	2.1	2.1	1.5	1.4
Production, transportation, and material moving	0.9	1.6	1.1	1.4	1.6	1.7	1.8	0.9	1.1
Production	1.2	1.8	1.4	2.0	2.0	2.3	2.4	1.1	1.4
Transportation and material moving	1.5	2.3	1.6	1.8	2.0	1.9	2.6	1.1	1.4
Full time	0.6	0.7	0.6	0.8	0.9	0.9	0.8	0.8	0.4
Part time	1.9	1.6	1.3	1.2	1.4	1.3	0.8	0.9	1.6
Union	1.4	1.4	1.4	2.1	1.9	1.7	2.4	1.5	1.4
Nonunion	0.9	1.0	0.8	0.9	0.9	0.9	0.7	0.8	0.5
Average wage within the following categories:[1]									
Lowest 25 percent	1.9	1.7	1.4	1.1	1.3	1.5	0.6	0.7	1.1
Lowest 10 percent	3.3	2.2	2.4	1.4	1.9	2.3	1.1	0.8	2.2
Second 25 percent	1.1	1.3	1.2	1.2	1.4	1.5	1.2	1.6	0.9
Third 25 percent	0.7	0.8	0.8	1.3	1.3	1.0	1.1	1.1	0.7
Highest 25 percent	0.7	0.8	0.6	1.3	1.1	1.3	1.2	1.5	0.7
Highest 10 percent	1.2	0.9	0.7	2.3	1.5	1.6	1.9	2.5	0.8
Establishment characteristics									
Goods-producing industries	1.0	1.3	1.2	1.5	1.6	1.7	1.4	0.7	1.1
Construction	2.9	2.0	3.2	1.8	2.2	2.0	1.0	1.9	1.8
Manufacturing	0.8	1.5	0.8	1.9	1.7	1.8	1.8	1.3	1.1
Service-providing industries	1.0	1.1	0.8	0.9	1.0	1.0	0.8	0.9	0.6
Trade, transportation, and utilities	0.8	1.2	0.8	1.0	1.0	1.3	1.3	1.3	0.6
Wholesale trade	1.4	1.4	1.3	2.2	2.2	2.2	2.2	2.2	1.1
Retail trade	1.0	1.1	0.9	1.2	1.3	1.7	1.0	1.1	0.9
Transportation and warehousing	1.6	2.9	1.5	3.5	3.7	3.6	4.8	2.5	1.8
Utilities	0.9	2.8	0.9	4.5	4.8	4.7	5.1	5.2	3.5

See footnotes at end of table.

Table 31. Standard errors for leave benefits: Access, private industry workers, March 2020—continued

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
Information	2.3	2.2	2.6	2.8	3.9	3.5	4.0	3.5	1.9
Financial activities	1.5	1.0	0.9	2.0	1.5	1.3	1.7	1.6	0.8
Finance and insurance	0.5	0.5	0.6	2.1	1.3	1.0	1.7	1.7	0.5
Credit intermediation and related activities	0.5	0.5	0.5	2.4	1.8	1.8	1.8	2.6	1.0
Insurance carriers and related activities	0.7	0.6	0.9	2.9	1.8	1.5	2.8	3.4	1.2
Real estate and rental and leasing	4.8	3.6	2.7	4.7	4.3	4.2	3.2	3.5	2.3
Professional and business services	1.9	2.1	2.0	2.4	2.1	2.5	2.2	2.4	1.6
Professional and technical services	2.0	1.8	2.1	2.9	3.7	2.7	2.8	3.7	1.7
Administrative and waste services	3.4	3.5	4.0	2.4	2.6	3.1	1.6	1.2	2.7
Education and health services	2.3	2.8	2.2	2.8	3.5	2.5	2.0	2.4	1.6
Educational services	2.1	3.0	2.4	3.1	3.1	3.7	2.5	2.4	3.0
Junior colleges, colleges, and universities	1.6	2.1	2.5	2.6	2.2	2.1	4.0	2.9	0.7
Health care and social assistance	2.7	3.2	2.5	3.1	4.0	2.8	2.3	2.8	1.8
Leisure and hospitality	2.8	2.6	2.4	2.0	2.0	2.3	1.4	1.5	2.1
Accommodation and food services	3.6	3.3	2.6	1.9	2.1	2.4	1.6	1.7	2.3
Other services	4.2	3.0	4.2	2.9	3.4	2.7	1.9	2.2	2.0
1 to 99 workers	1.1	1.2	1.0	1.0	0.9	1.0	0.7	1.0	0.8
1 to 49 workers	1.3	1.4	1.2	1.1	1.0	1.2	0.8	1.1	1.0
50 to 99 workers	1.8	2.2	1.5	2.0	2.1	2.0	1.6	2.1	1.7
100 workers or more	1.1	1.2	1.1	1.2	1.3	1.2	1.2	1.3	0.7
100 to 499 workers	1.2	1.4	1.3	1.6	1.5	1.6	1.3	1.3	0.7
500 workers or more	1.6	2.0	1.6	1.8	2.0	1.7	2.1	2.2	1.3
Geographic areas									
Northeast	1.1	1.7	1.1	1.6	1.7	1.5	1.4	1.1	1.2
New England	3.0	3.0	2.5	3.2	3.4	2.4	1.7	2.0	2.5
Middle Atlantic	1.3	2.0	1.2	1.8	2.0	1.8	2.0	1.7	1.4
South	2.1	2.0	1.7	1.5	1.6	1.5	1.1	1.0	1.0
South Atlantic	2.6	2.5	2.2	2.1	2.4	2.2	1.4	1.1	1.4
East South Central	1.8	2.5	1.7	2.9	2.1	4.5	2.3	1.8	1.2
West South Central	4.8	4.6	3.7	3.2	2.5	1.8	2.3	2.7	1.9
Midwest	1.0	1.2	1.3	1.5	2.3	2.6	1.8	1.8	0.9
East North Central	1.2	1.6	1.5	2.1	3.0	3.6	2.3	2.2	1.1
West North Central	1.8	1.6	2.3	1.8	3.3	2.4	3.0	3.3	1.6
West	1.5	1.0	1.2	1.6	1.6	1.2	1.4	2.0	0.8
Mountain	1.3	2.9	2.4	2.9	2.6	2.6	3.5	3.9	1.1
Pacific	2.1	0.8	1.4	2.0	1.8	1.3	1.3	2.4	1.1

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 32. Paid holidays: Number of days provided, private industry workers, March 2020

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	8	4	24	14	14	9	14	5	4	2	1	2	8	8
Worker characteristics														
Management, professional, and related	2	1	16	12	15	11	20	8	7	3	1	3	9	9
Management, business, and financial	2	1	15	10	16	10	23	10	7	4	1	3	9	9
Professional and related	1	1	17	14	15	11	17	7	8	3	1	4	9	9
Service	19	6	26	21	11	5	6	3	1	1	–	–	7	6
Protective service	–	–	34	–	13	–	8	–	3	–	–	2	7	7
Sales and office	13	4	26	14	12	8	15	3	3	1	([1])	1	7	7
Sales and related	27	5	31	11	8	6	8	1	3	1	–	–	6	6
Office and administrative support	5	4	23	15	14	9	19	4	4	1	1	1	8	8
Natural resources, construction, and maintenance	6	7	33	17	11	9	10	4	2	1	([1])	1	7	7
Construction, extraction, farming, fishing, and forestry	6	10	39	15	9	9	–	1	–	1	–	1	7	6
Installation, maintenance, and repair	5	5	29	19	12	10	11	6	3	–	–	1	8	7
Production, transportation, and material moving	5	3	26	12	18	10	13	7	2	([1])	1	4	8	8
Production	4	2	20	11	15	13	14	10	3	([1])	1	6	9	8
Transportation and material moving	6	4	33	12	21	6	11	5	1	–	–	([1])	7	7
Full time	5	3	22	15	14	9	15	6	4	1	1	2	8	8
Part time	25	6	32	12	10	6	5	1	1	–	–	([1])	6	6
Union	2	3	17	14	18	10	13	12	4	1	([1])	6	9	8
Nonunion	9	4	24	14	13	9	14	5	4	2	1	2	8	7
Average wage within the following categories:[2]														
Lowest 25 percent	24	6	34	16	7	4	5	2	1	–	–	([1])	6	6
Lowest 10 percent	29	6	34	17	6	2	5	([1])	–	–	–	–	5	6
Second 25 percent	8	5	27	16	15	9	12	4	3	1	([1])	1	7	7
Third 25 percent	4	3	23	15	15	10	16	6	4	2	1	3	8	8
Highest 25 percent	1	2	14	11	16	12	21	9	7	3	1	4	9	9
Highest 10 percent	([1])	1	10	10	17	12	26	9	7	3	2	3	9	9
Establishment characteristics														
Goods-producing industries	3	3	19	12	13	13	16	8	5	1	1	4	9	8
Construction	8	9	39	16	9	10	6	–	–	2	–	–	7	6
Manufacturing	2	1	12	11	15	14	19	11	7	1	1	5	9	9
Service-providing industries	10	4	25	15	14	8	13	5	3	2	1	2	8	7
Trade, transportation, and utilities	16	6	30	11	15	7	9	3	1	–	–	([1])	7	6
Wholesale trade	5	3	26	14	16	15	11	6	1	3	–	–	8	8
Retail trade	29	10	38	10	7	3	2	([1])	–	–	–	–	5	6
Transportation and warehousing	4	3	22	11	29	4	18	6	–	–	–	–	8	8
Utilities	–	–	–	3	19	24	33	–	–	–	–	–	10	10

See footnotes at end of table.

Table 32. Paid holidays: Number of days provided, private industry workers, March 2020—continued

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
Information	–	–	16	24	18	13	13	–	–	–	–	–	8	8
Financial activities	1	–	12	9	16	13	32	5	9	2	–	([1])	9	9
Finance and insurance	1	–	8	7	18	14	36	5	10	1	–	1	9	10
Credit intermediation and related activities	–	–	6	5	6	6	53	5	16	1	–	–	10	10
Insurance carriers and related activities	2	–	11	11	31	18	20	4	2	1	–	–	8	8
Real estate and rental and leasing	–	–	27	17	–	–	18	5	5	–	–	–	8	8
Professional and business services	–	3	27	11	14	9	20	5	4	2	–	2	8	8
Professional and technical services	–	–	14	11	17	10	29	4	6	–	–	3	9	9
Administrative and waste services	4	6	45	13	12	7	8	4	–	–	–	([1])	7	6
Education and health services	5	3	27	18	14	7	10	5	5	3	1	4	8	7
Educational services	1	–	4	–	10	7	17	7	9	8	7	28	12	12
Junior colleges, colleges, and universities	–	–	–	–	10	6	18	7	11	12	8	23	12	12
Health care and social assistance	5	3	30	20	14	6	9	5	4	–	–	–	8	7
Leisure and hospitality	39	5	15	28	5	3	1	2	–	–	–	–	5	6
Accommodation and food services	42	–	15	31	6	3	–	–	–	–	–	–	5	6
Other services	10	6	22	19	11	4	7	–	6	–	–	3	8	7
1 to 99 workers	11	5	25	16	12	8	13	5	3	1	([1])	1	7	7
1 to 49 workers	11	5	26	17	12	8	13	4	3	1	([1])	1	7	7
50 to 99 workers	11	4	24	12	13	10	13	7	3	–	–	1	8	7
100 workers or more	6	2	22	13	16	9	15	6	4	2	1	3	8	8
100 to 499 workers	8	3	25	15	14	9	14	5	3	1	1	2	8	7
500 workers or more	3	1	18	11	18	10	16	8	6	2	1	6	9	8
Geographic areas														
Northeast	7	2	22	13	13	9	14	9	5	2	1	2	8	8
New England	7	2	16	11	14	8	15	13	9	2	1	2	9	8
Middle Atlantic	7	3	24	14	12	10	14	8	3	2	1	2	8	8
South	11	6	24	15	14	7	14	4	3	1	([1])	2	7	7
South Atlantic	12	6	22	16	14	6	13	3	4	–	–	2	7	7
East South Central	11	6	27	11	12	8	9	7	2	–	–	3	7	7
West South Central	9	5	24	14	15	8	16	4	2	–	–	2	8	7
Midwest	6	1	28	15	15	9	12	6	3	1	1	4	8	7
East North Central	5	1	29	14	15	8	13	6	3	–	–	5	8	8
West North Central	8	–	26	18	14	10	11	5	4	–	–	–	8	7
West	8	5	21	14	13	11	16	4	4	2	1	1	8	8
Mountain	8	6	29	15	11	9	12	3	3	–	–	–	7	7
Pacific	8	4	18	13	14	12	18	5	4	2	–	–	8	8

[1] Less than 0.5.
[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Standard errors for paid holidays: Number of days provided, private industry workers, March 2020

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	0.4	0.3	0.8	0.6	0.6	0.6	0.9	0.4	0.3	0.3	0.1	0.3	0.1	0.8
Worker characteristics														
Management, professional, and related	0.3	0.4	1.0	1.1	1.1	1.0	1.7	0.9	0.9	0.6	0.4	0.4	0.1	0.0
Management, business, and financial	0.5	0.3	1.3	0.9	1.6	1.0	1.8	1.2	1.0	0.6	0.4	0.6	0.1	0.0
Professional and related	0.3	0.6	1.3	1.5	1.5	1.3	2.2	1.0	1.1	0.7	0.5	0.5	0.1	0.9
Service	2.1	1.0	2.2	2.1	1.6	1.2	1.0	0.8	0.2	0.5	–	–	0.2	0.7
Protective service	–	–	6.4	–	2.4	–	2.5	–	1.2	–	–	0.8	0.5	1.3
Sales and office	0.9	0.7	1.4	0.9	0.9	0.8	1.2	0.4	0.4	0.2	0.1	0.2	0.1	0.0
Sales and related	1.9	1.4	1.8	1.0	1.1	0.7	1.0	0.3	0.6	0.3	–	–	0.1	0.0
Office and administrative support	0.6	0.7	1.8	1.1	1.3	1.2	1.7	0.6	0.5	0.3	0.2	0.2	0.1	0.2
Natural resources, construction, and maintenance	0.9	1.1	1.8	1.9	1.2	1.0	1.7	0.5	0.6	0.2	0.1	0.2	0.1	0.0
Construction, extraction, farming, fishing, and forestry	1.5	2.0	3.5	3.2	2.0	1.7	–	0.3	–	0.3	–	0.3	0.2	0.2
Installation, maintenance, and repair	1.2	1.1	2.1	2.0	1.5	1.4	1.4	0.8	0.9	–	–	0.3	0.1	0.0
Production, transportation, and material moving	0.5	0.3	1.3	0.9	1.1	1.0	1.2	0.8	0.3	0.2	0.3	0.9	0.1	0.0
Production	0.9	0.3	1.4	1.2	1.5	1.4	1.5	0.9	0.5	0.2	0.5	1.7	0.2	0.0
Transportation and material moving	0.5	0.6	2.0	1.2	2.1	1.0	1.6	1.4	0.2	–	–	0.2	0.1	0.0
Full time	0.4	0.3	0.9	0.6	0.6	0.6	1.0	0.5	0.4	0.2	0.2	0.3	0.1	0.0
Part time	2.0	0.9	2.5	1.3	1.7	1.6	0.8	0.3	0.3	–	–	0.1	0.1	0.0
Union	0.5	0.7	1.6	1.6	2.1	2.0	2.1	1.5	0.7	0.3	0.2	1.4	0.1	0.0
Nonunion	0.5	0.3	0.9	0.7	0.6	0.6	0.9	0.4	0.4	0.3	0.1	0.2	0.1	0.0
Average wage within the following categories:[1]														
Lowest 25 percent	1.4	0.6	1.6	1.6	0.9	0.6	0.8	0.4	0.3	–	–	0.1	0.1	0.0
Lowest 10 percent	2.8	1.1	3.3	2.7	1.6	0.6	1.6	0.2	–	–	–	–	0.1	0.0
Second 25 percent	0.7	0.7	1.3	1.1	1.0	1.1	1.0	0.5	0.5	0.2	0.1	0.3	0.1	0.0
Third 25 percent	0.4	0.4	1.0	0.9	1.0	0.7	1.2	0.7	0.6	0.7	0.2	0.4	0.1	0.0
Highest 25 percent	0.3	0.3	0.9	1.1	1.3	0.9	1.6	1.0	0.7	0.5	0.4	0.5	0.1	0.0
Highest 10 percent	0.1	0.3	1.2	1.3	1.8	1.0	2.9	1.3	1.1	1.0	0.6	0.5	0.1	1.1
Establishment characteristics														
Goods-producing industries	0.5	0.5	1.1	1.0	1.1	1.2	1.2	0.7	0.6	0.4	0.3	0.9	0.1	0.1
Construction	1.6	1.7	2.5	2.1	1.8	1.3	1.2	–	–	0.6	–	–	0.1	0.0
Manufacturing	0.4	0.4	1.2	0.9	1.5	1.6	1.6	0.9	0.9	0.4	0.5	1.3	0.1	0.0
Service-providing industries	0.5	0.4	1.0	0.7	0.7	0.7	1.0	0.5	0.4	0.3	0.2	0.2	0.1	0.0
Trade, transportation, and utilities	1.2	0.9	1.2	0.8	0.9	0.5	1.0	0.6	0.2	–	–	0.1	0.1	0.0
Wholesale trade	1.1	0.9	2.0	2.0	2.2	1.8	1.8	1.4	0.5	1.0	–	–	0.1	0.4
Retail trade	2.2	1.6	1.8	1.2	1.0	0.7	0.3	0.1	–	–	–	–	0.1	0.0
Transportation and warehousing	1.6	0.8	3.5	1.7	3.5	1.0	3.3	2.4	–	–	–	–	0.2	0.0
Utilities	–	–	–	1.1	3.9	4.1	5.0	–	–	–	–	–	0.1	0.5

See footnotes at end of table.

Table 32. Standard errors for paid holidays: Number of days provided, private industry workers, March 2020—continued

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
Information	–	–	2.7	2.7	2.7	2.4	1.9	–	–	–	–	–	0.2	0.0
Financial activities	0.5	–	1.9	1.1	1.3	1.4	1.8	0.7	1.3	0.4	–	0.2	0.1	0.2
Finance and insurance	0.4	–	1.6	0.7	1.4	1.3	1.6	0.8	1.4	0.3	–	0.2	0.1	0.0
Credit intermediation and related activities	–	–	2.6	1.2	0.9	1.1	2.5	1.0	2.2	0.5	–	–	0.1	0.0
Insurance carriers and related activities	0.7	–	2.5	1.1	2.7	2.1	2.2	1.0	0.9	0.3	–	–	0.1	0.0
Real estate and rental and leasing	–	–	5.3	4.7	–	–	4.7	1.9	2.4	–	–	–	0.2	0.7
Professional and business services	–	0.8	2.5	1.6	2.1	1.6	3.3	1.1	1.1	0.8	–	0.5	0.2	0.0
Professional and technical services	–	–	2.4	2.5	3.1	1.8	5.8	1.4	1.8	–	–	1.4	0.2	0.6
Administrative and waste services	1.6	1.5	4.3	1.9	2.4	1.9	1.7	1.0	–	–	–	0.1	0.2	0.0
Education and health services	1.1	0.9	2.2	2.5	2.1	1.6	1.8	1.4	1.2	1.0	0.2	0.9	0.2	0.4
Educational services	0.3	–	1.0	–	2.5	2.0	2.9	1.2	1.4	1.1	1.0	3.9	0.3	0.6
Junior colleges, colleges, and universities	–	–	–	–	1.6	1.4	3.1	1.0	1.4	1.5	1.5	3.5	0.2	0.2
Health care and social assistance	1.2	1.0	2.4	2.8	2.3	1.8	2.0	1.6	1.3	–	–	–	0.2	0.0
Leisure and hospitality	4.2	2.1	2.7	3.6	2.1	1.1	0.6	0.8	–	–	–	–	0.2	0.0
Accommodation and food services	4.7	–	3.6	4.4	2.3	1.2	–	–	–	–	–	–	0.2	0.2
Other services	2.4	1.8	3.0	3.4	3.1	1.5	2.0	–	2.6	–	–	1.4	0.2	0.0
1 to 99 workers	0.8	0.5	1.4	1.1	0.9	0.7	1.5	0.6	0.5	0.4	0.1	0.2	0.1	0.0
1 to 49 workers	0.9	0.7	1.6	1.4	1.1	0.8	1.8	0.6	0.6	0.5	0.1	0.2	0.1	0.0
50 to 99 workers	1.6	0.9	1.8	1.4	1.7	1.5	1.8	1.8	1.2	–	–	0.5	0.2	0.7
100 workers or more	0.5	0.4	1.2	1.0	0.8	0.7	1.0	0.5	0.4	0.4	0.3	0.5	0.1	0.0
100 to 499 workers	0.9	0.5	1.8	1.4	1.1	0.9	1.3	0.6	0.5	0.5	0.4	0.4	0.1	0.6
500 workers or more	0.8	0.4	1.7	1.2	1.5	1.2	1.3	1.0	0.6	0.6	0.4	1.1	0.2	1.1
Geographic areas														
Northeast	1.0	0.6	1.6	1.2	1.3	0.9	1.3	1.1	1.1	0.4	0.2	0.7	0.2	0.0
New England	2.8	0.4	1.4	2.1	3.8	1.9	2.6	2.6	2.6	0.8	0.2	0.6	0.2	1.0
Middle Atlantic	1.0	0.8	2.2	1.5	1.2	1.0	1.4	1.1	1.3	0.5	0.3	0.9	0.2	0.5
South	0.9	0.5	1.2	0.9	1.2	0.6	1.5	0.5	0.5	0.5	0.2	0.3	0.1	0.0
South Atlantic	1.0	0.6	1.9	1.5	1.7	0.8	1.9	0.3	0.7	–	–	0.5	0.1	0.0
East South Central	1.7	1.5	3.0	2.2	2.9	1.5	1.6	0.5	0.7	–	–	1.2	0.2	0.0
West South Central	2.3	1.1	1.4	1.2	1.8	1.1	3.5	1.4	0.8	–	–	0.3	0.2	0.6
Midwest	0.6	0.2	1.9	1.6	0.9	1.6	1.0	0.5	0.5	0.6	0.3	0.8	0.1	1.0
East North Central	0.7	0.2	2.4	2.2	1.1	2.0	1.1	0.7	0.6	–	–	1.1	0.1	1.1
West North Central	1.2	–	2.7	1.7	1.1	2.7	2.1	0.6	1.0	–	–	–	0.1	0.0
West	0.7	1.0	1.9	1.2	1.4	1.5	2.5	1.1	0.7	0.5	0.4	0.4	0.1	0.0
Mountain	0.6	2.8	3.5	2.9	2.4	1.7	1.5	1.1	0.6	–	–	–	0.1	0.0
Pacific	1.0	0.7	2.0	1.2	1.6	2.0	3.4	1.5	1.0	0.8	–	–	0.1	0.0

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 33. Paid sick leave: Type of provision, private industry workers, March 2020

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year[1]	As needed[2]	As part of consolidated leave plan[3]
All workers	63	3	34
Worker characteristics			
Management, professional, and related	59	4	37
Management, business, and financial	58	4	38
Professional and related	59	4	37
Service	68	2	30
Sales and office	60	3	37
Sales and related	61	3	37
Office and administrative support	60	2	38
Natural resources, construction, and maintenance	64	5	32
Construction, extraction, farming, fishing, and forestry	63	5	31
Installation, maintenance, and repair	64	5	32
Production, transportation, and material moving	74	2	24
Transportation and material moving	79	1	20
Full time	61	3	35
Part time	76	1	23
Nonunion	62	3	35
Average wage within the following categories:[4]			
Lowest 25 percent	70	2	28
Second 25 percent	64	3	34
Third 25 percent	63	3	34
Highest 25 percent	59	4	37
Highest 10 percent	59	5	35
Establishment characteristics			
Goods-producing industries	65	4	30
Construction	64	2	34
Service-providing industries	63	3	34
Trade, transportation, and utilities	68	3	29
Wholesale trade	71	4	24
Retail trade	63	2	35
Transportation and warehousing	75	2	23
Information	62	4	34
Financial activities	56	5	40
Finance and insurance	51	4	45
Credit intermediation and related activities	63	1	36
Insurance carriers and related activities	37	4	59
Real estate and rental and leasing	70	–	–
Professional and technical services	56	3	41

See footnotes at end of table.

Table 33. Paid sick leave: Type of provision, private industry workers, March 2020—continued

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year[1]	As needed[2]	As part of consolidated leave plan[3]
Education and health services	55	1	44
Educational services	83	6	11
Junior colleges, colleges, and universities	86	6	8
Health care and social assistance	51	–	–
Leisure and hospitality	78	2	20
Accommodation and food services	81	2	17
Other services	66	4	30
1 to 99 workers	65	3	31
1 to 49 workers	65	4	31
50 to 99 workers	66	1	33
100 workers or more	62	2	36
100 to 499 workers	62	2	36
500 workers or more	62	3	35
Geographic areas			
Northeast	71	3	26
New England	71	3	26
Middle Atlantic	71	3	26
South	59	3	38
South Atlantic	60	3	37
East South Central	66	5	29
West South Central	52	4	44
West	71	2	27
Mountain	60	2	39
Pacific	75	2	24

[1] Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.
[2] Plan does not specify maximum number of days.
[3] A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business.
[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 33. Standard errors for paid sick leave: Type of provision, private industry workers, March 2020

Characteristics	Sick leave provision		
	Fixed number of days per year[1]	As needed[2]	As part of consolidated leave plan[3]
All workers	1.0	0.2	0.9
Worker characteristics			
Management, professional, and related	1.7	0.5	1.6
Management, business, and financial	1.9	0.6	1.9
Professional and related	2.2	0.7	2.2
Service	2.5	0.4	2.5
Sales and office	1.3	0.2	1.2
Sales and related	1.7	0.6	1.4
Office and administrative support	1.7	0.3	1.6
Natural resources, construction, and maintenance	2.3	1.2	2.2
Construction, extraction, farming, fishing, and forestry	3.5	2.3	3.4
Installation, maintenance, and repair	3.0	1.0	2.6
Production, transportation, and material moving	1.4	0.4	1.5
Transportation and material moving	2.1	0.4	2.0
Full time	1.1	0.3	1.1
Part time	2.0	0.4	1.9
Nonunion	1.1	0.3	1.1
Average wage within the following categories:[4]			
Lowest 25 percent	1.5	0.6	1.6
Second 25 percent	1.7	0.7	1.6
Third 25 percent	1.4	0.4	1.3
Highest 25 percent	1.7	0.5	1.6
Highest 10 percent	2.4	0.9	2.4
Establishment characteristics			
Goods-producing industries	2.0	0.7	1.9
Construction	3.0	0.7	2.8
Service-providing industries	1.1	0.3	1.1
Trade, transportation, and utilities	1.6	0.5	1.4
Wholesale trade	2.4	1.1	1.9
Retail trade	1.8	0.5	1.6
Transportation and warehousing	3.9	0.6	4.0
Information	4.3	1.3	4.1
Financial activities	1.0	0.9	1.2
Finance and insurance	1.7	0.7	1.8
Credit intermediation and related activities	2.7	0.6	3.0
Insurance carriers and related activities	2.4	1.5	2.8
Real estate and rental and leasing	5.1	–	–
Professional and technical services	5.1	1.4	5.0

See footnotes at end of table.

Table 33. Standard errors for paid sick leave: Type of provision, private industry workers, March 2020—continued

Characteristics	Sick leave provision		
	Fixed number of days per year[1]	As needed[2]	As part of consolidated leave plan[3]
Education and health services	2.7	0.2	2.7
Educational services	3.1	1.4	2.9
Junior colleges, colleges, and universities	1.9	1.7	1.7
Health care and social assistance	3.0	–	–
Leisure and hospitality	3.4	1.0	3.5
Accommodation and food services	3.0	0.8	3.0
Other services	5.0	1.2	4.9
1 to 99 workers	1.4	0.4	1.3
1 to 49 workers	1.8	0.5	1.7
50 to 99 workers	2.4	0.4	2.4
100 workers or more	1.3	0.4	1.3
100 to 499 workers	1.8	0.5	1.8
500 workers or more	1.9	0.6	1.8
Geographic areas			
Northeast	2.0	0.5	1.9
New England	1.7	0.5	1.6
Middle Atlantic	2.5	0.6	2.3
South	1.5	0.4	1.5
South Atlantic	1.7	0.4	1.7
East South Central	3.2	1.6	4.6
West South Central	3.4	1.1	2.9
West	2.4	0.4	2.3
Mountain	3.1	0.5	2.9
Pacific	2.8	0.5	2.8

[1] Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.
[2] Plan does not specify maximum number of days.
[3] A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business.
[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 34. Paid sick leave: Number of annual days by service requirement,[1] private industry workers, March 2020

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

Characteristics	Paid sick leave days by length of service[2]					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	25	55	17	2	([3])	7	6
Full time	23	54	20	2	1	7	6
Part time	33	61	5	–	–	6	6
Nonunion	26	56	16	2	1	7	6
1 to 99 workers	29	57	12	1	1	6	5
1 to 49 workers	28	58	13	1	([3])	6	5
50 to 99 workers	31	55	11	–	–	6	5
100 workers or more	22	53	23	2	([3])	7	6
100 to 499 workers	25	57	15	2	([3])	7	6
500 workers or more	17	48	32	3	([3])	8	7
After 5 years							
All workers	24	55	17	3	1	7	6
Full time	22	54	20	3	1	7	6
Part time	31	63	5	–	–	6	6
Nonunion	25	56	16	2	1	7	6
1 to 99 workers	28	58	12	2	1	6	5
1 to 49 workers	27	58	13	1	([3])	6	5
50 to 99 workers	29	57	11	–	–	6	5
100 workers or more	20	53	22	3	1	8	6
100 to 499 workers	24	57	15	3	1	7	6
500 workers or more	15	48	32	4	1	8	8

See footnotes at end of table.

Table 34. Paid sick leave: Number of annual days by service requirement,[1] private industry workers, March 2020—continued

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

Characteristics	Paid sick leave days by length of service[2]					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	23	55	18	3	1	7	6
Full time	22	53	21	3	1	7	6
Part time	30	63	5	–	–	6	6
Nonunion	25	56	17	2	1	7	6
1 to 99 workers	27	58	13	2	1	6	5
1 to 49 workers	27	58	13	1	([3])	6	5
50 to 99 workers	29	56	12	–	–	6	5
100 workers or more	20	53	23	3	1	8	6
100 to 499 workers	24	57	16	3	1	7	6
500 workers or more	15	48	32	4	1	8	8
After 20 years							
All workers	23	55	18	3	1	7	6
Full time	22	54	21	3	1	7	6
Part time	30	63	5	–	–	6	6
Nonunion	25	56	17	2	1	7	6
1 to 99 workers	27	58	13	2	1	6	5
1 to 49 workers	27	58	13	2	([3])	6	5
50 to 99 workers	29	56	12	–	–	7	5
100 workers or more	19	53	23	3	1	8	6
100 to 499 workers	23	57	16	3	1	7	6
500 workers or more	15	48	32	4	1	9	8

[1] Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression.
[2] Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.
[3] Less than 0.5.

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

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

Table 34. Standard errors for paid sick leave: Number of annual days by service requirement,[1] private industry workers, March 2020

Characteristics	Paid sick leave days by length of service[2]					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	1.2	1.4	1.0	0.3	0.1	0.1	0.0
Full time	1.1	1.5	1.2	0.4	0.1	0.1	0.0
Part time	2.8	2.9	0.8	–	–	0.2	0.5
Nonunion	1.3	1.5	1.0	0.3	0.1	0.1	0.1
1 to 99 workers	1.8	2.0	1.6	0.5	0.2	0.2	0.1
1 to 49 workers	1.9	2.4	2.1	0.4	0.2	0.2	0.1
50 to 99 workers	3.3	3.2	1.3	–	–	0.3	0.2
100 workers or more	1.1	1.5	1.2	0.4	0.1	0.1	([3])
100 to 499 workers	1.5	1.7	1.3	0.6	0.2	0.2	0.0
500 workers or more	1.9	2.9	2.6	0.4	0.1	0.2	0.3
After 5 years							
All workers	1.2	1.3	1.0	0.4	0.1	0.1	0.0
Full time	1.1	1.4	1.2	0.5	0.2	0.1	0.0
Part time	2.7	2.8	0.8	–	–	0.2	0.3
Nonunion	1.3	1.5	1.0	0.3	0.2	0.1	0.0
1 to 99 workers	1.9	2.1	1.5	0.5	0.2	0.2	0.2
1 to 49 workers	1.9	2.4	2.1	0.4	0.2	0.2	0.2
50 to 99 workers	3.3	3.2	1.3	–	–	0.3	0.7
100 workers or more	1.0	1.4	1.2	0.5	0.2	0.1	([3])
100 to 499 workers	1.5	1.6	1.2	0.9	0.3	0.2	0.0
500 workers or more	1.7	2.7	2.6	0.6	0.4	0.2	0.7

See footnotes at end of table.

Table 34. Standard errors for paid sick leave: Number of annual days by service requirement,[1] private industry workers, March 2020—continued

Characteristics	Paid sick leave days by length of service[2]					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	1.2	1.3	1.0	0.4	0.1	0.1	0.0
Full time	1.1	1.4	1.2	0.5	0.2	0.1	0.0
Part time	2.7	2.8	0.8	–	–	0.2	0.3
Nonunion	1.3	1.5	1.0	0.3	0.2	0.1	0.0
1 to 99 workers	1.9	2.1	1.5	0.5	0.2	0.2	0.3
1 to 49 workers	1.9	2.4	2.1	0.4	0.2	0.2	0.2
50 to 99 workers	3.3	3.2	1.3	–	–	0.3	0.8
100 workers or more	1.0	1.5	1.3	0.5	0.2	0.2	([3])
100 to 499 workers	1.5	1.7	1.5	0.9	0.3	0.2	0.0
500 workers or more	1.7	2.8	2.6	0.6	0.4	0.2	0.7
After 20 years							
All workers	1.2	1.4	1.0	0.4	0.1	0.1	0.0
Full time	1.1	1.5	1.2	0.5	0.2	0.1	0.0
Part time	2.7	2.8	0.8	–	–	0.2	0.2
Nonunion	1.3	1.6	1.0	0.4	0.2	0.1	0.0
1 to 99 workers	1.9	2.1	1.5	0.5	0.2	0.2	0.3
1 to 49 workers	1.9	2.4	2.1	0.4	0.2	0.2	0.2
50 to 99 workers	3.4	3.4	1.3	–	–	0.3	0.8
100 workers or more	1.1	1.5	1.3	0.5	0.2	0.2	0.1
100 to 499 workers	1.5	1.8	1.5	0.9	0.3	0.3	0.0
500 workers or more	1.7	2.8	2.6	0.6	0.4	0.2	0.6

[1] Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression.
[2] Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.
[3] Less than 0.05.

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

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

Table 35. Paid sick leave: Carryover provisions, private industry workers, March 2020

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

Characteristics	Carryover provision[1]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	47	11	37	53
Worker characteristics				
Management, professional, and related:				
Management, business, and financial	50	13	37	50
Sales and office	42	8	34	58
Sales and related	38	8	30	62
Office and administrative support	44	8	37	56
Natural resources, construction, and maintenance:				
Installation, maintenance, and repair	41	8	32	59
Full time	47	12	35	53
Nonunion	47	11	36	53
Average wage within the following categories:[2]				
Second 25 percent	47	10	37	53
Third 25 percent	47	11	36	53
Service-providing industries	51	12	39	49
Trade, transportation, and utilities	42	7	34	58
Wholesale trade	28	5	23	72
Retail trade	40	8	32	60
Transportation and warehousing	53	8	45	47
Information	34	15	19	66
Financial activities	45	9	36	55
Finance and insurance	52	8	44	48
Credit intermediation and related activities	50	7	43	50
Real estate and rental and leasing	27	11	16	73
Education and health services:				
Educational services	76	12	64	24
Junior colleges, colleges, and universities	82	16	66	18
Other services	52	8	44	48
1 to 99 workers	40	9	31	60
1 to 49 workers	38	10	28	62
50 to 99 workers	47	6	41	53

See footnotes at end of table.

Table 35. Paid sick leave: Carryover provisions, private industry workers, March 2020—continued

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

Characteristics	Carryover provision[1]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
Geographic areas				
Northeast	48	10	38	52
New England	51	6	45	49
Middle Atlantic	47	12	36	53
South	46	12	33	54
South Atlantic	47	14	33	53
West	50	12	38	50
Pacific	49	13	36	51

[1] Plans that allow employees to accumulate unused sick leave from year to year.
[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 35. Standard errors for paid sick leave: Carryover provisions, private industry workers, March 2020

Characteristics	Carryover provision[1]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	1.1	0.9	1.2	1.1
Worker characteristics				
Management, professional, and related:				
Management, business, and financial	2.4	1.6	2.3	2.4
Sales and office	1.7	0.7	1.6	1.7
Sales and related	2.6	1.2	2.2	2.6
Office and administrative support	2.2	0.9	2.1	2.2
Natural resources, construction, and maintenance:				
Installation, maintenance, and repair	2.8	1.5	2.7	2.8
Full time	1.1	1.0	1.1	1.1
Nonunion	1.2	1.0	1.2	1.2
Average wage within the following categories:[2]				
Second 25 percent	2.1	1.3	1.8	2.1
Third 25 percent	1.6	1.1	1.6	1.6
Service-providing industries	1.3	1.0	1.4	1.3
Trade, transportation, and utilities	1.7	0.7	1.7	1.7
Wholesale trade	2.5	1.6	2.2	2.5
Retail trade	1.6	1.1	1.8	1.6
Transportation and warehousing	4.3	1.8	4.9	4.3
Information	5.7	4.1	3.7	5.7
Financial activities	2.4	1.4	2.1	2.4
Finance and insurance	2.6	1.6	2.3	2.6
Credit intermediation and related activities	3.5	1.7	3.2	3.5
Real estate and rental and leasing	4.0	2.5	3.0	4.0
Education and health services:				
Educational services	2.8	1.3	2.6	2.8
Junior colleges, colleges, and universities	1.9	1.8	1.8	1.9
Other services	5.1	2.7	5.1	5.1
1 to 99 workers	1.5	1.4	1.7	1.5
1 to 49 workers	1.8	1.8	1.7	1.8
50 to 99 workers	3.4	1.0	3.2	3.4

See footnotes at end of table.

Table 35. Standard errors for paid sick leave: Carryover provisions, private industry workers, March 2020—continued

Characteristics	Carryover provision[1]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
Geographic areas				
Northeast	3.0	1.4	2.8	3.0
New England	6.4	1.0	7.1	6.4
Middle Atlantic	3.3	1.7	3.2	3.3
South	1.7	1.9	1.3	1.7
South Atlantic	2.6	2.9	1.8	2.6
West	2.0	1.9	2.7	2.0
Pacific	1.9	2.1	3.1	1.9

[1] Plans that allow employees to accumulate unused sick leave from year to year.
[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 36. Paid sick leave: Limit on days accumulated, private industry workers, March 2020

(Includes workers in sick leave plans[1] that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated (in number of days)[2]					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	5	7	15	50	120	39
Worker characteristics						
Management, professional, and related:						
Management, business, and financial	6	10	20	53	108	43
Sales and office	5	7	15	40	120	38
Sales and related	5	6	10	20	42	21
Office and administrative support	5	10	20	60	120	45
Natural resources, construction, and maintenance:						
Installation, maintenance, and repair	5	5	–	–	–	52
Full time	5	8	20	60	120	42
Nonunion	5	7	13	30	87	31
Average wage within the following categories:[3]						
Second 25 percent	5	6	12	30	90	30
Third 25 percent	5	8	20	60	115	42
Service-providing industries	5	9	20	60	120	42
Trade, transportation, and utilities	5	7	20	–	150	57
Wholesale trade	–	5	10	30	–	19
Retail trade	5	6	15	45	120	35
Transportation and warehousing	6	10	–	150	240	96
Information	–	10	–	65	–	49
Financial activities	–	12	13	30	90	36
Finance and insurance	–	12	13	30	90	39
Credit intermediation and related activities	10	12	12	30	70	30
Real estate and rental and leasing	5	10	–	30	–	20
Education and health services:						
Educational services	10	20	40	90	130	59
Junior colleges, colleges, and universities	12	24	65	120	130	75
Other services	5	–	15	30	40	24
1 to 99 workers	5	6	10	30	56	24
1 to 49 workers	5	6	10	20	36	20
50 to 99 workers	5	7	17	30	–	33
Geographic areas						
Northeast	5	6	12	48	128	40

See footnotes at end of table.

Table 36. Paid sick leave: Limit on days accumulated, private industry workers, March 2020—continued

(Includes workers in sick leave plans[1] that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated (in number of days)[2]					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Geographic areas						
New England	5	5	10	30	–	32
Middle Atlantic	5	7	12	60	–	44
South	6	10	30	60	120	48
South Atlantic	6	10	30	60	120	46
West	5	6	12	–	–	32
Pacific	5	6	10	–	120	33

[1] Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.
[2] The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 36. Standard errors for paid sick leave: Limit on days accumulated, private industry workers, March 2020

Characteristics	Limit on paid sick leave days accumulated (in number of days)[1]					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.0	1.1	0.9	7.6	9.0	2.4
Worker characteristics						
Management, professional, and related:						
Management, business, and financial	1.3	2.5	2.2	7.1	29.2	2.9
Sales and office	0.0	1.0	1.9	9.3	11.3	3.3
Sales and related	1.2	0.0	0.9	4.4	7.6	1.6
Office and administrative support	0.0	0.4	1.4	3.5	3.9	4.3
Natural resources, construction, and maintenance:						
Installation, maintenance, and repair	0.0	0.4	–	–	–	10.4
Full time	0.0	1.4	2.0	3.8	4.1	2.9
Nonunion	0.0	0.3	2.4	4.2	12.7	1.3
Average wage within the following categories:[2]						
Second 25 percent	0.0	0.3	1.4	5.2	13.2	2.1
Third 25 percent	0.0	0.8	1.9	0.0	19.6	3.2
Service-providing industries	0.0	1.5	1.0	2.2	1.6	2.7
Trade, transportation, and utilities	0.0	1.2	1.8	–	29.9	7.0
Wholesale trade	–	0.0	1.4	6.8	–	1.9
Retail trade	0.6	0.5	2.6	5.1	0.0	2.4
Transportation and warehousing	0.0	2.6	–	34.1	28.5	12.9
Information	–	1.4	–	10.8	–	12.2
Financial activities	–	1.8	2.3	0.0	16.5	3.1
Finance and insurance	–	0.4	2.1	0.7	0.0	3.5
Credit intermediation and related activities	2.8	0.0	1.9	3.2	19.4	2.5
Real estate and rental and leasing	1.0	1.3	–	6.6	–	2.3
Education and health services:						
Educational services	1.0	1.4	11.0	0.0	0.0	3.6
Junior colleges, colleges, and universities	2.7	4.8	17.2	1.0	0.0	2.3
Other services	0.0	–	2.6	8.3	7.4	4.3
1 to 99 workers	0.0	0.0	1.1	1.8	10.2	1.6
1 to 49 workers	0.0	0.2	0.0	3.1	4.4	1.3
50 to 99 workers	0.0	1.5	3.9	5.0	–	4.0
Geographic areas						
Northeast	0.0	0.7	1.9	12.7	22.7	6.9

See footnotes at end of table.

Table 36. Standard errors for paid sick leave: Limit on days accumulated, private industry workers, March 2020—continued

Characteristics	Limit on paid sick leave days accumulated (in number of days)[1]					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Geographic areas						
New England	0.0	1.2	0.0	7.8	–	4.3
Middle Atlantic	0.0	1.3	2.2	9.7	–	8.0
South	0.2	0.8	8.5	5.6	6.8	3.8
South Atlantic	0.0	1.2	7.9	4.8	8.2	5.1
West	0.0	0.7	2.4	–	–	4.2
Pacific	0.0	0.2	0.9	–	29.3	5.5

[1] The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of 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.

[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 2020.

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 37. Paid vacations: Number of annual days by service requirement,[1] private industry workers, March 2020

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service[2]						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	8	32	34	17	7	3	11	10
Full time	5	30	36	18	8	3	11	10
Part time	28	42	21	6	–	–	7	5
Union	7	42	37	10	4	1	9	10
Nonunion	8	30	34	17	7	3	11	10
1 to 99 workers	11	38	33	11	5	1	9	10
1 to 49 workers	12	37	34	11	5	1	9	10
50 to 99 workers	9	42	31	13	5	1	9	10
100 workers or more	5	25	35	22	8	4	12	10
100 to 499 workers	6	31	35	19	5	2	11	10
500 workers or more	4	17	35	25	12	7	14	13
After 5 years								
All workers	3	11	31	32	16	8	15	15
Full time	1	9	30	34	17	8	15	15
Part time	9	28	36	19	5	3	11	10
Union	1	8	46	29	13	4	14	12
Nonunion	3	12	29	32	16	8	15	15
1 to 99 workers	4	16	35	30	11	4	13	12
1 to 49 workers	4	18	35	28	11	4	13	11
50 to 99 workers	2	12	35	35	11	5	14	15
100 workers or more	1	6	27	34	20	11	16	15
100 to 499 workers	2	7	32	33	18	7	15	15
500 workers or more	1	5	21	35	22	16	18	15

See footnotes at end of table.

Table 37. Paid vacations: Number of annual days by service requirement,[1] private industry workers, March 2020—continued

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service[2]						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	2	7	17	34	23	17	17	15
Full time	1	6	15	35	25	18	18	18
Part time	9	18	29	27	10	7	13	13
Union	1	4	13	50	23	10	17	15
Nonunion	2	8	17	32	23	18	18	15
1 to 99 workers	4	11	23	32	20	11	15	15
1 to 49 workers	4	12	24	30	19	11	15	15
50 to 99 workers	2	8	18	37	24	11	17	15
100 workers or more	1	4	11	36	26	23	19	20
100 to 499 workers	1	4	14	39	23	18	18	16
500 workers or more	1	3	7	33	28	28	20	20
After 20 years								
All workers	2	7	13	19	30	29	20	20
Full time	1	6	11	19	32	31	20	20
Part time	8	17	20	23	18	15	15	15
Union	–	–	7	13	39	37	21	20
Nonunion	2	7	13	20	29	28	20	20
1 to 99 workers	3	11	19	24	26	17	17	16
1 to 49 workers	4	12	20	23	25	16	16	15
50 to 99 workers	2	8	15	26	30	20	18	20
100 workers or more	1	3	7	15	34	40	22	20
100 to 499 workers	1	4	8	21	33	33	22	20
500 workers or more	1	3	5	9	35	48	24	25

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

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

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

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

Table 37. Standard errors for paid vacations: Number of annual days by service requirement,[1] private industry workers, March 2020

Characteristics	Paid vacation days by length of service[2]						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	0.8	0.8	0.7	0.7	0.6	0.4	0.2	0.0
Full time	0.7	0.9	0.8	0.8	0.6	0.4	0.2	0.0
Part time	2.4	1.8	2.0	0.7	–	–	0.4	0.7
Union	1.2	2.5	2.6	1.2	1.1	0.3	0.3	0.1
Nonunion	0.9	0.8	0.8	0.8	0.6	0.5	0.2	0.0
1 to 99 workers	1.7	1.3	1.3	0.9	1.0	0.5	0.2	([3])
1 to 49 workers	2.0	1.5	1.6	0.8	1.2	0.6	0.3	([3])
50 to 99 workers	1.5	2.6	2.2	1.9	1.3	0.4	0.3	0.6
100 workers or more	0.4	1.1	0.9	1.0	0.7	0.6	0.2	([3])
100 to 499 workers	0.6	1.4	1.5	1.0	0.7	0.7	0.2	0.0
500 workers or more	0.9	1.4	1.4	1.6	1.3	1.0	0.3	0.8
After 5 years								
All workers	0.3	0.8	0.7	0.7	0.7	0.5	0.2	0.0
Full time	0.2	0.8	0.7	0.7	0.8	0.5	0.2	0.0
Part time	1.3	2.0	1.9	1.6	0.6	1.4	0.3	0.0
Union	0.3	1.2	2.8	1.8	1.8	1.1	0.3	1.3
Nonunion	0.3	0.9	0.7	0.7	0.8	0.6	0.2	0.0
1 to 99 workers	0.6	1.3	1.3	1.2	1.0	0.7	0.2	0.8
1 to 49 workers	0.7	1.6	1.5	1.3	1.1	0.8	0.3	1.4
50 to 99 workers	0.8	1.5	2.3	2.2	1.4	1.2	0.3	1.0
100 workers or more	0.3	0.6	0.9	1.0	0.9	0.8	0.2	0.0
100 to 499 workers	0.4	0.8	1.3	1.3	0.9	1.1	0.2	0.0
500 workers or more	0.3	0.9	1.9	1.5	1.4	1.4	0.3	0.8

See footnotes at end of table.

Table 37. Standard errors for paid vacations: Number of annual days by service requirement,[1] private industry workers, March 2020—continued

Characteristics	Paid vacation days by length of service[2]						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	0.3	0.5	0.7	0.8	0.7	0.8	0.2	0.2
Full time	0.2	0.4	0.8	0.9	0.7	0.8	0.2	0.6
Part time	1.3	1.9	1.5	1.7	1.3	1.5	0.4	0.5
Union	0.3	0.7	1.9	3.0	2.6	1.6	0.3	0.0
Nonunion	0.3	0.5	0.7	0.8	0.6	0.8	0.2	1.0
1 to 99 workers	0.5	0.7	1.4	1.3	1.1	0.9	0.2	0.0
1 to 49 workers	0.7	0.8	1.5	1.4	1.0	1.1	0.2	0.0
50 to 99 workers	0.8	1.3	2.2	2.3	2.0	1.6	0.4	([3])
100 workers or more	0.2	0.5	0.6	1.0	1.0	1.2	0.2	0.4
100 to 499 workers	0.4	0.7	0.9	1.5	1.3	1.4	0.3	1.3
500 workers or more	0.3	0.8	0.8	1.9	1.9	1.8	0.3	0.0
After 20 years								
All workers	0.3	0.5	0.5	0.8	0.7	0.9	0.2	0.0
Full time	0.2	0.4	0.5	0.9	0.7	0.9	0.2	0.0
Part time	1.3	1.9	1.7	1.5	1.7	1.7	0.4	0.5
Union	–	–	1.5	1.4	2.4	2.4	0.3	0.0
Nonunion	0.3	0.5	0.5	0.9	0.7	0.9	0.2	0.0
1 to 99 workers	0.5	0.7	0.9	1.4	1.1	1.1	0.2	0.9
1 to 49 workers	0.7	0.8	0.9	1.6	1.2	1.3	0.2	0.2
50 to 99 workers	0.5	1.5	1.8	2.0	2.1	2.0	0.4	0.1
100 workers or more	0.2	0.5	0.5	0.8	1.0	1.2	0.2	([3])
100 to 499 workers	0.2	0.6	0.8	1.1	1.3	1.3	0.3	0.0
500 workers or more	0.3	0.8	0.7	0.8	1.6	2.0	0.3	1.0

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

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

[3] Less than 0.05.

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

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

Table 38. Consolidated leave plans:[1] Access, private industry workers, March 2020

(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	44	14	18	21	23	56	8	12	15	17
Worker characteristics										
Management, professional, and related	54	16	20	23	25	46	11	14	17	19
Management, business, and financial	48	16	20	23	25	52	11	15	17	19
Professional and related	58	16	20	23	25	42	11	14	17	19
Service	46	13	18	20	22	54	7	10	13	14
Protective service	40	15	19	24	25	60	7	10	13	15
Sales and office	44	13	18	21	24	56	8	12	15	17
Sales and related	41	11	17	19	23	59	8	12	14	16
Office and administrative support	46	14	19	22	25	54	8	12	15	18
Natural resources, construction, and maintenance	34	10	14	16	18	66	7	11	14	15
Construction, extraction, farming, fishing, and forestry	34	9	12	14	15	66	7	10	13	14
Installation, maintenance, and repair	34	11	15	18	21	66	8	12	15	17
Production, transportation, and material moving	28	10	14	17	20	72	7	12	15	18
Production	31	10	14	17	21	69	7	12	15	18
Transportation and material moving	24	10	14	17	20	76	7	12	15	18
Full time	45	14	19	22	24	55	9	13	15	18
Part time	37	10	13	15	17	63	6	10	12	15
Union	23	14	18	21	24	77	8	12	16	20
Nonunion	46	14	18	21	23	54	8	12	15	17
Average wage within the following categories:[2]										
Lowest 25 percent	39	11	16	18	20	61	6	10	13	15
Lowest 10 percent	34	10	14	15	17	66	6	10	12	13
Second 25 percent	43	13	18	21	23	57	7	12	14	16
Third 25 percent	44	14	18	21	23	56	8	12	15	17
Highest 25 percent	49	16	20	23	25	51	11	14	17	20
Highest 10 percent	51	16	20	23	25	49	12	15	18	20
Establishment characteristics										
Goods-producing industries	33	10	14	17	20	67	7	12	14	17
Construction	36	9	12	14	15	64	7	10	12	13
Manufacturing	33	11	15	18	21	67	8	12	15	18
Service-providing industries	46	15	19	21	24	54	8	12	15	17
Trade, transportation, and utilities	33	11	16	19	23	67	7	12	15	18
Wholesale trade	32	12	16	19	21	68	8	12	15	17
Retail trade	39	11	17	19	24	61	6	11	13	16
Transportation and warehousing	24	11	16	19	23	76	8	12	16	20
Utilities	31	16	20	22	27	69	11	14	17	21

See footnotes at end of table.

Table 38. Consolidated leave plans:[1] Access, private industry workers, March 2020—continued

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
Information	44	18	22	25	27	56	11	14	17	21
Financial activities	49	17	21	24	26	51	11	15	17	19
Finance and insurance	55	18	22	25	27	45	12	16	17	20
Credit intermediation and related activities	45	18	22	26	27	55	12	15	17	20
Insurance carriers and related activities	71	17	22	24	27	29	11	15	17	20
Real estate and rental and leasing	30	13	17	18	19	70	10	14	16	17
Professional and business services	48	14	18	21	23	52	9	13	16	18
Professional and technical services	63	14	18	20	23	37	10	14	16	18
Administrative and waste services	36	14	18	21	22	64	7	12	15	16
Education and health services	63	17	21	24	25	37	9	13	16	17
Educational services	24	13	16	19	20	76	13	17	19	21
Junior colleges, colleges, and universities	15	16	20	23	24	85	14	17	20	22
Health care and social assistance	67	17	21	24	25	33	9	13	15	16
Leisure and hospitality	38	10	15	17	19	62	6	10	12	13
Accommodation and food services	35	9	15	17	19	65	6	10	12	13
Other services	34	9	13	14	16	66	8	12	14	15
1 to 99 workers	40	12	16	19	20	60	7	11	13	15
1 to 49 workers	39	12	16	18	20	61	7	11	13	14
50 to 99 workers	43	12	17	20	21	57	7	12	14	16
100 workers or more	48	15	20	23	25	52	9	13	16	20
100 to 499 workers	46	14	19	21	25	54	8	13	16	19
500 workers or more	50	17	21	24	27	50	10	14	17	21
Geographic areas										
Northeast	38	15	19	21	23	62	9	13	15	17
New England	39	15	19	21	24	61	10	14	16	18
Middle Atlantic	37	15	19	21	23	63	9	13	15	17
South	44	13	18	21	23	56	8	12	14	16
South Atlantic	42	14	18	20	23	58	8	12	14	16
East South Central	39	13	17	20	23	61	8	11	14	16
West South Central	50	13	18	21	23	50	8	12	14	17
Midwest	46	14	18	21	24	54	8	13	15	18
East North Central	44	13	18	21	24	56	8	13	15	19
West North Central	52	15	19	22	24	48	7	12	15	18
West	46	14	18	21	23	54	8	12	15	17
Mountain	53	14	18	21	23	47	8	13	16	18
Pacific	43	14	18	20	22	57	8	12	15	17

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 38. Standard errors for consolidated leave plans:[1] Access, private industry workers, March 2020

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	0.9	0.3	0.3	0.3	0.3	0.9	0.1	0.1	0.1	0.1
Worker characteristics										
Management, professional, and related	1.5	0.5	0.4	0.5	0.4	1.5	0.2	0.2	0.2	0.2
Management, business, and financial	1.7	0.5	0.4	0.4	0.5	1.7	0.2	0.3	0.3	0.3
Professional and related	2.0	0.6	0.6	0.6	0.5	2.0	0.3	0.2	0.3	0.3
Service	2.5	0.6	0.6	0.6	0.7	2.5	0.2	0.3	0.3	0.4
Protective service	6.8	1.9	2.0	2.1	2.1	6.8	0.6	0.8	1.0	1.4
Sales and office	1.2	0.3	0.3	0.4	0.3	1.2	0.1	0.1	0.2	0.2
Sales and related	1.5	0.3	0.4	0.5	0.5	1.5	0.2	0.2	0.2	0.3
Office and administrative support	1.5	0.4	0.4	0.4	0.4	1.5	0.1	0.2	0.2	0.2
Natural resources, construction, and maintenance	2.2	0.4	0.4	0.5	0.6	2.2	0.2	0.2	0.4	0.4
Construction, extraction, farming, fishing, and forestry	3.2	0.6	0.6	0.8	0.8	3.2	0.3	0.4	0.5	0.7
Installation, maintenance, and repair	2.7	0.5	0.4	0.5	0.6	2.7	0.2	0.3	0.5	0.5
Production, transportation, and material moving	1.7	0.2	0.3	0.3	0.4	1.7	0.1	0.2	0.2	0.3
Production	2.6	0.2	0.2	0.3	0.4	2.6	0.2	0.3	0.4	0.4
Transportation and material moving	2.0	0.4	0.6	0.7	0.9	2.0	0.2	0.2	0.3	0.4
Full time	0.9	0.3	0.3	0.3	0.3	0.9	0.1	0.1	0.1	0.1
Part time	2.1	0.8	0.7	0.7	0.8	2.1	0.2	0.2	0.4	0.4
Union	2.4	0.8	0.8	0.9	0.9	2.4	0.2	0.2	0.2	0.3
Nonunion	0.9	0.3	0.3	0.3	0.3	0.9	0.1	0.1	0.1	0.2
Average wage within the following categories:[2]										
Lowest 25 percent	1.8	0.5	0.5	0.6	0.6	1.8	0.1	0.2	0.3	0.4
Lowest 10 percent	3.6	0.7	0.9	1.1	1.3	3.6	0.2	0.3	0.5	0.6
Second 25 percent	1.3	0.4	0.4	0.5	0.5	1.3	0.1	0.2	0.2	0.2
Third 25 percent	1.4	0.3	0.3	0.4	0.4	1.4	0.1	0.1	0.2	0.2
Highest 25 percent	1.6	0.4	0.4	0.4	0.4	1.6	0.2	0.2	0.2	0.2
Highest 10 percent	2.2	0.9	0.8	0.8	0.6	2.2	0.2	0.2	0.2	0.2
Establishment characteristics										
Goods-producing industries	1.8	0.2	0.2	0.3	0.4	1.8	0.1	0.2	0.2	0.3
Construction	2.3	0.3	0.2	0.4	0.5	2.3	0.2	0.2	0.3	0.3
Manufacturing	2.4	0.2	0.2	0.2	0.3	2.4	0.1	0.2	0.3	0.4
Service-providing industries	1.0	0.3	0.3	0.3	0.3	1.0	0.1	0.1	0.2	0.2
Trade, transportation, and utilities	1.2	0.3	0.3	0.4	0.5	1.2	0.1	0.1	0.2	0.2
Wholesale trade	2.1	1.1	1.2	1.2	1.3	2.1	0.3	0.4	0.5	0.5
Retail trade	1.7	0.2	0.3	0.3	0.4	1.7	0.1	0.1	0.2	0.3
Transportation and warehousing	3.5	0.7	1.0	1.3	1.7	3.5	0.3	0.4	0.4	0.5
Utilities	5.5	0.6	0.6	0.7	0.9	5.5	0.4	0.6	0.5	0.3

See footnotes at end of table.

Table 38. Standard errors for consolidated leave plans:[1] Access, private industry workers, March 2020—continued

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
Information	4.9	0.7	0.7	0.9	1.0	4.9	0.3	0.3	0.4	0.5
Financial activities	1.9	0.3	0.3	0.4	0.5	1.9	0.2	0.2	0.2	0.2
Finance and insurance	1.7	0.2	0.2	0.2	0.3	1.7	0.2	0.2	0.2	0.2
Credit intermediation and related activities	2.8	0.4	0.4	0.4	0.4	2.8	0.3	0.2	0.2	0.2
Insurance carriers and related activities	2.2	0.2	0.3	0.3	0.4	2.2	0.4	0.4	0.5	0.5
Real estate and rental and leasing	4.7	0.9	1.2	1.6	1.7	4.7	0.3	0.5	0.5	0.6
Professional and business services	2.0	1.1	1.1	1.1	0.8	2.0	0.3	0.3	0.4	0.5
Professional and technical services	3.0	1.5	1.3	1.3	1.0	3.0	0.4	0.5	0.6	0.7
Administrative and waste services	3.3	0.9	1.0	1.2	1.0	3.3	0.3	0.4	0.7	0.9
Education and health services	2.6	0.5	0.5	0.5	0.5	2.6	0.4	0.4	0.6	0.6
Educational services	3.5	0.7	1.0	1.0	0.9	3.5	0.3	0.3	0.2	0.3
Junior colleges, colleges, and universities	2.5	0.8	0.7	0.8	0.9	2.5	0.4	0.3	0.3	0.2
Health care and social assistance	2.7	0.5	0.5	0.5	0.5	2.7	0.5	0.5	0.8	0.7
Leisure and hospitality	4.5	0.7	1.1	1.0	1.3	4.5	0.3	0.5	0.7	0.8
Accommodation and food services	3.9	0.8	1.2	1.0	1.3	3.9	0.3	0.5	0.7	0.9
Other services	4.0	0.7	1.0	1.3	1.4	4.0	0.4	0.6	0.6	0.7
1 to 99 workers	1.1	0.5	0.4	0.4	0.4	1.1	0.1	0.2	0.2	0.2
1 to 49 workers	1.3	0.6	0.5	0.5	0.5	1.3	0.1	0.2	0.2	0.2
50 to 99 workers	2.9	0.4	0.5	0.6	0.6	2.9	0.3	0.3	0.4	0.4
100 workers or more	1.3	0.3	0.3	0.3	0.3	1.3	0.1	0.1	0.1	0.2
100 to 499 workers	1.7	0.4	0.4	0.5	0.5	1.7	0.2	0.2	0.2	0.3
500 workers or more	1.9	0.3	0.3	0.4	0.4	1.9	0.3	0.2	0.2	0.2
Geographic areas										
Northeast	1.8	0.4	0.4	0.5	0.6	1.8	0.2	0.3	0.3	0.3
New England	4.2	0.8	0.9	0.7	0.8	4.2	0.4	0.4	0.4	0.3
Middle Atlantic	2.0	0.5	0.6	0.7	0.8	2.0	0.3	0.3	0.3	0.4
South	1.4	0.4	0.4	0.4	0.4	1.4	0.1	0.2	0.2	0.3
South Atlantic	1.6	0.4	0.4	0.3	0.4	1.6	0.2	0.2	0.2	0.2
East South Central	4.6	0.3	0.5	0.7	0.6	4.6	0.3	0.4	0.6	0.9
West South Central	2.4	0.8	0.9	0.9	0.9	2.4	0.3	0.5	0.6	0.8
Midwest	1.7	0.4	0.4	0.4	0.4	1.7	0.2	0.2	0.3	0.2
East North Central	2.1	0.3	0.4	0.5	0.5	2.1	0.3	0.2	0.4	0.2
West North Central	3.1	0.9	0.7	0.7	0.7	3.1	0.3	0.3	0.3	0.4
West	2.2	0.8	0.8	0.9	0.7	2.2	0.2	0.2	0.3	0.3
Mountain	2.6	0.2	0.2	0.3	0.3	2.6	0.3	0.3	0.3	0.6
Pacific	2.9	1.3	1.3	1.4	1.0	2.9	0.2	0.2	0.3	0.3

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 39. Quality of life benefits: Access, private industry workers, March 2020

(All workers = 100 percent)

Characteristics	Childcare[1]	Flexible workplace	Flexible work schedule	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	11	7	13	8	41	51
Worker characteristics						
Management, professional, and related	19	18	26	15	59	68
Management, business, and financial	20	25	32	16	61	68
Professional and related	19	14	22	15	58	67
Service	10	2	10	6	22	30
Protective service	6	–	–	4	16	25
Sales and office	8	7	11	7	44	54
Sales and related	5	5	10	4	38	53
Office and administrative support	10	8	12	8	48	55
Natural resources, construction, and maintenance	5	1	4	3	27	34
Construction, extraction, farming, fishing, and forestry	5	1	3	3	21	26
Installation, maintenance, and repair	6	2	4	4	33	44
Production, transportation, and material moving	5	2	4	3	44	54
Production	8	3	5	3	48	54
Transportation and material moving	2	1	3	3	40	55
Full time	12	9	14	9	47	57
Part time	6	2	10	3	24	33
Union	16	2	5	9	58	75
Nonunion	10	8	14	8	40	48
Average wage within the following categories:[2]						
Lowest 25 percent	5	1	8	3	24	32
Lowest 10 percent	5	–	8	3	16	23
Second 25 percent	7	4	8	6	39	48
Third 25 percent	11	8	12	9	47	56
Highest 25 percent	21	18	26	15	62	71
Highest 10 percent	26	23	32	20	68	78
Establishment characteristics						
Goods-producing industries	8	6	10	4	46	52
Construction	2	3	4	4	20	25
Manufacturing	11	7	12	5	59	65
Service-providing industries	11	8	14	9	41	50
Trade, transportation, and utilities	3	3	5	3	44	59
Wholesale trade	5	10	9	5	36	52
Retail trade	2	1	5	2	41	58
Transportation and warehousing	2	–	3	4	55	67
Utilities	17	5	–	14	79	84

See footnotes at end of table.

Table 39. Quality of life benefits: Access, private industry workers, March 2020—continued

(All workers = 100 percent)

Characteristics	Childcare[1]	Flexible workplace	Flexible work schedule	Subsidized commuting	Wellness programs	Employee assistance programs
Information	39	16	31	25	62	75
Financial activities	17	18	27	16	63	72
Finance and insurance	22	22	33	20	77	83
Credit intermediation and related activities	24	12	22	13	77	83
Insurance carriers and related activities	15	34	46	28	76	82
Real estate and rental and leasing	4	4	12	5	23	40
Professional and business services	12	19	22	10	37	44
Professional and technical services	16	30	39	15	48	57
Administrative and waste services	3	5	5	4	14	22
Education and health services	18	4	13	11	47	57
Educational services	25	7	13	13	49	56
Junior colleges, colleges, and universities	40	11	17	27	76	86
Health care and social assistance	18	4	13	11	47	57
Leisure and hospitality	7	–	7	6	21	24
Accommodation and food services	7	–	8	6	21	23
Other services	4	5	12	4	17	26
1 to 99 workers	5	6	11	5	23	31
1 to 49 workers	5	6	10	5	20	27
50 to 99 workers	7	7	13	6	36	46
100 workers or more	17	9	15	11	62	73
100 to 499 workers	9	6	13	8	54	66
500 workers or more	28	12	18	16	74	83
Geographic areas						
Northeast	13	7	17	11	43	52
New England	14	8	19	14	47	57
Middle Atlantic	13	7	16	11	41	50
South	10	8	12	7	41	47
South Atlantic	12	8	13	8	42	48
East South Central	6	7	9	2	42	48
West South Central	10	7	12	7	38	45
Midwest	9	8	12	5	44	55
East North Central	10	9	12	5	45	55
West North Central	8	6	11	5	43	56
West	10	6	12	10	39	50
Mountain	10	9	12	6	41	54
Pacific	10	5	12	11	38	48

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 39. Standard errors for quality of life benefits: Access, private industry workers, March 2020

Characteristics	Childcare[1]	Flexible workplace	Flexible work schedule	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	0.5	0.3	0.6	0.3	1.1	0.9
Worker characteristics						
Management, professional, and related	1.0	1.0	1.3	1.1	1.4	1.6
Management, business, and financial	1.6	1.4	1.8	1.3	2.1	2.2
Professional and related	1.1	1.2	1.5	1.4	1.8	1.8
Service	1.3	0.6	1.6	1.0	1.8	1.6
Protective service	1.7	–	–	1.8	4.0	4.3
Sales and office	0.6	0.4	0.7	0.5	1.2	1.1
Sales and related	0.7	0.7	1.0	0.6	1.3	1.4
Office and administrative support	0.8	0.6	1.1	0.6	1.5	1.4
Natural resources, construction, and maintenance	0.6	0.2	0.6	0.6	1.5	1.6
Construction, extraction, farming, fishing, and forestry	0.9	0.2	0.9	0.8	2.1	2.3
Installation, maintenance, and repair	0.7	0.4	0.9	0.9	2.1	2.3
Production, transportation, and material moving	0.6	0.3	0.5	0.5	2.0	1.7
Production	1.1	0.5	0.8	0.6	2.7	2.1
Transportation and material moving	0.6	0.3	0.6	0.7	2.4	2.0
Full time	0.5	0.4	0.7	0.4	1.1	1.0
Part time	0.9	0.4	1.3	0.6	1.4	1.4
Union	1.7	0.6	0.8	1.3	2.7	1.8
Nonunion	0.5	0.4	0.7	0.3	1.1	0.9
Average wage within the following categories:[2]						
Lowest 25 percent	0.7	0.3	1.1	0.6	1.4	1.5
Lowest 10 percent	1.1	–	1.6	0.9	1.9	2.5
Second 25 percent	0.6	0.4	0.9	0.6	1.8	1.3
Third 25 percent	0.7	0.6	0.8	0.8	1.5	1.3
Highest 25 percent	1.1	1.1	1.2	1.1	1.5	1.6
Highest 10 percent	1.8	1.7	1.7	1.9	2.0	2.1
Establishment characteristics						
Goods-producing industries	0.7	0.4	0.9	0.5	2.0	1.9
Construction	0.6	0.4	1.0	0.7	1.3	1.9
Manufacturing	1.0	0.7	1.3	0.7	2.5	2.1
Service-providing industries	0.6	0.4	0.7	0.4	1.3	1.1
Trade, transportation, and utilities	0.4	0.4	0.6	0.5	1.5	1.4
Wholesale trade	1.4	1.3	1.6	1.1	2.5	2.1
Retail trade	0.5	0.4	0.6	0.4	1.5	1.3
Transportation and warehousing	0.7	–	1.7	1.4	4.5	3.6
Utilities	1.7	1.7	–	3.2	5.1	3.7

See footnotes at end of table.

Table 39. Standard errors for quality of life benefits: Access, private industry workers, March 2020—continued

Characteristics	Childcare[1]	Flexible workplace	Flexible work schedule	Subsidized commuting	Wellness programs	Employee assistance programs
Information	3.4	2.7	3.4	3.2	4.0	3.5
Financial activities	1.1	1.1	1.3	1.2	1.8	1.6
Finance and insurance	1.4	1.2	1.2	1.4	1.4	1.0
Credit intermediation and related activities	1.9	1.4	2.3	1.4	2.1	2.3
Insurance carriers and related activities	1.6	2.4	2.3	2.5	2.4	1.6
Real estate and rental and leasing	1.8	1.4	2.5	2.3	4.4	4.9
Professional and business services	1.3	1.6	2.1	1.4	2.1	2.3
Professional and technical services	2.1	3.4	4.1	2.2	3.0	4.1
Administrative and waste services	1.4	0.9	1.2	1.3	2.6	3.0
Education and health services	1.7	0.9	1.9	1.0	3.9	2.7
Educational services	2.0	1.2	2.2	1.1	2.1	2.5
Junior colleges, colleges, and universities	2.5	1.7	1.8	1.9	2.8	1.8
Health care and social assistance	1.9	1.0	2.2	1.1	4.5	3.1
Leisure and hospitality	1.5	–	1.8	1.4	2.3	2.2
Accommodation and food services	1.8	–	2.0	1.6	2.6	2.7
Other services	1.7	1.3	2.3	1.9	2.7	2.4
1 to 99 workers	0.7	0.5	0.8	0.5	1.0	1.0
1 to 49 workers	0.7	0.6	0.9	0.6	1.0	1.1
50 to 99 workers	1.5	1.4	1.7	1.0	2.2	1.9
100 workers or more	0.6	0.6	0.9	0.6	1.6	1.5
100 to 499 workers	0.6	0.7	1.2	1.0	1.9	1.8
500 workers or more	1.3	1.2	1.4	1.2	2.4	2.0
Geographic areas						
Northeast	0.7	1.0	2.2	0.6	2.1	1.3
New England	1.2	2.7	1.7	1.7	2.6	3.4
Middle Atlantic	1.0	0.9	3.1	0.8	2.7	1.5
South	1.0	0.7	0.8	0.5	1.8	1.7
South Atlantic	1.6	1.0	0.6	0.8	2.9	2.4
East South Central	0.6	1.6	2.8	0.6	3.1	4.1
West South Central	1.2	0.9	2.1	0.7	2.6	2.8
Midwest	0.9	0.5	1.1	0.4	3.1	2.2
East North Central	1.2	0.5	1.2	0.5	3.9	2.9
West North Central	1.1	1.2	2.5	0.7	4.9	3.3
West	1.0	0.6	1.3	0.9	1.6	1.8
Mountain	1.7	1.2	2.7	1.0	2.5	2.0
Pacific	1.2	0.6	1.4	1.2	2.1	2.4

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 40. Financial benefits: Access, private industry workers, March 2020

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution[3]	Payroll deduction IRA[4]	Financial planning	Student loan repaym-ent
		Flexible benefits	Dependent care flexible spending account[1]	Healthcare flexible spending account[2]				
All workers	32	12	40	43	14	5	21	4
Worker characteristics								
Management, professional, and related	50	20	60	64	19	8	31	7
Management, business, and financial	56	20	66	68	18	9	34	7
Professional and related	46	20	57	62	20	8	29	6
Service	13	6	19	21	8	3	10	3
Protective service	14	6	15	34	8	6	10	–
Sales and office	36	11	40	43	12	4	24	2
Sales and related	31	6	31	33	9	2	23	2
Office and administrative support	40	14	46	49	15	5	24	3
Natural resources, construction, and maintenance	23	9	25	28	13	5	13	2
Construction, extraction, farming, fishing, and forestry	18	7	16	18	10	5	9	–
Installation, maintenance, and repair	29	11	35	39	16	4	17	3
Production, transportation, and material moving	26	12	42	44	19	7	20	2
Production	28	16	44	46	20	10	26	3
Transportation and material moving	24	9	40	42	18	4	15	1
Full time	39	16	47	51	16	6	24	4
Part time	11	3	17	17	9	2	13	2
Union	29	13	56	61	27	8	26	2
Nonunion	32	12	38	41	13	5	21	4
Average wage within the following categories:[5]								
Lowest 25 percent	15	5	18	18	9	3	13	2
Lowest 10 percent	8	5	12	11	6	2	7	2
Second 25 percent	29	10	37	41	12	4	18	3
Third 25 percent	37	16	46	50	16	6	23	3
Highest 25 percent	52	21	64	68	21	9	33	7
Highest 10 percent	59	23	71	76	24	10	37	9
Establishment characteristics								
Goods-producing industries	33	15	41	44	13	7	25	3
Construction	18	7	15	19	8	3	9	–
Manufacturing	40	19	54	57	16	9	33	4
Service-providing industries	32	12	39	42	15	5	20	4
Trade, transportation, and utilities	32	8	39	40	12	2	22	1
Wholesale trade	35	16	41	49	13	3	16	2
Retail trade	30	3	30	30	7	1	27	–
Transportation and warehousing	32	9	57	57	24	3	13	2
Utilities	61	27	63	63	16	–	47	–

See footnotes at end of table.

Table 40. Financial benefits: Access, private industry workers, March 2020—continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution[3]	Payroll deduction IRA[4]	Financial planning	Student loan repaym-ent
		Flexible benefits	Dependent care flexible spending account[1]	Healthcare flexible spending account[2]				
Information	56	20	72	76	31	–	39	7
Financial activities	55	23	67	67	17	9	35	7
Finance and insurance	67	27	78	79	18	10	44	9
Credit intermediation and related activities	68	26	79	82	18	12	40	6
Insurance carriers and related activities	66	29	75	74	17	7	48	11
Real estate and rental and leasing	19	10	33	33	11	–	10	–
Professional and business services	40	13	41	46	19	8	20	4
Professional and technical services	58	18	54	58	17	9	31	7
Administrative and waste services	14	4	16	22	20	7	4	–
Education and health services	30	17	45	50	19	7	19	4
Educational services	39	19	52	54	27	12	25	2
Junior colleges, colleges, and universities	56	30	83	87	45	19	40	4
Health care and social assistance	28	17	44	50	18	6	18	5
Leisure and hospitality	9	4	14	14	5	–	10	4
Accommodation and food services	10	4	14	14	4	–	10	4
Other services	19	6	19	23	8	2	8	3
1 to 99 workers	20	7	23	26	11	4	10	3
1 to 49 workers	18	6	20	22	9	3	8	2
50 to 99 workers	28	11	34	40	16	5	16	4
100 workers or more	45	18	59	61	19	8	34	5
100 to 499 workers	40	15	50	51	16	6	31	4
500 workers or more	52	24	72	76	24	9	38	6
Geographic areas								
Northeast	28	11	42	46	17	8	21	4
New England	31	13	50	53	18	9	26	6
Middle Atlantic	27	11	39	44	16	7	19	4
South	31	15	36	39	12	5	22	4
South Atlantic	29	14	37	40	13	6	23	4
East South Central	28	15	34	34	15	–	22	6
West South Central	34	15	36	39	10	2	20	4
Midwest	36	14	43	45	16	4	23	3
East North Central	35	15	44	46	18	5	23	2
West North Central	36	13	42	44	10	2	21	3
West	34	8	39	42	15	6	18	3
Mountain	36	10	41	43	14	6	19	3
Pacific	33	7	39	42	15	5	18	3

[1] Formerly referred to as Dependent care reimbursement account.
[2] Formerly referred to as Healthcare reimbursement account.
[3] Savings plans established by the employer on behalf of the employee, but with no employer contribution. These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees' contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.
[4] An individual retirement plan that can be sponsored by the employer, but with no employer contributions. The employee establishes either a traditional (with tax-deductible contributions) or Roth (contributions are made post-tax but accumulate tax-free until retirement) IRA plan with a financial institution, and authorizes the payroll deduction by the employer.
[5] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 40. Standard errors for financial benefits: Access, private industry workers, March 2020

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution[3]	Payroll deduction IRA[4]	Financial planning	Student loan repaym-ent
		Flexible benefits	Dependent care flexible spending account[1]	Healthcare flexible spending account[2]				
All workers	0.8	0.5	0.8	0.9	0.5	0.4	0.8	0.3
Worker characteristics								
Management, professional, and related	1.4	0.9	1.4	1.6	1.1	0.7	1.1	0.6
Management, business, and financial	1.6	1.2	1.9	2.1	1.3	1.3	1.7	1.0
Professional and related	1.9	1.2	1.7	1.8	1.4	0.8	1.4	0.9
Service	1.3	0.7	1.2	1.4	0.9	0.7	1.3	0.7
Protective service	3.6	2.5	3.7	8.1	2.8	2.4	2.8	–
Sales and office	1.1	0.6	1.1	1.1	0.7	0.4	1.0	0.3
Sales and related	1.1	0.6	1.3	1.4	0.7	0.4	1.0	0.4
Office and administrative support	1.4	0.8	1.7	1.6	1.1	0.6	1.4	0.4
Natural resources, construction, and maintenance	1.4	1.1	1.4	1.6	1.1	0.8	1.3	0.4
Construction, extraction, farming, fishing, and forestry	2.0	1.2	1.7	2.2	1.7	1.3	1.6	–
Installation, maintenance, and repair	1.8	1.4	2.7	2.6	1.4	0.6	1.7	0.6
Production, transportation, and material moving	1.5	1.1	1.8	1.8	1.7	1.2	1.2	0.4
Production	1.7	1.4	2.1	2.1	2.4	2.0	2.0	0.7
Transportation and material moving	2.4	1.4	2.6	2.7	1.6	1.0	1.3	0.5
Full time	0.9	0.6	0.9	1.0	0.6	0.5	0.8	0.3
Part time	0.7	0.5	0.9	1.1	0.9	0.5	1.1	0.6
Union	2.1	1.4	2.7	2.2	2.1	1.6	2.2	0.7
Nonunion	0.9	0.5	0.8	0.9	0.5	0.4	0.7	0.3
Average wage within the following categories:[5]								
Lowest 25 percent	0.9	0.6	1.0	1.2	0.8	0.6	1.1	0.5
Lowest 10 percent	1.5	1.1	1.3	1.4	0.9	0.6	1.8	0.7
Second 25 percent	1.1	0.6	1.5	1.3	1.0	0.6	1.0	0.5
Third 25 percent	1.1	0.9	1.2	1.2	0.8	0.5	0.9	0.4
Highest 25 percent	1.5	1.0	1.3	1.4	1.1	0.7	1.4	0.7
Highest 10 percent	2.1	1.6	1.8	1.9	1.6	1.0	1.9	1.4
Establishment characteristics								
Goods-producing industries	1.1	1.2	1.7	1.7	1.3	1.2	1.6	0.3
Construction	1.8	1.2	1.3	2.0	1.3	0.7	1.4	–
Manufacturing	1.5	1.3	2.1	2.0	1.8	1.7	1.9	0.5
Service-providing industries	1.0	0.5	0.9	1.1	0.6	0.4	0.8	0.3
Trade, transportation, and utilities	1.3	0.8	1.2	1.3	0.9	0.4	1.0	0.3
Wholesale trade	2.4	2.1	2.4	2.9	1.5	0.8	1.9	0.9
Retail trade	1.1	0.6	1.3	1.4	0.9	0.5	1.2	–
Transportation and warehousing	4.1	1.6	3.7	3.9	2.6	0.9	2.0	0.9
Utilities	4.1	4.4	4.4	4.7	4.3	–	4.5	–

See footnotes at end of table.

Table 40. Standard errors for financial benefits: Access, private industry workers, March 2020—continued

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution[3]	Payroll deduction IRA[4]	Financial planning	Student loan repaym-ent
		Flexible benefits	Dependent care flexible spending account[1]	Healthcare flexible spending account[2]				
Information	3.0	3.1	2.9	2.7	3.1	–	3.6	2.5
Financial activities	1.7	1.1	1.5	1.5	1.0	0.8	1.4	0.6
Finance and insurance	1.6	1.1	1.4	1.3	0.8	0.7	1.7	0.7
Credit intermediation and related activities	2.4	1.7	1.8	2.0	1.3	1.1	2.2	0.8
Insurance carriers and related activities	2.6	2.1	2.6	2.4	1.8	1.0	2.8	1.6
Real estate and rental and leasing	3.9	2.7	4.5	4.8	2.8	–	3.0	–
Professional and business services	2.6	1.4	2.0	2.5	1.3	0.9	2.0	1.0
Professional and technical services	3.2	2.3	2.7	3.6	2.0	2.1	3.4	2.0
Administrative and waste services	2.2	1.3	2.7	2.8	2.6	2.1	0.9	–
Education and health services	2.2	1.6	2.9	3.1	1.7	1.2	2.0	0.7
Educational services	2.3	1.9	2.5	3.1	2.7	1.8	2.8	0.5
Junior colleges, colleges, and universities	2.4	1.8	2.5	2.2	2.4	1.8	4.1	1.0
Health care and social assistance	2.4	1.8	3.3	3.5	1.9	1.3	2.3	0.8
Leisure and hospitality	1.6	1.1	1.3	1.4	1.1	–	2.0	1.3
Accommodation and food services	1.8	1.3	1.6	1.6	1.3	–	2.2	1.5
Other services	2.7	1.5	3.1	2.7	1.7	0.8	1.8	1.2
1 to 99 workers	1.1	0.5	0.7	1.0	0.5	0.3	0.7	0.4
1 to 49 workers	1.3	0.5	0.9	0.9	0.5	0.4	0.7	0.5
50 to 99 workers	1.9	1.5	1.7	1.9	1.8	1.1	1.9	1.0
100 workers or more	1.5	0.9	1.4	1.5	1.0	0.7	1.2	0.4
100 to 499 workers	1.4	1.4	1.8	1.8	1.3	1.0	1.4	0.5
500 workers or more	2.3	1.7	2.2	2.2	1.7	0.9	1.9	0.7
Geographic areas								
Northeast	1.6	0.9	1.3	1.4	1.5	0.9	1.4	0.7
New England	2.1	1.4	2.2	2.2	2.1	1.6	3.4	2.4
Middle Atlantic	2.1	1.1	1.7	2.0	1.9	1.1	1.7	0.5
South	1.5	0.8	1.3	1.6	0.9	0.9	1.3	0.5
South Atlantic	2.3	1.2	1.8	2.5	1.0	1.2	2.0	0.5
East South Central	2.8	3.1	2.0	2.6	3.5	–	2.8	1.8
West South Central	2.1	1.1	2.3	2.6	1.8	0.5	2.0	0.8
Midwest	1.8	1.0	1.9	2.3	0.8	0.5	2.1	0.4
East North Central	2.2	1.1	2.4	2.9	1.2	0.8	3.0	0.4
West North Central	3.0	2.3	2.9	3.7	0.6	0.5	1.7	0.7
West	1.8	0.9	1.9	1.9	0.7	0.7	1.0	0.6
Mountain	3.2	1.5	3.4	3.3	0.9	2.0	1.8	0.9
Pacific	2.1	1.1	2.2	2.4	0.9	0.6	1.1	0.7

[1] Formerly referred to as Dependent care reimbursement account.
[2] Formerly referred to as Healthcare reimbursement account.
[3] Savings plans established by the employer on behalf of the employee, but with no employer contribution. These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees' contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.
[4] An individual retirement plan that can be sponsored by the employer, but with no employer contributions. The employee establishes either a traditional (with tax-deductible contributions) or Roth (contributions are made post-tax but accumulate tax-free until retirement) IRA plan with a financial institution, and authorizes the payroll deduction by the employer.
[5] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Health-related benefits: Access, private industry workers, March 2020

(All workers = 100 percent)

Characteristics	Long-term care insurance[1]	Retiree healthcare benefits[2]	
		Under age 65	Age 65 and over
All workers	14	13	12
Worker characteristics			
Management, professional, and related	26	20	18
Management, business, and financial	31	23	21
Professional and related	23	18	16
Service	7	2	2
Protective service	4	3	3
Sales and office	14	13	12
Sales and related	9	8	8
Office and administrative support	17	16	15
Natural resources, construction, and maintenance	8	11	11
Construction, extraction, farming, fishing, and forestry	4	10	11
Installation, maintenance, and repair	12	13	11
Production, transportation, and material moving	10	17	16
Production	12	14	12
Transportation and material moving	9	20	19
Full time	17	16	15
Part time	5	4	4
Union	20	37	36
Nonunion	14	11	10
Average wage within the following categories:[3]			
Lowest 25 percent	5	3	2
Lowest 10 percent	3	1	1
Second 25 percent	11	10	9
Third 25 percent	16	15	14
Highest 25 percent	28	27	25
Highest 10 percent	33	29	26
Establishment characteristics			
Goods-producing industries	11	15	14
Construction	2	7	9
Manufacturing	16	19	17
Service-providing industries	15	12	11
Trade, transportation, and utilities	10	14	13
Wholesale trade	11	6	4
Retail trade	7	6	6
Transportation and warehousing	15	38	37
Utilities	41	66	60

See footnotes at end of table.

Table 41. Health-related benefits: Access, private industry workers, March 2020—continued

(All workers = 100 percent)

Characteristics	Long-term care insurance[1]	Retiree healthcare benefits[2]	
		Under age 65	Age 65 and over
Information	39	31	30
Financial activities	40	38	37
Finance and insurance	50	50	48
Credit intermediation and related activities	50	56	54
Insurance carriers and related activities	47	42	40
Real estate and rental and leasing	11	4	4
Professional and business services	16	11	10
Professional and technical services	20	11	11
Administrative and waste services	3	3	3
Education and health services	17	9	8
Educational services	26	22	22
Junior colleges, colleges, and universities	50	44	43
Health care and social assistance	16	7	6
Leisure and hospitality	4	–	([4])
Accommodation and food services	3	–	–
Other services	5	–	4
1 to 99 workers	7	4	4
1 to 49 workers	6	4	4
50 to 99 workers	9	6	6
100 workers or more	23	22	20
100 to 499 workers	17	13	12
500 workers or more	32	35	32
Geographic areas			
Northeast	15	16	16
New England	16	16	15
Middle Atlantic	15	15	16
South	15	13	11
South Atlantic	15	11	9
East South Central	15	14	12
West South Central	14	15	13
Midwest	13	13	13
East North Central	14	14	14
West North Central	12	11	9
West	14	10	9
Mountain	18	12	11
Pacific	13	10	9

[1] A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care. The plan, although sponsored by the employer, may be fully paid for by the employee.
[2] A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.
[4] Less than 0.5.

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

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

Table 41. Standard errors for health-related benefits: Access, private industry workers, March 2020

Characteristics	Long-term care insurance[1]	Retiree healthcare benefits[2]	
		Under age 65	Age 65 and over
All workers	0.5	0.4	0.4
Worker characteristics			
Management, professional, and related	1.2	0.9	0.9
Management, business, and financial	1.8	1.3	1.4
Professional and related	1.3	1.1	1.1
Service	1.1	0.3	0.5
Protective service	1.0	0.8	0.8
Sales and office	0.5	0.6	0.6
Sales and related	0.6	0.7	0.6
Office and administrative support	0.8	0.8	0.8
Natural resources, construction, and maintenance	0.9	1.1	0.8
Construction, extraction, farming, fishing, and forestry	1.0	1.5	1.1
Installation, maintenance, and repair	1.6	1.5	1.2
Production, transportation, and material moving	1.0	1.5	1.4
Production	1.3	1.5	1.3
Transportation and material moving	1.2	2.3	2.3
Full time	0.6	0.5	0.4
Part time	0.6	0.4	0.6
Union	1.6	2.8	2.6
Nonunion	0.5	0.4	0.4
Average wage within the following categories:[3]			
Lowest 25 percent	0.7	0.3	0.3
Lowest 10 percent	0.8	0.2	0.2
Second 25 percent	0.9	0.6	0.6
Third 25 percent	0.7	0.7	0.6
Highest 25 percent	1.2	0.9	1.0
Highest 10 percent	1.8	1.7	1.4
Establishment characteristics			
Goods-producing industries	0.9	0.9	0.7
Construction	0.7	1.3	1.2
Manufacturing	1.2	1.1	1.0
Service-providing industries	0.6	0.5	0.5
Trade, transportation, and utilities	0.7	1.0	0.9
Wholesale trade	1.7	1.2	0.9
Retail trade	0.6	0.7	0.6
Transportation and warehousing	2.7	3.9	3.5
Utilities	5.3	4.6	4.5

See footnotes at end of table.

Table 41. Standard errors for health-related benefits: Access, private industry workers, March 2020—continued

Characteristics	Long-term care insurance[1]	Retiree healthcare benefits[2]	
		Under age 65	Age 65 and over
Information	3.7	3.3	3.3
Financial activities	1.8	1.5	1.5
Finance and insurance	2.0	1.7	1.7
Credit intermediation and related activities	2.7	2.5	2.4
Insurance carriers and related activities	3.3	2.7	2.8
Real estate and rental and leasing	3.2	1.2	1.4
Professional and business services	1.4	1.2	1.1
Professional and technical services	2.4	1.9	1.8
Administrative and waste services	0.9	0.9	0.9
Education and health services	1.7	0.9	1.0
Educational services	2.3	1.5	1.6
Junior colleges, colleges, and universities	3.0	2.4	2.2
Health care and social assistance	1.9	0.9	1.0
Leisure and hospitality	1.4	–	0.2
Accommodation and food services	1.3	–	–
Other services	1.5	–	1.9
1 to 99 workers	0.5	0.3	0.3
1 to 49 workers	0.7	0.3	0.4
50 to 99 workers	1.1	0.6	0.7
100 workers or more	0.9	0.9	0.8
100 to 499 workers	1.0	0.8	0.8
500 workers or more	1.7	1.8	1.6
Geographic areas			
Northeast	1.0	0.6	0.9
New England	2.5	1.9	1.8
Middle Atlantic	1.1	0.6	1.0
South	0.9	0.9	0.6
South Atlantic	1.3	1.0	0.8
East South Central	1.4	2.4	2.0
West South Central	1.3	1.8	1.4
Midwest	1.0	0.9	0.8
East North Central	1.4	1.1	1.0
West North Central	1.1	1.4	1.5
West	0.9	0.8	0.9
Mountain	1.7	1.5	1.7
Pacific	1.0	1.0	1.1

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

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

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Nonproduction bonuses: Access, private industry workers, March 2020

(All workers = 100 percent)

Characteristics	All nonproduction bonuses[1]	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus[2]
All workers	40	7	3	11	6	4	1	6	10
Worker characteristics									
Management, professional, and related	49	8	6	15	4	5	1	8	14
Management, business, and financial	60	10	7	19	5	4	1	10	17
Professional and related	43	7	5	13	4	5	1	8	12
Service	25	2	2	7	5	3	1	4	4
Protective service	33	2	–	–	–	2	–	–	–
Sales and office	42	10	3	10	7	4	1	6	8
Sales and related	35	13	1	7	6	2	1	5	5
Office and administrative support	47	8	4	12	8	5	1	7	10
Natural resources, construction, and maintenance	43	6	1	15	12	3	1	4	8
Construction, extraction, farming, fishing, and forestry	42	6	–	16	13	1	–	1	7
Installation, maintenance, and repair	44	6	2	14	11	4	1	6	9
Production, transportation, and material moving	41	8	1	9	7	4	1	5	15
Production	48	11	1	13	8	4	1	5	17
Transportation and material moving	35	4	1	6	6	4	1	5	14
Full time	46	8	4	13	7	4	1	7	12
Part time	22	4	1	5	4	2	1	3	3
Union	31	9	2	3	1	7	–	4	17
Nonunion	41	7	3	12	7	4	1	6	9
Average wage within the following categories:[3]									
Lowest 25 percent	26	5	1	6	5	2	1	4	4
Lowest 10 percent	18	1	1	5	4	–	–	2	3
Second 25 percent	41	6	2	11	9	3	1	5	9
Third 25 percent	46	8	3	13	7	5	1	6	13
Highest 25 percent	52	10	6	15	4	6	1	9	15
Highest 10 percent	56	12	7	17	3	6	1	10	16
Establishment characteristics									
Goods-producing industries	50	10	1	17	8	3	1	4	15
Construction	41	5	1	18	11	–	–	3	5
Manufacturing	55	13	2	16	6	5	1	5	20
Service-providing industries	38	6	3	10	6	4	1	6	9
Trade, transportation, and utilities	38	12	1	7	8	3	1	4	7
Wholesale trade	47	6	1	16	12	3	–	5	9
Retail trade	36	17	1	4	8	2	1	4	2
Transportation and warehousing	36	7	–	6	2	7	–	4	19
Utilities	43	–	–	20	–	9	–	–	11

See footnotes at end of table.

Table 42. Nonproduction bonuses: Access, private industry workers, March 2020—continued

(All workers = 100 percent)

Characteristics	All nonproduction bonuses[1]	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus[2]
Information	69	16	7	26	2	20	–	24	20
Financial activities	65	11	9	18	5	3	2	9	21
Finance and insurance	74	13	12	19	4	2	2	10	25
Credit intermediation and related activities	70	11	5	16	4	3	1	12	29
Insurance carriers and related activities	75	12	21	19	4	2	4	8	19
Real estate and rental and leasing	41	6	–	–	9	4	3	7	10
Professional and business services	43	5	6	14	4	3	–	9	12
Professional and technical services	55	8	10	18	4	3	–	9	15
Administrative and waste services	26	–	1	8	4	3	–	6	6
Education and health services	32	1	3	7	6	5	1	6	9
Educational services	17	–	2	–	3	5	–	1	3
Junior colleges, colleges, and universities	17	–	3	–	–	8	–	2	2
Health care and social assistance	34	1	3	8	7	6	1	7	9
Leisure and hospitality	22	2	–	7	4	2	1	4	1
Accommodation and food services	24	2	–	8	3	2	2	4	2
Other services	26	–	–	8	13	–	–	–	2
1 to 99 workers	37	3	2	14	9	3	1	4	6
1 to 49 workers	36	3	2	14	9	3	1	3	6
50 to 99 workers	39	4	2	11	9	2	1	8	9
100 workers or more	44	11	4	8	3	5	1	8	14
100 to 499 workers	43	12	3	8	5	5	1	8	11
500 workers or more	44	10	5	9	2	6	1	8	18
Geographic areas									
Northeast	39	5	3	13	4	6	1	5	9
New England	39	3	–	16	4	4	–	5	8
Middle Atlantic	39	5	4	12	4	6	1	5	10
South	43	8	3	13	9	3	1	6	10
South Atlantic	44	7	4	13	10	3	1	7	10
East South Central	41	9	3	9	9	2	–	4	13
West South Central	43	9	2	15	8	2	2	4	9
Midwest	41	8	2	9	5	4	1	8	12
East North Central	42	8	3	9	5	4	1	8	13
West North Central	40	9	2	9	6	3	1	9	10
West	35	6	3	9	4	4	1	4	8
Mountain	39	7	3	10	7	2	1	5	11
Pacific	33	6	2	8	3	5	–	4	7

[1] The sum of the individual components may be greater than the total because some employees may have access to more than one type of nonproduction bonus.
[2] Includes all other bonuses provided to employees and not published separately.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Standard errors for nonproduction bonuses: Access, private industry workers, March 2020

Characteristics	All nonproduction bonuses	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[1]
All workers	0.9	0.3	0.4	0.5	0.4	0.3	0.2	0.4	0.5
Worker characteristics									
Management, professional, and related	1.5	0.6	0.8	0.9	0.6	0.4	0.2	0.7	1.0
Management, business, and financial	1.9	0.8	1.2	1.2	1.0	0.6	0.2	0.8	1.7
Professional and related	1.7	0.8	0.7	1.2	0.6	0.6	0.2	0.8	1.1
Service	1.7	0.3	0.5	1.0	0.8	0.6	0.4	0.7	0.7
Protective service	5.8	0.8	–	–	–	0.8	–	–	–
Sales and office	1.1	0.5	0.3	0.6	0.5	0.5	0.2	0.5	0.5
Sales and related	1.6	0.7	0.2	0.6	0.7	0.5	0.3	0.7	0.5
Office and administrative support	1.5	0.6	0.5	0.9	0.7	0.6	0.3	0.8	0.9
Natural resources, construction, and maintenance	1.8	0.8	0.3	1.1	1.5	0.5	0.3	0.6	1.3
Construction, extraction, farming, fishing, and forestry	3.6	1.5	–	1.8	2.6	0.5	–	0.5	2.1
Installation, maintenance, and repair	1.9	0.5	0.5	1.6	1.2	0.9	0.2	1.1	1.2
Production, transportation, and material moving	1.5	0.7	0.3	0.8	0.7	0.5	0.2	0.6	1.1
Production	1.8	1.2	0.5	1.2	0.9	0.8	0.3	0.9	1.3
Transportation and material moving	2.0	0.7	0.3	1.1	0.9	0.6	0.3	1.0	1.6
Full time	0.9	0.3	0.4	0.6	0.5	0.3	0.2	0.4	0.5
Part time	1.3	0.3	0.3	0.8	0.6	0.5	0.3	0.5	0.6
Union	2.1	1.1	0.4	0.7	0.4	1.0	–	0.7	1.9
Nonunion	1.0	0.3	0.4	0.5	0.5	0.3	0.2	0.4	0.5
Average wage within the following categories:[2]									
Lowest 25 percent	1.4	0.4	0.3	0.6	0.5	0.4	0.3	0.6	0.6
Lowest 10 percent	1.9	0.4	0.6	1.0	0.9	–	–	0.6	0.7
Second 25 percent	1.4	0.4	0.2	0.8	0.7	0.5	0.3	0.6	0.8
Third 25 percent	1.3	0.6	0.6	0.9	0.7	0.5	0.2	0.5	0.9
Highest 25 percent	1.6	0.6	0.8	0.9	0.6	0.5	0.2	0.7	0.8
Highest 10 percent	2.3	1.1	1.2	1.1	0.6	0.8	0.3	1.0	1.1
Establishment characteristics									
Goods-producing industries	1.4	0.9	0.4	1.0	0.9	0.5	0.3	0.7	1.0
Construction	2.4	1.3	0.4	1.5	2.2	–	–	0.6	1.8
Manufacturing	2.5	1.2	0.6	1.5	0.8	0.7	0.3	0.9	1.4
Service-providing industries	1.1	0.3	0.4	0.5	0.5	0.3	0.2	0.4	0.5
Trade, transportation, and utilities	1.3	0.6	0.2	0.6	0.6	0.6	0.2	0.5	0.8
Wholesale trade	2.7	1.1	0.6	1.9	1.9	0.8	–	1.4	1.4
Retail trade	1.4	0.9	0.2	0.5	0.7	0.4	0.3	0.5	0.3
Transportation and warehousing	3.2	1.1	–	2.0	0.6	2.2	–	1.6	3.1
Utilities	7.0	–	–	4.5	–	2.6	–	–	2.7

See footnotes at end of table.

Table 42. Standard errors for nonproduction bonuses: Access, private industry workers, March 2020—continued

Characteristics	All nonproduction bonuses	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[1]
Information	3.9	2.2	1.5	2.5	0.7	2.9	–	3.5	2.5
Financial activities	1.9	0.8	1.0	1.2	0.9	0.4	0.4	0.8	1.1
Finance and insurance	1.7	0.9	1.2	1.1	0.6	0.5	0.4	0.6	1.3
Credit intermediation and related activities	3.0	1.6	0.7	1.4	0.6	0.7	0.3	0.9	1.9
Insurance carriers and related activities	2.2	1.5	2.6	1.6	1.1	0.6	1.1	1.4	1.4
Real estate and rental and leasing	5.1	2.8	–	–	2.9	0.9	1.4	2.9	2.7
Professional and business services	2.7	1.0	1.4	1.5	1.3	0.6	–	1.4	1.4
Professional and technical services	4.1	2.2	2.4	2.5	1.6	1.0	–	1.9	1.8
Administrative and waste services	3.5	–	0.4	1.6	1.7	1.2	–	1.4	1.2
Education and health services	2.5	0.2	0.5	1.6	1.0	0.8	0.5	0.9	1.3
Educational services	3.5	–	0.5	–	1.2	0.8	–	0.1	1.1
Junior colleges, colleges, and universities	1.3	–	0.5	–	–	1.3	–	0.2	0.6
Health care and social assistance	2.9	0.2	0.5	1.8	1.2	0.9	0.6	1.1	1.5
Leisure and hospitality	2.9	0.7	–	1.5	0.9	1.0	0.6	1.0	0.6
Accommodation and food services	3.3	0.8	–	1.8	1.1	1.1	0.8	1.2	0.7
Other services	3.2	–	–	2.6	3.0	–	–	–	0.5
1 to 99 workers	1.1	0.3	0.4	0.7	0.8	0.4	0.2	0.4	0.5
1 to 49 workers	1.2	0.4	0.4	0.9	0.8	0.5	0.3	0.4	0.5
50 to 99 workers	2.2	0.6	0.5	1.3	1.3	0.7	0.6	1.5	1.3
100 workers or more	1.3	0.5	0.5	0.5	0.4	0.4	0.2	0.5	0.8
100 to 499 workers	1.7	0.7	0.5	0.8	0.6	0.4	0.3	0.8	0.9
500 workers or more	1.7	0.7	1.0	1.0	0.4	0.6	0.3	0.8	1.3
Geographic areas									
Northeast	1.9	0.2	0.9	1.1	0.6	0.5	0.2	0.5	0.6
New England	4.6	0.4	–	3.5	0.6	0.8	–	0.9	1.3
Middle Atlantic	1.9	0.3	1.1	0.9	0.7	0.6	0.3	0.6	0.7
South	1.8	0.6	0.9	1.0	0.9	0.3	0.3	0.6	0.8
South Atlantic	2.8	0.7	1.5	1.4	1.5	0.5	0.3	1.0	1.2
East South Central	1.7	2.2	1.0	1.6	1.0	0.4	–	1.3	1.5
West South Central	2.6	0.7	0.7	2.0	1.2	0.3	0.6	0.7	1.1
Midwest	1.7	0.7	0.4	0.8	0.8	0.5	0.2	0.8	1.1
East North Central	2.1	0.8	0.6	1.0	1.0	0.6	0.2	0.9	1.4
West North Central	2.6	1.4	0.4	1.0	1.1	0.7	0.4	1.8	1.6
West	2.1	0.4	0.4	0.7	0.9	0.8	0.5	1.0	0.9
Mountain	2.6	0.8	0.6	1.6	2.6	0.8	0.2	1.6	1.4
Pacific	2.8	0.5	0.5	0.8	0.6	1.1	–	1.2	1.2

[1] Includes all other bonuses provided to employees and not published separately.
[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 43. Unmarried domestic partner benefits: Access[1], private industry workers, March 2020

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	10	9	43	40
Worker characteristics				
Management, professional, and related	16	16	61	56
Management, business, and financial	18	19	67	62
Professional and related	15	14	57	53
Service	4	3	24	24
Protective service	4	4	28	27
Sales and office	9	9	44	42
Sales and related	5	5	35	33
Office and administrative support	12	11	51	48
Natural resources, construction, and maintenance	9	8	38	36
Construction, extraction, farming, fishing, and forestry	8	7	35	35
Installation, maintenance, and repair	10	9	41	37
Production, transportation, and material moving	10	9	39	35
Production	7	5	36	31
Transportation and material moving	12	13	41	38
Full time	11	11	51	47
Part time	5	5	18	18
Union	37	31	65	57
Nonunion	7	7	41	39
Average wage within the following categories:[2]				
Lowest 25 percent	2	3	20	20
Lowest 10 percent	1	1	14	14
Second 25 percent	7	7	41	39
Third 25 percent	11	10	49	46
Highest 25 percent	21	20	67	60
Highest 10 percent	24	22	75	67
Establishment characteristics				
Goods-producing industries	9	8	42	40
Construction	6	6	33	34
Manufacturing	11	9	47	43
Service-providing industries	10	10	43	40
Trade, transportation, and utilities	9	9	44	41
Wholesale trade	3	4	42	40
Retail trade	5	5	38	36
Transportation and warehousing	21	22	59	51
Utilities	40	36	73	72

See footnotes at end of table.

Table 43. Unmarried domestic partner benefits: Access[1], private industry workers, March 2020—continued

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
Information	18	11	74	44
Financial activities	27	26	66	63
Finance and insurance	34	33	75	72
Credit intermediation and related activities	37	35	76	73
Insurance carriers and related activities	27	28	70	69
Real estate and rental and leasing	6	–	39	38
Professional and business services	10	10	47	43
Professional and technical services	9	10	59	55
Administrative and waste services	3	3	23	21
Education and health services	10	9	45	44
Educational services	8	9	45	42
Junior colleges, colleges, and universities	10	11	63	56
Health care and social assistance	10	9	45	44
Leisure and hospitality	2	3	20	20
Accommodation and food services	2	3	18	19
Other services	6	6	22	23
1 to 99 workers	4	4	29	29
1 to 49 workers	4	3	25	25
50 to 99 workers	6	6	43	43
100 workers or more	16	15	58	53
100 to 499 workers	11	11	51	48
500 workers or more	24	22	67	60
Geographic areas				
Northeast	15	14	47	45
New England	13	13	46	44
Middle Atlantic	15	15	47	45
South	8	8	36	34
South Atlantic	8	7	35	33
East South Central	6	5	33	31
West South Central	8	9	39	38
Midwest	9	7	35	30
East North Central	9	7	35	29
West North Central	8	8	33	32
West	10	10	58	56
Mountain	9	9	51	47
Pacific	11	11	61	59

[1] The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer's policy on providing the benefit to unmarried domestic partners. For more information, see www.bls.gov/opub/btn/volume-3/employer-sponsored-benefits-extended-to-domestic-partners.htm.

[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 2020.

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 43. Standard errors for unmarried domestic partner benefits: Access[1], private industry workers, March 2020

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	0.4	0.4	1.0	0.9
Worker characteristics				
Management, professional, and related	1.0	0.9	1.4	1.5
Management, business, and financial	1.9	1.5	1.5	2.2
Professional and related	1.1	1.1	1.7	1.7
Service	0.5	0.4	1.8	2.0
Protective service	1.0	1.0	4.6	4.7
Sales and office	0.5	0.5	1.2	1.0
Sales and related	0.5	0.5	1.2	1.1
Office and administrative support	0.8	0.8	1.4	1.3
Natural resources, construction, and maintenance	0.9	1.0	2.1	2.0
Construction, extraction, farming, fishing, and forestry	1.5	1.6	2.6	2.7
Installation, maintenance, and repair	1.1	1.2	2.8	2.5
Production, transportation, and material moving	1.0	1.0	1.5	1.3
Production	0.8	0.6	1.8	1.5
Transportation and material moving	1.8	1.9	2.4	2.1
Full time	0.5	0.5	1.0	0.8
Part time	0.6	0.6	1.5	1.5
Union	2.3	2.5	2.4	2.6
Nonunion	0.4	0.4	1.0	1.0
Average wage within the following categories:[2]				
Lowest 25 percent	0.4	0.4	1.2	1.2
Lowest 10 percent	0.4	0.5	2.4	2.5
Second 25 percent	0.6	0.5	1.3	1.3
Third 25 percent	0.6	0.6	1.4	1.3
Highest 25 percent	1.1	1.1	1.3	1.4
Highest 10 percent	2.3	2.0	1.6	2.6
Establishment characteristics				
Goods-producing industries	0.7	0.7	1.5	1.3
Construction	1.4	1.4	2.1	2.1
Manufacturing	0.9	0.9	1.5	1.5
Service-providing industries	0.5	0.5	1.2	1.1
Trade, transportation, and utilities	0.8	0.9	1.2	1.2
Wholesale trade	0.6	0.6	2.6	2.3
Retail trade	0.6	0.6	1.0	1.2
Transportation and warehousing	3.6	3.7	4.7	3.6
Utilities	6.1	6.3	4.9	5.2

See footnotes at end of table.

Table 43. Standard errors for unmarried domestic partner benefits: Access[1], private industry workers, March 2020—continued

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
Information	2.6	1.9	3.0	2.8
Financial activities	1.6	1.7	1.4	1.4
Finance and insurance	1.8	1.8	1.2	1.3
Credit intermediation and related activities	2.3	2.5	1.4	1.9
Insurance carriers and related activities	2.3	2.5	2.0	1.9
Real estate and rental and leasing	2.1	–	4.5	4.6
Professional and business services	1.6	1.4	2.8	3.0
Professional and technical services	1.9	2.0	3.4	3.8
Administrative and waste services	1.0	1.0	3.0	2.5
Education and health services	1.1	1.2	2.3	2.4
Educational services	1.7	1.7	2.6	2.4
Junior colleges, colleges, and universities	1.8	2.0	2.2	1.9
Health care and social assistance	1.2	1.4	2.6	2.7
Leisure and hospitality	0.5	0.6	2.3	2.3
Accommodation and food services	0.5	0.7	2.5	2.6
Other services	2.7	2.7	2.6	2.8
1 to 99 workers	0.4	0.4	1.1	1.1
1 to 49 workers	0.5	0.5	1.1	1.1
50 to 99 workers	0.9	0.9	2.4	2.4
100 workers or more	0.8	0.8	1.5	1.4
100 to 499 workers	0.9	0.8	1.8	1.7
500 workers or more	1.5	1.5	2.1	2.0
Geographic areas				
Northeast	1.1	1.0	1.3	1.4
New England	2.1	2.1	3.7	3.7
Middle Atlantic	1.2	1.1	1.5	1.5
South	0.6	0.7	2.3	2.1
South Atlantic	0.6	0.7	3.8	3.4
East South Central	1.2	1.1	3.0	2.5
West South Central	1.7	1.8	2.4	3.0
Midwest	0.6	0.7	1.1	0.9
East North Central	0.8	0.9	1.3	1.1
West North Central	1.0	1.1	1.9	1.6
West	0.8	0.9	1.9	1.7
Mountain	1.0	1.0	2.3	1.9
Pacific	1.1	1.2	2.6	2.3

[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] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 44. Medical care benefit combinations: Access, private industry workers, March 2020

(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	59	10	8	23	55	15	1	29
Worker characteristics								
Management, professional, and related	80	7	4	9	77	10	1	12
Management, business, and financial	86	8	2	4	83	12	([1])	5
Professional and related	76	7	6	12	73	9	1	16
Service	32	13	9	46	27	18	1	54
Protective service	51	–	–	19	–	36	–	32
Sales and office	59	8	14	19	52	15	3	30
Sales and related	46	7	24	23	37	16	3	44
Office and administrative support	68	8	8	16	62	14	2	21
Natural resources, construction, and maintenance	58	16	4	23	53	21	1	26
Construction, extraction, farming, fishing, and forestry	52	19	5	24	44	27	([1])	28
Installation, maintenance, and repair	65	12	2	21	62	–	–	23
Production, transportation, and material moving	65	11	5	19	62	14	1	22
Production	69	11	3	17	67	13	1	18
Transportation and material moving	61	12	6	21	58	15	1	26
Full time	73	12	3	12	69	16	1	14
Part time	17	5	22	56	11	12	3	75
Union	90	6	2	3	82	14	1	4
Nonunion	57	10	8	25	52	15	2	31
Average wage within the following categories:[2]								
Lowest 25 percent	27	11	16	46	22	15	2	60
Lowest 10 percent	15	12	15	59	12	14	1	72
Second 25 percent	60	12	7	22	54	17	2	27
Third 25 percent	75	11	4	11	69	16	1	14
Highest 25 percent	85	7	2	6	82	10	1	7
Highest 10 percent	89	6	1	4	88	7	1	5
Establishment characteristics								
Goods-producing industries	73	12	3	12	69	17	1	14
Construction	56	18	4	22	45	29	([1])	26
Manufacturing	82	9	2	7	80	11	1	8
Service-providing industries	56	10	9	25	52	14	2	32
Trade, transportation, and utilities	59	9	16	16	53	15	3	30
Wholesale trade	76	10	4	9	70	16	2	12
Retail trade	45	8	27	20	38	16	4	42
Transportation and warehousing	76	8	3	13	72	–	–	15
Utilities	94	–	–	–	95	3	–	–

See footnotes at end of table.

Table 44. Medical care benefit combinations: Access, private industry workers, March 2020—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	15	55	1	30	56	13	8	23
Worker characteristics								
Management, professional, and related	22	65	([1])	13	78	8	4	9
Management, business, and financial	25	69	–	–	86	8	1	4
Professional and related	20	62	1	17	74	8	6	12
Service	5	40	1	54	29	16	8	47
Protective service	–	58	–	33	49	–	–	19
Sales and office	13	54	1	32	57	10	14	19
Sales and related	8	46	1	45	44	9	24	23
Office and administrative support	16	60	1	23	65	11	8	16
Natural resources, construction, and maintenance	–	56	–	26	52	22	4	23
Construction, extraction, farming, fishing, and forestry	–	51	–	29	44	28	5	24
Installation, maintenance, and repair	15	61	–	23	61	16	2	21
Production, transportation, and material moving	17	59	1	23	59	17	5	19
Production	–	64	–	19	67	13	3	17
Transportation and material moving	19	54	1	26	52	21	6	21
Full time	18	67	([1])	15	70	15	3	12
Part time	5	17	2	76	14	9	21	56
Union	64	32	1	4	60	36	1	3
Nonunion	10	57	1	32	56	11	8	25
Average wage within the following categories:[2]								
Lowest 25 percent	3	35	1	61	25	13	16	46
Lowest 10 percent	1	26	([1])	73	14	12	15	59
Second 25 percent	11	60	1	28	56	15	6	22
Third 25 percent	18	67	([1])	14	71	14	4	11
Highest 25 percent	31	61	–	–	81	11	2	6
Highest 10 percent	32	62	–	–	87	8	1	4
Establishment characteristics								
Goods-producing industries	19	66	–	–	70	15	3	12
Construction	–	59	–	26	48	26	4	22
Manufacturing	21	69	–	–	81	9	2	7
Service-providing industries	14	52	1	33	53	13	9	25
Trade, transportation, and utilities	14	54	2	31	53	15	16	16
Wholesale trade	8	78	1	13	74	12	4	9
Retail trade	7	46	3	44	41	13	26	20
Transportation and warehousing	30	54	–	–	61	23	3	13
Utilities	69	29	–	–	93	–	–	–

See footnotes at end of table.

Table 44. Medical care benefit combinations: Access, private industry workers, March 2020—continued

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
Information	75	11	1	13	79	–	–	14
Financial activities	80	7	4	9	79	8	1	12
Finance and insurance	90	3	2	4	88	5	1	6
Credit intermediation and related activities	93	3	1	2	91	5	1	3
Insurance carriers and related activities	87	3	4	7	85	5	1	10
Real estate and rental and leasing	51	18	8	23	51	–	–	31
Professional and business services	62	11	4	24	57	16	1	27
Professional and technical services	79	8	3	10	75	13	–	–
Administrative and waste services	33	17	5	45	29	21	1	49
Education and health services	62	10	8	20	58	14	2	25
Educational services	67	6	3	24	63	–	–	26
Junior colleges, colleges, and universities	88	–	–	9	85	–	–	10
Health care and social assistance	62	10	9	19	58	14	3	25
Leisure and hospitality	25	11	8	56	19	–	–	64
Accommodation and food services	24	11	9	56	19	–	–	65
Other services	39	11	7	44	31	–	–	50
1 to 99 workers	43	13	10	34	38	18	2	42
1 to 49 workers	38	12	11	39	33	17	2	48
50 to 99 workers	59	15	10	16	56	19	1	24
100 workers or more	78	7	5	10	74	12	1	14
100 to 499 workers	73	8	7	12	68	13	1	17
500 workers or more	85	5	3	7	81	9	1	9
Geographic areas								
Northeast	58	11	8	23	53	16	1	30
New England	62	11	8	19	61	–	–	26
Middle Atlantic	57	11	8	24	50	18	1	31
South	56	10	8	26	52	14	2	32
South Atlantic	58	9	8	25	52	15	1	31
East South Central	53	12	10	25	52	13	3	32
West South Central	53	12	7	27	53	13	1	33
Midwest	62	8	8	21	58	13	2	28
East North Central	62	9	9	20	59	12	2	27
West North Central	63	8	7	22	56	15	1	28
West	62	11	7	20	56	17	1	26
Mountain	63	9	8	19	59	13	1	26
Pacific	62	12	6	21	55	19	1	25

See footnotes at end of table.

Table 44. Medical care benefit combinations: Access, private industry workers, March 2020—continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
Information	23	63	–	14	74	12	1	13
Financial activities	37	50	–	–	80	7	4	9
Finance and insurance	48	46	–	–	90	3	2	4
Credit intermediation and related activities	50	47	–	–	93	4	1	2
Insurance carriers and related activities	46	44	–	11	86	3	4	7
Real estate and rental and leasing	8	61	–	31	50	18	8	23
Professional and business services	–	60	–	27	61	12	3	24
Professional and technical services	12	75	–	13	79	8	3	10
Administrative and waste services	–	46	–	50	31	19	5	46
Education and health services	–	58	–	27	59	13	8	20
Educational services	–	58	–	27	62	11	3	24
Junior colleges, colleges, and universities	17	73	–	–	87	–	–	9
Health care and social assistance	–	58	–	27	58	14	8	20
Leisure and hospitality	–	34	–	64	23	12	8	56
Accommodation and food services	–	33	–	65	23	12	9	56
Other services	6	43	–	51	37	12	7	44
1 to 99 workers	6	49	([1])	44	41	15	10	34
1 to 49 workers	–	45	–	49	37	13	10	39
50 to 99 workers	–	64	–	25	56	18	10	16
100 workers or more	24	61	1	14	74	12	5	10
100 to 499 workers	14	67	1	17	69	12	6	12
500 workers or more	38	52	1	9	80	11	2	7
Geographic areas								
Northeast	20	49	1	30	54	15	8	23
New England	19	53	1	26	59	14	8	20
Middle Atlantic	20	48	1	31	52	16	8	24
South	12	54	([1])	33	54	12	8	26
South Atlantic	13	54	([1])	32	56	11	8	25
East South Central	–	53	–	35	52	13	10	25
West South Central	10	55	([1])	34	52	14	7	27
Midwest	15	55	1	29	60	11	8	21
East North Central	17	53	1	29	59	12	9	20
West North Central	–	60	–	29	61	10	7	22
West	–	59	–	26	58	15	6	21
Mountain	–	59	–	26	59	13	7	21
Pacific	14	60	([1])	26	57	17	6	21

[1] Less than 0.5.
[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 44. Standard errors for medical care benefit combinations: Access, private industry workers, March 2020

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	0.9	0.6	0.4	0.6	0.9	0.7	0.1	0.7
Worker characteristics								
Management, professional, and related	1.2	0.7	0.7	0.8	1.4	1.0	0.2	1.0
Management, business, and financial	1.1	0.8	0.4	0.8	1.6	1.4	0.1	0.8
Professional and related	1.8	0.8	1.1	1.1	1.9	1.1	0.4	1.5
Service	1.6	1.8	1.2	1.9	1.5	1.8	0.2	1.9
Protective service	7.2	–	–	3.8	–	6.5	–	5.8
Sales and office	1.1	0.6	0.9	0.9	1.1	0.7	0.4	0.9
Sales and related	1.3	0.8	1.4	1.5	1.2	1.1	0.6	1.3
Office and administrative support	1.5	0.8	1.0	1.0	1.6	0.9	0.6	1.1
Natural resources, construction, and maintenance	1.9	1.8	0.7	1.4	1.6	1.3	0.2	1.5
Construction, extraction, farming, fishing, and forestry	2.9	3.0	1.2	2.3	2.5	2.3	0.2	2.4
Installation, maintenance, and repair	2.3	1.4	0.7	2.4	2.3	–	–	2.2
Production, transportation, and material moving	1.5	0.9	0.5	1.2	1.5	1.0	0.2	1.4
Production	2.2	1.3	0.5	2.0	2.3	1.3	0.3	1.9
Transportation and material moving	2.2	1.2	0.7	1.7	1.9	1.0	0.3	1.9
Full time	0.9	0.7	0.4	0.5	0.9	0.7	0.1	0.6
Part time	1.1	1.3	1.2	1.6	0.9	1.5	0.4	1.5
Union	1.1	1.0	0.4	0.6	1.8	1.8	0.2	0.7
Nonunion	1.0	0.7	0.5	0.7	1.0	0.7	0.2	0.8
Average wage within the following categories:[1]								
Lowest 25 percent	1.2	1.3	0.9	1.3	1.2	1.4	0.3	1.3
Lowest 10 percent	1.6	2.5	1.4	2.8	1.8	2.7	0.3	2.6
Second 25 percent	1.5	1.2	0.8	1.0	1.5	1.3	0.3	1.3
Third 25 percent	1.2	0.8	0.7	0.8	1.2	0.8	0.4	1.0
Highest 25 percent	1.0	0.5	0.4	0.7	1.0	0.7	0.2	0.8
Highest 10 percent	1.2	0.8	0.3	0.9	1.3	0.9	0.2	0.9
Establishment characteristics								
Goods-producing industries	1.5	1.1	0.4	1.1	1.4	1.1	0.2	1.2
Construction	2.4	2.2	0.9	1.9	2.3	1.9	0.1	2.0
Manufacturing	1.4	1.2	0.5	1.1	1.4	1.1	0.3	1.3
Service-providing industries	1.0	0.7	0.5	0.8	1.1	0.8	0.2	0.8
Trade, transportation, and utilities	1.1	0.8	0.7	0.9	1.1	0.7	0.4	0.8
Wholesale trade	2.5	1.8	0.9	1.6	1.8	1.4	0.6	1.6
Retail trade	1.3	0.6	1.4	1.0	1.2	1.0	0.7	1.3
Transportation and warehousing	3.2	2.0	0.9	2.1	3.0	–	–	1.9
Utilities	4.2	–	–	–	1.6	1.3	–	–

See footnotes at end of table.

Table 44. Standard errors for medical care benefit combinations: Access, private industry workers, March 2020—continued

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	0.5	0.8	0.1	0.7	1.0	0.7	0.4	0.7
Worker characteristics								
Management, professional, and related	1.0	1.5	0.2	1.0	1.2	0.7	0.7	0.8
Management, business, and financial	1.4	1.7	–	–	1.1	0.8	0.4	0.8
Professional and related	1.2	2.0	0.3	1.6	1.9	0.9	1.1	1.1
Service	0.6	1.6	0.3	1.8	1.6	2.0	1.1	2.0
Protective service	–	5.8	–	5.7	7.7	–	–	3.8
Sales and office	0.7	0.9	0.2	1.0	1.1	0.6	0.9	0.9
Sales and related	0.6	1.3	0.3	1.2	1.3	0.8	1.3	1.5
Office and administrative support	0.9	1.2	0.3	1.3	1.5	0.8	1.0	0.9
Natural resources, construction, and maintenance	–	1.8	–	1.5	1.9	1.9	0.7	1.4
Construction, extraction, farming, fishing, and forestry	–	2.7	–	2.4	2.6	3.2	1.2	2.3
Installation, maintenance, and repair	1.5	2.2	–	2.4	2.4	1.7	0.7	2.4
Production, transportation, and material moving	1.4	1.8	0.1	1.3	1.6	1.1	0.5	1.2
Production	–	1.9	–	2.0	2.3	1.5	0.5	2.0
Transportation and material moving	2.3	2.4	0.3	2.0	2.0	1.7	0.7	1.7
Full time	0.7	0.8	0.1	0.6	1.0	0.8	0.4	0.6
Part time	0.6	1.5	0.2	1.5	1.0	1.4	1.2	1.6
Union	2.5	2.5	0.2	0.6	2.3	2.2	0.4	0.6
Nonunion	0.5	0.8	0.1	0.8	1.0	0.7	0.5	0.7
Average wage within the following categories:[1]								
Lowest 25 percent	0.3	1.3	0.2	1.3	1.2	1.3	0.9	1.3
Lowest 10 percent	0.2	2.5	0.2	2.5	1.6	2.5	1.4	2.8
Second 25 percent	0.8	1.3	0.4	1.2	1.7	1.5	0.7	1.1
Third 25 percent	0.9	1.2	0.1	1.0	1.3	0.9	0.7	0.8
Highest 25 percent	1.2	1.4	–	–	1.2	0.8	0.4	0.7
Highest 10 percent	2.0	2.2	–	–	1.4	1.0	0.3	0.9
Establishment characteristics								
Goods-producing industries	1.3	1.9	–	–	1.5	1.2	0.5	1.1
Construction	–	2.1	–	2.0	2.4	2.7	0.9	1.9
Manufacturing	1.5	2.4	–	–	1.4	1.3	0.5	1.1
Service-providing industries	0.6	0.9	0.1	0.8	1.1	0.8	0.5	0.8
Trade, transportation, and utilities	1.2	1.3	0.3	1.0	1.3	1.1	0.7	0.9
Wholesale trade	1.5	1.8	0.4	1.4	2.6	1.9	0.9	1.6
Retail trade	0.8	1.6	0.4	1.4	1.4	0.8	1.3	0.9
Transportation and warehousing	3.7	3.6	–	–	4.0	3.0	0.9	2.1
Utilities	4.8	4.6	–	–	4.4	–	–	–

See footnotes at end of table.

Table 44. Standard errors for medical care benefit combinations: Access, private industry workers, March 2020—continued

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
Information	3.2	2.2	0.5	2.7	3.3	–	–	2.7
Financial activities	1.8	1.4	0.6	1.2	2.2	1.5	0.2	1.4
Finance and insurance	0.8	0.7	0.4	0.6	1.3	1.3	0.2	0.6
Credit intermediation and related activities	1.2	1.1	0.2	0.5	2.1	2.4	0.2	0.6
Insurance carriers and related activities	1.7	0.6	1.0	1.3	1.8	1.1	0.3	1.3
Real estate and rental and leasing	4.8	5.2	2.6	3.9	6.1	–	–	4.9
Professional and business services	2.7	1.1	0.8	2.3	2.7	1.5	0.3	2.3
Professional and technical services	2.6	1.7	0.7	1.9	2.9	2.2	–	–
Administrative and waste services	3.1	2.0	1.5	3.6	2.9	2.4	0.4	3.3
Education and health services	3.1	2.3	1.6	2.0	2.8	2.0	0.6	1.9
Educational services	3.1	1.2	1.3	3.0	3.1	–	–	2.5
Junior colleges, colleges, and universities	2.0	–	–	1.9	2.2	–	–	1.9
Health care and social assistance	3.5	2.6	1.9	2.2	3.1	2.2	0.6	2.2
Leisure and hospitality	1.9	1.7	1.7	2.8	1.8	–	–	2.4
Accommodation and food services	2.0	2.0	2.0	3.1	2.2	–	–	2.7
Other services	4.1	2.5	1.5	4.0	3.0	–	–	3.8
1 to 99 workers	1.1	0.7	0.8	1.2	1.1	1.0	0.2	1.3
1 to 49 workers	1.2	0.9	0.9	1.2	1.2	1.2	0.3	1.3
50 to 99 workers	2.0	1.5	1.1	1.9	2.3	1.9	0.3	2.3
100 workers or more	1.4	0.9	0.3	0.8	1.5	1.0	0.2	0.9
100 to 499 workers	1.6	0.9	0.5	1.2	1.7	1.1	0.2	1.3
500 workers or more	2.1	1.7	0.4	1.0	2.0	1.8	0.3	1.1
Geographic areas								
Northeast	1.9	1.8	0.8	1.3	2.2	1.4	0.4	1.2
New England	3.1	1.3	1.7	2.8	3.0	–	–	2.8
Middle Atlantic	2.2	2.3	1.0	1.5	3.0	2.0	0.4	1.5
South	1.6	1.0	0.9	1.3	1.7	1.1	0.2	1.4
South Atlantic	1.8	0.8	1.3	2.0	2.4	1.5	0.2	1.9
East South Central	1.9	3.2	1.2	2.8	2.4	1.5	0.8	3.7
West South Central	3.7	2.5	1.5	1.9	3.1	2.2	0.2	2.4
Midwest	1.9	1.2	0.8	1.3	2.1	1.7	0.4	1.5
East North Central	2.5	1.5	1.1	1.4	2.4	2.1	0.5	1.7
West North Central	2.9	2.0	1.0	2.9	4.0	3.4	0.3	3.3
West	1.5	1.0	0.9	0.8	1.5	1.2	0.2	1.1
Mountain	2.5	1.8	2.0	1.4	2.0	1.0	0.5	2.0
Pacific	1.8	1.2	0.9	0.9	2.1	1.6	0.3	1.3

See footnotes at end of table.

Table 44. Standard errors for medical care benefit combinations: Access, private industry workers, March 2020—continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
Information	2.8	3.7	–	2.7	3.1	2.2	0.5	2.7
Financial activities	1.6	1.9	–	–	1.8	1.4	0.6	1.2
Finance and insurance	1.9	1.7	–	–	1.0	0.8	0.4	0.6
Credit intermediation and related activities	2.6	2.4	–	–	1.3	1.3	0.2	0.5
Insurance carriers and related activities	3.0	2.9	–	1.4	1.8	0.7	1.0	1.3
Real estate and rental and leasing	2.2	5.2	–	5.0	4.6	5.0	2.6	3.9
Professional and business services	–	2.9	–	2.4	2.7	1.1	0.7	2.3
Professional and technical services	2.5	3.5	–	2.1	2.6	1.7	0.7	1.9
Administrative and waste services	–	3.2	–	3.2	3.0	1.8	1.4	3.6
Education and health services	–	2.0	–	1.9	3.5	2.9	1.5	2.0
Educational services	–	2.0	–	2.7	2.2	1.7	1.3	2.9
Junior colleges, colleges, and universities	1.4	1.8	–	–	1.8	–	–	1.9
Health care and social assistance	–	2.2	–	2.2	4.0	3.3	1.8	2.3
Leisure and hospitality	–	2.3	–	2.4	1.8	1.9	1.7	2.8
Accommodation and food services	–	2.6	–	2.7	2.0	2.1	2.0	3.1
Other services	2.1	4.4	–	3.8	4.1	2.6	1.5	4.0
1 to 99 workers	0.5	1.3	0.2	1.3	1.1	0.8	0.8	1.2
1 to 49 workers	–	1.4	–	1.3	1.2	0.9	0.9	1.2
50 to 99 workers	–	2.3	–	2.2	2.0	1.4	1.1	1.9
100 workers or more	1.1	1.1	0.2	0.8	1.6	1.2	0.3	0.8
100 to 499 workers	1.0	1.5	0.2	1.3	1.6	1.0	0.5	1.2
500 workers or more	1.7	1.8	0.3	1.0	2.4	2.0	0.4	1.0
Geographic areas								
Northeast	1.1	1.5	0.2	1.4	2.5	2.4	0.8	1.3
New England	2.7	2.8	0.4	2.6	2.8	1.1	1.7	2.6
Middle Atlantic	1.3	1.9	0.3	1.7	3.2	3.2	1.0	1.5
South	0.9	1.4	0.1	1.3	1.6	1.0	0.9	1.3
South Atlantic	1.3	1.8	0.1	1.8	1.9	0.9	1.3	2.0
East South Central	–	4.5	–	3.8	2.0	3.4	1.2	2.8
West South Central	1.5	2.7	0.1	2.3	3.8	2.6	1.5	1.9
Midwest	1.1	1.5	0.3	1.5	2.1	1.4	0.8	1.3
East North Central	1.3	1.3	0.4	1.7	2.7	1.9	1.1	1.4
West North Central	–	4.1	–	3.1	2.9	1.5	0.9	2.9
West	–	1.8	–	1.0	1.7	1.2	0.8	0.9
Mountain	–	3.8	–	1.2	3.3	2.4	1.4	2.1
Pacific	1.5	1.9	0.2	1.4	2.0	1.5	0.9	0.9

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 45. Paid leave combinations: Access, private industry workers, March 2020

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
All workers	44	43	70	74	78	85	85
Worker characteristics							
Management, professional, and related	62	63	88	88	93	95	94
Management, business, and financial	67	67	95	96	96	98	98
Professional and related	59	61	84	84	92	93	92
Service	24	23	49	48	61	69	67
Protective service	25	23	62	66	79	90	79
Sales and office	48	47	72	77	79	86	88
Sales and related	40	38	59	64	69	77	82
Office and administrative support	54	53	82	86	86	91	92
Natural resources, construction, and maintenance	33	31	63	74	72	85	86
Construction, extraction, farming, fishing, and forestry	23	21	49	61	62	78	79
Installation, maintenance, and repair	45	42	78	89	83	93	93
Production, transportation, and material moving	39	36	68	83	76	90	90
Production	40	36	69	88	76	93	94
Transportation and material moving	39	37	68	78	76	87	86
Full time	52	51	83	88	88	94	94
Part time	17	17	31	34	49	57	57
Union	56	54	85	89	91	94	93
Nonunion	43	42	69	73	77	84	84
Average wage within the following categories:[2]							
Lowest 25 percent	22	21	41	46	53	64	66
Lowest 10 percent	11	11	26	30	33	47	54
Second 25 percent	45	44	74	78	82	89	88
Third 25 percent	52	51	83	89	89	95	95
Highest 25 percent	62	62	89	91	94	96	95
Highest 10 percent	64	64	92	93	96	97	96
Establishment characteristics							
Goods-producing industries	39	36	71	86	78	92	93
Construction	26	24	56	67	66	83	83
Manufacturing	47	44	79	95	85	97	97
Service-providing industries	45	44	70	72	78	83	83
Trade, transportation, and utilities	47	44	70	76	78	85	88
Wholesale trade	51	49	86	92	90	95	95
Retail trade	41	38	60	66	70	79	84
Transportation and warehousing	53	51	79	86	85	93	93
Utilities	74	72	96	99	98	99	99

See footnotes at end of table.

Table 45. Paid leave combinations: Access, private industry workers, March 2020—continued

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
Information	76	76	90	88	93	94	95
Financial activities	64	63	91	93	94	96	96
Finance and insurance	70	70	96	96	98	98	98
Credit intermediation and related activities	65	65	97	98	98	99	99
Insurance carriers and related activities	76	76	96	96	97	98	98
Real estate and rental and leasing	49	45	77	82	83	90	89
Professional and business services	48	48	74	81	81	87	87
Professional and technical services	66	65	91	93	95	95	94
Administrative and waste services	21	21	51	63	61	74	76
Education and health services	53	56	79	78	85	88	89
Educational services	34	48	54	52	83	84	75
Junior colleges, colleges, and universities	45	51	73	73	90	91	90
Health care and social assistance	56	57	83	82	85	89	91
Leisure and hospitality	10	10	36	31	54	60	54
Accommodation and food services	9	9	34	30	52	59	53
Other services	30	29	61	62	71	79	76
1 to 99 workers	34	33	61	65	70	79	79
1 to 49 workers	31	31	58	63	68	77	77
50 to 99 workers	43	42	68	72	77	85	86
100 workers or more	55	54	81	85	87	92	91
100 to 499 workers	51	49	77	81	85	91	90
500 workers or more	61	60	86	89	90	93	93
Geographic areas							
Northeast	50	50	72	73	83	87	86
New England	49	49	71	73	84	88	85
Middle Atlantic	51	50	72	73	83	87	86
South	42	40	66	73	71	80	83
South Atlantic	40	39	66	73	71	80	83
East South Central	43	41	62	76	68	82	85
West South Central	44	43	67	73	72	80	83
Midwest	46	45	68	74	74	83	84
East North Central	47	45	68	74	74	82	83
West North Central	45	45	68	74	74	84	86
West	39	39	77	76	88	92	87
Mountain	48	48	73	76	76	82	87
Pacific	35	35	79	76	93	96	87

[1] Includes workers with access to one or more of these leave benefits.
[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Standard errors for paid leave combinations: Access, private industry workers, March 2020

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
All workers	0.8	0.8	0.9	0.9	0.9	0.7	0.7
Worker characteristics							
Management, professional, and related	1.3	1.3	0.8	0.9	0.6	0.6	0.5
Management, business, and financial	1.5	1.5	0.7	0.9	0.7	0.7	0.6
Professional and related	1.9	1.8	1.2	1.3	0.9	0.8	0.7
Service	1.6	1.6	1.9	2.0	2.0	1.8	2.0
Protective service	4.6	4.8	7.2	6.5	5.2	3.6	6.0
Sales and office	1.2	1.1	1.1	1.1	1.0	1.0	1.0
Sales and related	1.4	1.3	1.4	1.5	1.2	1.4	1.4
Office and administrative support	1.7	1.7	1.3	1.2	1.3	1.2	1.0
Natural resources, construction, and maintenance	1.8	1.8	1.8	2.1	1.9	1.7	1.5
Construction, extraction, farming, fishing, and forestry	2.4	2.5	3.3	3.6	3.3	2.8	2.8
Installation, maintenance, and repair	2.4	2.4	1.6	0.9	1.6	0.9	0.7
Production, transportation, and material moving	1.4	1.5	1.5	1.0	1.3	1.0	1.0
Production	2.0	2.0	1.8	1.4	1.6	1.2	1.1
Transportation and material moving	1.9	1.9	2.1	1.3	2.0	1.6	1.5
Full time	0.8	0.8	0.7	0.7	0.6	0.5	0.5
Part time	1.2	1.2	1.4	1.3	1.7	1.6	1.8
Union	2.1	2.2	1.7	1.7	1.2	1.0	1.1
Nonunion	0.9	0.9	1.0	0.9	0.9	0.8	0.7
Average wage within the following categories:[2]							
Lowest 25 percent	1.1	1.2	1.5	1.6	1.6	1.5	1.6
Lowest 10 percent	1.4	1.4	1.8	2.4	2.1	2.6	3.1
Second 25 percent	1.2	1.2	1.4	1.3	1.2	1.1	1.1
Third 25 percent	1.4	1.3	0.9	0.9	0.7	0.5	0.5
Highest 25 percent	1.3	1.2	0.9	0.8	0.7	0.5	0.5
Highest 10 percent	2.3	2.3	1.0	1.2	0.7	0.5	0.6
Establishment characteristics							
Goods-producing industries	1.5	1.5	1.3	1.3	1.4	1.1	0.9
Construction	1.8	1.9	2.4	3.4	2.2	2.9	2.4
Manufacturing	1.9	1.9	1.6	0.8	1.4	0.6	0.7
Service-providing industries	0.9	0.9	1.1	1.0	1.0	0.8	0.8
Trade, transportation, and utilities	0.9	0.9	1.0	0.8	1.0	0.8	0.8
Wholesale trade	2.2	2.2	1.4	1.5	1.2	1.3	1.3
Retail trade	1.2	1.0	1.1	1.0	1.2	0.9	1.0
Transportation and warehousing	3.5	3.4	2.5	1.7	2.8	1.5	1.6
Utilities	4.5	5.0	2.8	0.9	1.1	0.8	0.9

See footnotes at end of table.

Table 45. Standard errors for paid leave combinations: Access, private industry workers, March 2020—continued

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
Information	2.7	2.8	2.6	2.8	2.2	2.1	1.9
Financial activities	2.0	2.1	1.0	1.5	0.9	0.8	1.0
Finance and insurance	2.1	2.1	0.5	0.6	0.4	0.4	0.4
Credit intermediation and related activities	2.4	2.3	0.5	0.6	0.4	0.2	0.4
Insurance carriers and related activities	2.9	2.9	0.8	1.0	0.6	0.7	0.7
Real estate and rental and leasing	4.7	4.6	3.4	4.4	3.1	2.5	3.3
Professional and business services	2.4	2.2	2.3	2.2	2.0	1.7	1.7
Professional and technical services	2.8	2.8	2.1	2.0	1.7	1.7	2.0
Administrative and waste services	2.5	2.2	3.9	4.0	3.3	3.2	3.3
Education and health services	2.7	2.7	2.7	2.5	2.9	2.3	1.9
Educational services	2.3	2.9	2.8	2.7	3.0	3.1	2.6
Junior colleges, colleges, and universities	2.1	2.6	2.3	2.4	2.2	2.3	1.6
Health care and social assistance	3.1	3.1	3.1	2.9	3.3	2.6	2.2
Leisure and hospitality	1.8	1.9	2.4	2.4	2.5	2.3	2.5
Accommodation and food services	1.8	1.9	2.8	3.1	3.0	2.7	3.0
Other services	3.0	3.0	3.5	4.2	2.6	3.1	4.1
1 to 99 workers	1.0	0.9	1.1	1.0	1.1	1.1	1.1
1 to 49 workers	1.1	1.1	1.2	1.2	1.3	1.3	1.3
50 to 99 workers	1.9	1.9	2.1	1.8	1.9	1.4	1.5
100 workers or more	1.2	1.3	1.3	1.2	1.1	1.0	0.9
100 to 499 workers	1.6	1.6	1.4	1.4	1.3	1.2	1.0
500 workers or more	1.8	1.9	2.0	1.6	1.9	1.6	1.6
Geographic areas							
Northeast	1.7	1.6	1.5	1.2	1.6	1.3	1.2
New England	3.5	3.2	2.8	2.7	2.8	2.6	2.5
Middle Atlantic	1.9	1.9	1.7	1.4	1.9	1.5	1.4
South	1.5	1.6	2.0	2.0	1.8	1.6	1.6
South Atlantic	2.1	2.2	2.5	2.6	2.1	2.1	2.0
East South Central	2.8	2.5	2.6	1.8	2.2	1.5	2.0
West South Central	3.2	3.3	4.6	4.6	4.7	3.5	3.7
Midwest	1.5	1.5	1.5	1.4	1.1	0.9	0.8
East North Central	2.1	2.0	2.0	1.6	1.4	1.2	1.1
West North Central	1.9	2.0	1.9	2.7	1.6	1.1	1.3
West	1.6	1.6	1.4	1.5	1.1	0.8	1.3
Mountain	3.0	2.9	3.2	2.4	3.0	2.5	1.4
Pacific	2.0	2.0	1.5	1.9	0.9	0.4	1.7

[1] Includes workers with access to one or more of these leave benefits.
[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 2. Retirement benefits: Access, participation, and take-up rates,[1] state and local government workers, March 2020

(All workers = 100 percent)

Characteristics	All retirement benefits[2]			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	91	83	90	86	76	88	37	18	48
Worker characteristics									
Management, professional, and related	94	84	90	89	77	87	39	18	45
Professional and related	93	83	89	88	77	87	38	17	44
Teachers	94	85	90	92	80	87	37	14	39
Primary, secondary, and special education school teachers	99	91	91	99	89	90	31	9	29
Service	85	78	92	79	72	91	32	17	54
Protective service	92	87	95	90	83	93	35	21	59
Sales and office	91	83	91	86	76	89	37	19	51
Office and administrative support	92	83	91	86	77	89	37	19	50
Natural resources, construction, and maintenance	97	92	94	89	83	93	42	25	59
Production, transportation, and material moving	90	83	91	87	79	90	27	13	48
Full time	99	90	91	94	83	88	41	20	48
Part time	45	39	87	40	35	89	15	7	42
Union	97	89	91	95	84	89	35	15	42
Nonunion	86	78	90	79	69	88	39	21	53
Average wage within the following categories:[3]									
Lowest 25 percent	78	69	89	71	64	89	30	14	45
Lowest 10 percent	70	61	87	62	54	88	26	11	43
Second 25 percent	94	85	91	88	78	88	39	21	53
Third 25 percent	98	89	91	94	82	88	39	20	50
Highest 25 percent	97	88	91	93	82	88	41	18	45
Highest 10 percent	96	87	90	91	78	86	45	20	45
Establishment characteristics									
Service-providing industries	91	83	90	86	76	88	37	18	48
Education and health services	93	83	89	88	76	87	38	16	42
Educational services	93	83	89	90	79	88	35	13	38
Elementary and secondary schools	93	84	91	92	83	90	28	8	30
Junior colleges, colleges, and universities	92	79	86	82	64	79	59	29	49
Health care and social assistance	93	80	85	73	60	82	55	31	57
Hospitals	93	78	84	68	53	78	59	37	63
Public administration	91	85	94	87	79	91	37	21	57
1 to 99 workers	88	83	95	84	79	94	29	11	39
1 to 49 workers	85	80	94	80	74	93	27	11	42
50 to 99 workers	91	87	95	88	84	96	31	12	37
100 workers or more	92	83	89	87	75	87	40	20	50
100 to 499 workers	91	84	92	88	79	90	30	15	50
500 workers or more	93	82	88	86	73	85	44	22	50

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,[1] state and local government workers, March 2020—continued

(All workers = 100 percent)

Characteristics	All retirement benefits[2]			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	96	86	90	90	76	85	49	24	48
Local government	90	82	91	85	76	90	33	16	48
Geographic areas									
Northeast	91	84	92	87	80	92	31	10	33
New England	86	76	88	78	68	87	16	–	–
Middle Atlantic	93	87	94	90	83	93	36	10	27
South	94	84	89	88	78	88	42	19	44
South Atlantic	91	80	88	87	74	85	58	23	40
East South Central	94	86	91	89	81	91	41	21	53
West South Central	97	88	90	90	83	91	21	10	50
Midwest	90	79	88	83	70	84	41	20	50
East North Central	89	78	89	82	68	83	48	22	46
West North Central	92	81	87	86	73	85	28	18	62
West	90	84	93	84	76	90	30	21	69
Mountain	87	83	95	78	71	91	33	25	77
Pacific	91	84	92	87	79	90	28	18	65

[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 defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 2. Standard errors for retirement benefits: Access, participation, and take-up rates,[1] state and local government workers, March 2020

Characteristics	All retirement benefits[2]			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.6	0.7	0.4	0.6	0.8	0.5	0.9	0.7	1.3
Worker characteristics									
Management, professional, and related	0.5	0.7	0.6	0.8	1.0	0.7	1.1	0.8	1.5
Professional and related	0.5	0.8	0.6	0.8	1.1	0.7	1.1	0.9	1.6
Teachers	0.5	1.0	0.8	0.7	1.3	0.9	1.4	1.0	1.7
Primary, secondary, and special education school teachers	0.3	0.8	0.8	0.3	0.8	0.8	1.2	0.9	2.3
Service	1.8	1.7	0.7	1.4	1.5	1.0	1.7	1.3	3.2
Protective service	1.6	1.6	0.7	1.4	1.7	1.4	2.0	2.2	4.9
Sales and office	1.1	1.3	0.8	1.3	1.5	1.2	2.0	1.4	2.4
Office and administrative support	1.2	1.3	0.8	1.3	1.5	1.2	2.0	1.4	2.4
Natural resources, construction, and maintenance	1.2	1.4	0.9	2.2	2.2	1.2	3.4	3.3	6.3
Production, transportation, and material moving	2.8	2.7	1.1	2.8	2.7	1.3	3.2	2.5	5.8
Full time	0.2	0.5	0.4	0.5	0.7	0.6	0.9	0.8	1.4
Part time	2.4	2.1	1.5	2.2	2.0	1.4	2.0	1.0	5.9
Union	0.3	0.6	0.5	0.5	0.8	0.6	1.1	0.8	1.6
Nonunion	0.9	1.0	0.6	1.1	1.2	0.8	1.3	1.0	1.7
Average wage within the following categories:[3]									
Lowest 25 percent	1.7	1.7	0.8	1.6	1.5	0.7	1.8	1.0	2.3
Lowest 10 percent	2.8	2.5	1.2	2.2	2.1	1.1	2.8	1.3	2.9
Second 25 percent	0.8	1.0	0.6	1.3	1.5	1.1	1.7	1.4	2.5
Third 25 percent	0.4	0.8	0.6	0.7	1.1	0.8	1.1	1.0	1.7
Highest 25 percent	0.7	0.8	0.6	0.9	1.0	0.8	1.6	1.1	2.1
Highest 10 percent	1.1	1.5	1.0	1.3	1.7	1.5	2.2	1.7	2.8
Establishment characteristics									
Service-providing industries	0.6	0.7	0.4	0.6	0.8	0.6	0.9	0.7	1.3
Education and health services	0.4	0.8	0.7	0.8	1.1	0.8	1.2	0.8	1.5
Educational services	0.4	0.8	0.7	0.6	0.9	0.7	1.1	0.7	1.5
Elementary and secondary schools	0.5	0.8	0.7	0.5	0.8	0.7	0.9	0.5	1.7
Junior colleges, colleges, and universities	1.5	2.1	1.3	2.0	2.3	1.4	2.9	1.7	2.1
Health care and social assistance	1.6	2.9	2.2	4.2	4.7	3.5	4.3	3.4	3.5
Hospitals	1.6	2.9	1.9	5.1	4.9	4.1	6.3	4.3	4.0
Public administration	0.8	0.9	0.4	1.1	1.2	0.9	1.2	1.2	2.8
1 to 99 workers	1.2	1.4	0.8	1.3	1.5	0.9	1.8	1.3	3.6
1 to 49 workers	2.1	2.3	1.2	2.4	2.5	1.6	3.0	2.4	6.5
50 to 99 workers	1.2	1.5	0.9	1.7	1.8	0.9	2.1	1.3	3.5
100 workers or more	0.5	0.7	0.5	0.6	0.8	0.7	1.0	0.8	1.3
100 to 499 workers	0.9	1.1	0.8	1.2	1.5	1.2	2.3	1.4	3.0
500 workers or more	0.8	0.9	0.6	0.9	1.1	0.7	1.3	0.9	1.5

See footnotes at end of table.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,[1] state and local government workers, March 2020—continued

Characteristics	All retirement benefits[2]			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	0.8	1.1	0.7	1.3	1.5	0.9	2.0	1.3	1.9
Local government	0.7	0.7	0.5	0.8	0.9	0.6	1.1	0.8	1.7
Geographic areas									
Northeast	1.1	1.3	1.0	1.0	1.3	1.0	1.9	1.3	3.2
New England	2.5	2.5	2.4	2.0	2.7	2.2	4.6	–	–
Middle Atlantic	1.1	1.5	1.1	1.1	1.4	1.1	1.9	0.9	2.3
South	0.7	1.1	0.8	1.2	1.5	1.0	1.3	1.0	1.6
South Atlantic	1.1	2.0	1.4	1.1	2.3	1.9	1.7	1.5	1.8
East South Central	0.6	1.2	1.0	1.8	1.6	1.5	4.3	2.3	5.8
West South Central	1.1	1.7	0.9	3.0	2.8	0.5	2.6	1.7	3.7
Midwest	1.8	1.8	1.1	1.2	1.7	1.5	2.5	1.9	2.8
East North Central	2.7	2.3	0.7	1.1	1.8	1.7	3.4	2.7	3.5
West North Central	1.3	2.8	2.7	2.9	3.5	3.0	3.6	2.2	4.2
West	1.0	0.9	0.6	1.4	1.3	0.7	2.0	1.7	3.6
Mountain	1.6	1.5	0.6	2.2	1.6	1.8	4.5	3.7	4.8
Pacific	1.2	1.0	0.9	1.8	1.8	0.6	2.0	1.8	4.9

[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 defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 3. Retirement benefit combinations: Access, state and local government workers, March 2020

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	32	54	5
Worker characteristics			
Management, professional, and related	34	54	5
Professional and related	33	55	5
Teachers	34	57	3
Primary, secondary, and special education school teachers	31	68	–
Service	26	53	6
Protective service	32	57	2
Sales and office	32	54	6
Office and administrative support	32	54	5
Natural resources, construction, and maintenance	34	56	8
Production, transportation, and material moving	24	63	3
Full time	35	58	5
Part time	10	30	5
Union	32	63	3
Nonunion	31	47	8
Average wage within the following categories:[1]			
Lowest 25 percent	24	48	7
Lowest 10 percent	18	43	8
Second 25 percent	33	55	6
Third 25 percent	35	59	4
Highest 25 percent	37	56	4
Highest 10 percent	40	51	5
Establishment characteristics			
Service-providing industries	32	54	5
Education and health services	33	55	5
Educational services	32	57	3
Elementary and secondary schools	27	65	1
Junior colleges, colleges, and universities	49	33	10
Health care and social assistance	35	38	20
Hospitals	34	34	25
Public administration	33	54	4
1 to 99 workers	24	59	5
1 to 49 workers	21	59	5
50 to 99 workers	28	60	4
100 workers or more	34	53	6
100 to 499 workers	27	61	3
500 workers or more	37	49	7

See footnotes at end of table.

Table 3. Retirement benefit combinations: Access, state and local government workers, March 2020—continued

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
State government	44	46	6
Local government	28	57	5
Geographic areas			
Northeast	27	60	4
New England	–	70	8
Middle Atlantic	33	57	3
South	37	51	5
South Atlantic	54	33	4
East South Central	35	53	5
West South Central	14	76	6
Midwest	34	49	7
East North Central	41	41	6
West North Central	22	64	7
West	24	60	6
Mountain	24	54	9
Pacific	24	63	4

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 3. Standard errors for retirement benefit combinations: Access, state and local government workers, March 2020

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	0.8	0.9	0.5
Worker characteristics			
Management, professional, and related	1.1	1.2	0.6
Professional and related	1.1	1.3	0.6
Teachers	1.3	1.6	0.4
Primary, secondary, and special education school teachers	1.3	1.1	–
Service	1.4	1.3	1.1
Protective service	2.1	1.8	0.9
Sales and office	1.8	1.7	0.9
Office and administrative support	1.8	1.7	0.9
Natural resources, construction, and maintenance	4.1	3.3	2.1
Production, transportation, and material moving	2.8	3.7	1.0
Full time	0.8	0.9	0.5
Part time	1.6	1.9	1.0
Union	1.0	1.0	0.4
Nonunion	1.0	1.1	0.8
Average wage within the following categories:[1]			
Lowest 25 percent	1.3	1.3	0.9
Lowest 10 percent	2.0	1.5	1.4
Second 25 percent	1.5	1.8	0.9
Third 25 percent	1.1	1.3	0.5
Highest 25 percent	1.5	1.7	0.6
Highest 10 percent	2.2	2.2	0.7
Establishment characteristics			
Service-providing industries	0.8	0.9	0.5
Education and health services	1.1	1.2	0.6
Educational services	1.2	1.1	0.4
Elementary and secondary schools	1.0	0.8	0.2
Junior colleges, colleges, and universities	2.8	2.9	1.5
Health care and social assistance	2.9	4.9	3.2
Hospitals	3.9	6.5	4.6
Public administration	1.2	1.2	0.9
1 to 99 workers	1.8	1.7	1.0
1 to 49 workers	2.6	3.2	1.4
50 to 99 workers	2.3	2.4	1.2
100 workers or more	0.9	1.0	0.5
100 to 499 workers	2.0	2.5	0.7
500 workers or more	1.2	1.3	0.7

See footnotes at end of table.

Table 3. Standard errors for retirement benefit combinations: Access, state and local government workers, March 2020—continued

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
State government	2.1	2.1	1.0
Local government	0.9	0.9	0.6
Geographic areas			
Northeast	1.6	1.4	0.7
New England	–	3.3	2.5
Middle Atlantic	1.4	1.5	0.7
South	1.0	1.6	0.9
South Atlantic	1.7	2.3	0.8
East South Central	2.9	4.0	1.7
West South Central	1.6	3.2	2.0
Midwest	1.4	1.6	1.4
East North Central	1.6	1.4	1.9
West North Central	2.9	4.0	1.7
West	2.2	2.0	1.0
Mountain	5.7	4.1	1.6
Pacific	1.8	2.3	1.2

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 4. Defined benefit retirement plans: Employee contribution requirement and method of contribution, state and local government workers, March 2020

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

Characteristics	Employee contribution required	Fixed percent of annual earnings[1]			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers	91	79	7.2	7.2	9
Worker characteristics					
Management, professional, and related	91	80	7.4	7.3	9
Professional and related	92	80	7.5	7.5	8
Teachers	92	84	7.8	7.5	8
Primary, secondary, and special education school teachers	91	84	7.8	7.5	9
Service	92	78	7.2	7.0	8
Protective service	92	75	7.4	7.2	8
Sales and office	87	75	6.7	7.0	13
Office and administrative support	87	76	6.7	7.0	13
Natural resources, construction, and maintenance	88	77	6.8	7.0	12
Production, transportation, and material moving	88	77	6.3	6.3	12
Full time	91	79	7.2	7.2	9
Part time	89	78	7.3	7.0	11
Union	91	71	7.4	7.2	9
Nonunion	90	87	7.0	7.0	10
Average wage within the following categories:[2]					
Lowest 25 percent	91	85	6.7	7.0	9
Lowest 10 percent	94	90	6.9	7.2	6
Second 25 percent	90	78	7.0	7.0	10
Third 25 percent	91	79	7.0	7.0	9
Highest 25 percent	91	74	8.1	7.7	9
Highest 10 percent	93	71	8.3	8.0	7
Establishment characteristics					
Service-providing industries	90	79	7.2	7.2	10
Education and health services	92	82	7.4	7.3	8
Educational services	92	83	7.5	7.3	8
Elementary and secondary schools	92	83	7.5	7.2	8
Junior colleges, colleges, and universities	93	84	7.5	7.5	7
Health care and social assistance	–	75	7.0	7.0	–
Hospitals	–	71	6.9	7.0	–
Public administration	90	73	6.8	6.6	10
1 to 99 workers	90	80	7.6	7.3	10
1 to 49 workers	89	75	7.4	7.0	11
50 to 99 workers	91	84	7.7	7.5	9
100 workers or more	91	78	7.1	7.2	9
100 to 499 workers	88	79	7.1	7.0	12
500 workers or more	92	78	7.1	7.2	8

See footnotes at end of table.

Table 4. Defined benefit retirement plans: Employee contribution requirement and method of contribution, state and local government workers, March 2020—continued

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

Characteristics	Employee contribution required	Fixed percent of annual earnings[1]			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
State government	91	76	6.9	7.0	9
Local government	90	80	7.3	7.2	10
Geographic areas					
Northeast	97	55	6.8	7.3	3
New England	–	59	7.2	7.3	–
Middle Atlantic	96	54	6.7	7.5	4
South	94	94	6.4	7.0	6
South Atlantic	98	97	5.3	6.0	2
East South Central	81	81	7.1	7.2	19
West South Central	95	95	7.6	7.7	5
Midwest	87	80	7.8	6.8	13
East North Central	82	72	8.2	8.2	18
West North Central	95	93	7.3	6.3	5
West	82	73	8.7	8.0	18
Mountain	84	84	9.2	8.8	16
Pacific	81	68	8.4	8.0	19

[1] The employee contributes a fixed percentage of his or her earnings to the retirement plan.
[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 2020.

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 4. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, state and local government workers, March 2020

Characteristics	Employee contribution required	Fixed percent of annual earnings[1]			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers	0.7	0.8	([2])	0.1	0.7
Worker characteristics					
Management, professional, and related	0.7	1.0	0.1	0.2	0.7
Professional and related	0.8	1.1	0.1	0.1	0.8
Teachers	0.9	1.0	0.1	0.0	0.9
Primary, secondary, and special education school teachers	1.0	1.1	0.1	0.0	1.0
Service	1.1	1.6	0.1	0.1	1.1
Protective service	1.7	2.7	0.2	0.5	1.7
Sales and office	1.3	1.8	0.1	0.2	1.3
Office and administrative support	1.4	1.8	0.1	0.2	1.4
Natural resources, construction, and maintenance	3.4	3.8	0.2	0.3	3.4
Production, transportation, and material moving	3.2	3.2	0.2	0.5	3.2
Full time	0.7	0.9	0.1	0.1	0.7
Part time	2.4	2.9	0.2	0.1	2.4
Union	0.9	1.3	0.1	0.1	0.9
Nonunion	1.1	1.1	0.1	0.2	1.1
Average wage within the following categories:[3]					
Lowest 25 percent	1.0	1.2	0.1	0.1	1.0
Lowest 10 percent	1.5	2.4	0.2	0.2	1.5
Second 25 percent	1.3	1.5	0.1	0.0	1.3
Third 25 percent	1.0	1.5	0.1	([2])	1.0
Highest 25 percent	1.0	1.4	0.1	0.2	1.0
Highest 10 percent	1.1	1.8	0.1	0.0	1.1
Establishment characteristics					
Service-providing industries	0.7	0.8	([2])	0.1	0.7
Education and health services	0.9	1.0	0.1	0.2	0.9
Educational services	0.8	0.9	([2])	0.2	0.8
Elementary and secondary schools	1.0	1.2	([2])	0.2	1.0
Junior colleges, colleges, and universities	0.9	2.0	0.1	0.0	0.9
Health care and social assistance	–	5.2	0.4	0.3	–
Hospitals	–	7.8	0.3	0.6	–
Public administration	1.4	1.8	0.1	0.2	1.4
1 to 99 workers	1.4	2.1	0.1	0.3	1.4
1 to 49 workers	1.7	2.4	0.2	0.2	1.7
50 to 99 workers	2.3	3.1	0.2	0.2	2.3
100 workers or more	0.8	1.0	([2])	0.1	0.8
100 to 499 workers	1.2	2.0	0.1	0.1	1.2
500 workers or more	1.0	1.4	0.1	0.1	1.0

See footnotes at end of table.

Table 4. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, state and local government workers, March 2020—continued

Characteristics	Employee contribution required	Fixed percent of annual earnings[1]			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
State government	0.9	1.5	0.1	0.1	0.9
Local government	0.9	1.0	([2])	([2])	0.9
Geographic areas					
Northeast	0.7	2.3	0.1	0.2	0.7
New England	–	5.3	0.5	0.3	–
Middle Atlantic	0.9	2.5	0.1	0.2	0.9
South	0.9	0.9	0.1	0.1	0.9
South Atlantic	0.6	0.7	0.1	0.0	0.6
East South Central	4.2	4.0	0.1	0.3	4.2
West South Central	1.1	1.1	0.1	0.0	1.1
Midwest	1.9	2.3	0.1	0.1	1.9
East North Central	3.0	3.5	0.1	0.4	3.0
West North Central	1.0	1.3	0.2	0.1	1.0
West	1.9	1.9	0.1	0.2	1.9
Mountain	2.5	2.5	0.3	0.0	2.5
Pacific	2.4	2.5	0.1	0.1	2.4

[1] The employee contributes a fixed percentage of his or her earnings to the retirement plan.
[2] Less than 0.05.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 frozen plans, state and local government workers, March 2020

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

Characteristics	Open plans[1]	Soft frozen[2]		Hard frozen[3]
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	45	55	([4])	([4])
Worker characteristics				
Management, professional, and related	43	56	([4])	([4])
Professional and related	44	56	([4])	([4])
Teachers	46	54	([4])	([4])
Primary, secondary, and special education school teachers	46	53	–	–
Service	47	53	–	–
Protective service	49	50	–	–
Sales and office	45	55	–	–
Office and administrative support	44	55	–	–
Natural resources, construction, and maintenance	52	48	–	–
Production, transportation, and material moving	46	54	–	–
Full time	44	55	([4])	([4])
Part time	47	53	–	([4])
Union	40	59	([4])	([4])
Nonunion	49	51	–	–
Average wage within the following categories:[5]				
Lowest 25 percent	48	52	–	–
Lowest 10 percent	46	54	–	–
Second 25 percent	46	54	–	–
Third 25 percent	45	55	–	–
Highest 25 percent	40	59	([4])	([4])
Highest 10 percent	35	64	–	–
Establishment characteristics				
Service-providing industries	45	55	([4])	([4])
Education and health services	44	56	([4])	([4])
Educational services	43	56	([4])	([4])
Elementary and secondary schools	44	56	–	–
Junior colleges, colleges, and universities	42	58	–	–
Health care and social assistance	47	53	–	–
Hospitals	49	51	–	–
Public administration	44	55	–	–
1 to 99 workers	47	53	–	–
1 to 49 workers	45	55	–	–
50 to 99 workers	49	51	–	–
100 workers or more	44	56	([4])	([4])
100 to 499 workers	50	49	–	–
500 workers or more	40	59	([4])	([4])

See footnotes at end of table.

Table 5. Defined benefit retirement plans: Open, soft and hard frozen plans, state and local government workers, March 2020—continued

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

Characteristics	Open plans[1]	Soft frozen[2]		Hard frozen[3]
		All participants still accruing benefits	Some participants still accruing benefits	
State government	40	59	–	–
Local government	46	54	([4])	([4])
Geographic areas				
Northeast	31	68	–	–
New England	36	62	–	–
Middle Atlantic	29	70	–	–
South	48	51	–	–
South Atlantic	58	42	–	–
East South Central	39	61	–	–
West South Central	41	59	–	–
Midwest	54	46	–	–
East North Central	56	44	–	–
West North Central	50	49	–	–
West	42	58	–	–
Mountain	42	58	–	–
Pacific	42	57	–	–

[1] Plans open to new participants.
[2] New employees are not allowed in the plan. Benefit accruals may continue for existing participants.
[3] Participants in these plans stop accruing benefits on the date the plan is frozen. The benefit the employee receives is calculated as of the day the plan was frozen.
[4] Less than 0.5.
[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 2020.

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 5. Standard errors for defined benefit retirement plans: Open, soft and hard frozen plans, state and local government workers, March 2020

Characteristics	Open plans[1]	Soft frozen[2]		Hard frozen[3]
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	1.0	1.0	0.1	([4])
Worker characteristics				
Management, professional, and related	1.3	1.3	0.1	([4])
Professional and related	1.4	1.4	0.2	([4])
Teachers	2.0	2.0	0.1	0.1
Primary, secondary, and special education school teachers	2.3	2.2	–	–
Service	1.2	1.2	–	–
Protective service	1.7	1.7	–	–
Sales and office	1.8	1.8	–	–
Office and administrative support	1.8	1.8	–	–
Natural resources, construction, and maintenance	3.2	3.2	–	–
Production, transportation, and material moving	4.0	4.0	–	–
Full time	1.0	1.0	0.1	([4])
Part time	3.6	3.6	–	([4])
Union	1.3	1.2	0.2	([4])
Nonunion	1.3	1.3	–	–
Average wage within the following categories:[5]				
Lowest 25 percent	1.2	1.3	–	–
Lowest 10 percent	2.2	2.3	–	–
Second 25 percent	1.7	1.7	–	–
Third 25 percent	1.9	1.9	–	–
Highest 25 percent	1.2	1.2	0.2	([4])
Highest 10 percent	1.7	1.7	–	–
Establishment characteristics				
Service-providing industries	1.0	1.0	0.1	([4])
Education and health services	1.3	1.3	0.2	([4])
Educational services	1.4	1.4	0.2	([4])
Elementary and secondary schools	1.7	1.6	–	–
Junior colleges, colleges, and universities	1.5	1.5	–	–
Health care and social assistance	3.2	3.2	–	–
Hospitals	4.2	4.2	–	–
Public administration	1.5	1.5	–	–
1 to 99 workers	1.9	1.9	–	–
1 to 49 workers	3.0	3.0	–	–
50 to 99 workers	2.5	2.5	–	–
100 workers or more	1.1	1.1	0.1	([4])
100 to 499 workers	2.1	2.1	–	–
500 workers or more	1.1	1.1	0.1	([4])

See footnotes at end of table.

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard frozen plans, state and local government workers, March 2020—continued

Characteristics	Open plans[1]	Soft frozen[2]		Hard frozen[3]
		All participants still accruing benefits	Some participants still accruing benefits	
State government	1.4	1.4	–	–
Local government	1.2	1.2	0.1	0.1
Geographic areas				
Northeast	2.1	2.0	–	–
New England	4.7	4.1	–	–
Middle Atlantic	2.3	2.2	–	–
South	1.4	1.4	–	–
South Atlantic	2.2	2.2	–	–
East South Central	2.4	2.4	–	–
West South Central	2.0	2.1	–	–
Midwest	2.8	2.7	–	–
East North Central	2.4	2.4	–	–
West North Central	6.6	6.1	–	–
West	2.0	2.1	–	–
Mountain	5.1	5.5	–	–
Pacific	1.8	1.8	–	–

[1] Plans open to new participants.
[2] New employees are not allowed in the plan. Benefit accruals may continue for existing participants.
[3] Participants in these plans stop accruing benefits on the date the plan is frozen. The benefit the employee receives is calculated as of the day the plan was frozen.
[4] Less than 0.05.
[5] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 6. Defined benefit frozen retirement plans:[1] Selected attributes, state and local government workers, March 2020

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits[2]		
	1 year	2 to 5 years	Greater than 5 years
All workers	–	–	96
Worker characteristics			
Management, professional, and related	–	–	97
Professional and related	–	3	97
Teachers	–	3	97
Primary, secondary, and special education school teachers	–	3	97
Service	–	4	96
Protective service	–	–	98
Sales and office	–	–	95
Office and administrative support	–	–	95
Natural resources, construction, and maintenance	–	–	96
Production, transportation, and material moving	–	4	96
Full time	–	–	96
Part time	–	3	97
Union	–	–	97
Nonunion	–	–	95
Average wage within the following categories:[3]			
Lowest 25 percent	–	–	95
Lowest 10 percent	–	–	93
Second 25 percent	–	–	95
Third 25 percent	–	–	97
Highest 25 percent	–	–	97
Highest 10 percent	–	–	97
Establishment characteristics			
Service-providing industries	–	–	96
Education and health services	–	–	96
Educational services	–	–	96
Elementary and secondary schools	–	–	96
Junior colleges, colleges, and universities	–	–	96
Health care and social assistance	–	5	95
Hospitals	–	4	96
Public administration	–	4	96
1 to 99 workers	–	–	96
1 to 49 workers	–	–	95
50 to 99 workers	–	–	97
100 workers or more	–	4	96
100 to 499 workers	–	5	95
500 workers or more	–	3	97

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:[1] Selected attributes, state and local government workers, March 2020—continued

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits[2]		
	1 year	2 to 5 years	Greater than 5 years
State government	–	3	97
Local government	–	–	96
Geographic areas			
Northeast	–	–	99
New England	–	–	100
Middle Atlantic	–	–	99
South	–	–	96
South Atlantic	–	–	98
East South Central	–	–	97
West South Central	–	5	95
Midwest	–	12	88
East North Central	–	6	94
West North Central	–	21	79
West	–	2	98
Mountain	–	–	98
Pacific	–	2	98

[1] Plans closed to new workers or plans that cease accruals for some or all plan participants.
[2] The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2019 are included in the "1 year" column. Those frozen between 2015 and 2018 are included in the "2 to 5 years" column and plans frozen before 2015 are included in the "Greater than 5 years" column.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Standard errors for defined benefit frozen retirement plans:[1] Selected attributes, state and local government workers, March 2020

Characteristics	Time since plan closed to new workers or stopped accruing benefits[2]		
	1 year	2 to 5 years	Greater than 5 years
All workers	–	–	0.5
Worker characteristics			
Management, professional, and related	–	–	0.4
Professional and related	–	0.4	0.4
Teachers	–	0.4	0.4
Primary, secondary, and special education school teachers	–	0.4	0.4
Service	–	0.9	0.9
Protective service	–	–	1.3
Sales and office	–	–	1.2
Office and administrative support	–	–	1.2
Natural resources, construction, and maintenance	–	–	1.6
Production, transportation, and material moving	–	1.6	1.6
Full time	–	–	0.6
Part time	–	0.8	0.8
Union	–	–	0.7
Nonunion	–	–	0.7
Average wage within the following categories:[3]			
Lowest 25 percent	–	–	1.2
Lowest 10 percent	–	–	1.3
Second 25 percent	–	–	1.1
Third 25 percent	–	–	0.6
Highest 25 percent	–	–	0.3
Highest 10 percent	–	–	0.6
Establishment characteristics			
Service-providing industries	–	–	0.5
Education and health services	–	–	0.6
Educational services	–	–	0.7
Elementary and secondary schools	–	–	0.5
Junior colleges, colleges, and universities	–	–	2.2
Health care and social assistance	–	2.5	2.5
Hospitals	–	1.9	1.9
Public administration	–	1.1	1.1
1 to 99 workers	–	–	1.0
1 to 49 workers	–	–	1.9
50 to 99 workers	–	–	0.8
100 workers or more	–	0.6	0.6
100 to 499 workers	–	1.3	1.3
500 workers or more	–	0.5	0.5

See footnotes at end of table.

Table 6. Standard errors for defined benefit frozen retirement plans:[1] Selected attributes, state and local government workers, March 2020—continued

Characteristics	Time since plan closed to new workers or stopped accruing benefits[2]		
	1 year	2 to 5 years	Greater than 5 years
State government	–	1.0	1.0
Local government	–	–	0.5
Geographic areas			
Northeast	–	–	0.5
New England	–	–	0.0
Middle Atlantic	–	–	0.6
South	–	–	0.8
South Atlantic	–	–	1.7
East South Central	–	–	2.3
West South Central	–	0.7	0.7
Midwest	–	2.1	2.1
East North Central	–	1.7	1.7
West North Central	–	3.4	3.4
West	–	0.5	0.5
Mountain	–	–	1.3
Pacific	–	0.4	0.4

[1] Plans closed to new workers or plans that cease accruals for some or all plan participants.
[2] The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2019 are included in the "1 year" column. Those frozen between 2015 and 2018 are included in the "2 to 5 years" column and plans frozen before 2015 are included in the "Greater than 5 years" column.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 7. Defined benefit frozen retirement plans:[1] Plan alternatives, state and local government workers, March 2020

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

Characteristics	Alternatives to frozen plans	Alternatives to frozen plans[2]			
		Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	100	93	5	1	17
Worker characteristics					
Management, professional, and related	100	94	4	1	17
Professional and related	100	95	4	1	16
Teachers	100	95	4	1	17
Primary, secondary, and special education school teachers	100	95	5	1	19
Service	100	92	6	–	16
Protective service	100	92	7	–	17
Sales and office	100	92	7	–	20
Office and administrative support	100	92	6	–	20
Natural resources, construction, and maintenance	100	89	6	–	13
Production, transportation, and material moving	100	91	4	–	16
Full time	100	93	5	1	18
Part time	100	98	2	1	7
Union	100	95	4	1	18
Nonunion	100	91	7	1	15
Average wage within the following categories:[3]					
Lowest 25 percent	100	92	6	([4])	18
Lowest 10 percent	100	93	6	–	16
Second 25 percent	100	92	6	([4])	18
Third 25 percent	100	93	5	([4])	16
Highest 25 percent	100	95	4	1	16
Highest 10 percent	100	95	3	1	16
Establishment characteristics					
Service-providing industries	100	93	5	1	17
Education and health services	100	95	4	1	17
Educational services	100	96	4	1	17
Elementary and secondary schools	100	96	4	1	18
Junior colleges, colleges, and universities	100	97	3	–	14
Health care and social assistance	100	89	–	–	17
Hospitals	100	92	–	–	–
Public administration	100	91	7	–	19
1 to 99 workers	100	92	6	1	15
1 to 49 workers	100	91	7	1	13
50 to 99 workers	100	93	6	–	17
100 workers or more	100	94	5	–	17
100 to 499 workers	100	95	2	–	19
500 workers or more	100	93	6	–	17

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:[1] Plan alternatives, state and local government workers, March 2020—continued

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

Characteristics	Alternatives to frozen plans	Alternatives to frozen plans[2]			
		Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
State government	100	93	5	–	18
Local government	100	94	5	1	16
Geographic areas					
Northeast	100	97	3	–	19
New England	100	94	–	–	–
Middle Atlantic	100	98	2	–	22
South	100	92	6	–	23
South Atlantic	100	88	9	–	44
East South Central	100	91	–	–	25
West South Central	100	97	–	–	2
Midwest	100	91	5	2	13
East North Central	100	91	3	3	20
West North Central	100	90	9	–	–
West	100	92	6	–	8
Mountain	100	91	10	–	7
Pacific	100	93	5	–	8

[1] Plans closed to new workers or plans that cease accruals for some or all plan participants.
[2] The sum of the individual components may be greater than the total because some employers offer more than one alternative.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.
[4] Less than 0.5.

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

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

Table 7. Standard errors for defined benefit frozen retirement plans:[1] Plan alternatives, state and local government workers, March 2020

Characteristics	Alternatives to frozen plans	Alternatives to frozen plans			
		Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	0.0	0.7	0.7	0.1	0.9
Worker characteristics					
Management, professional, and related	0.0	0.7	0.8	0.1	1.2
Professional and related	0.0	0.8	0.8	0.1	1.3
Teachers	0.0	1.1	1.2	0.1	1.5
Primary, secondary, and special education school teachers	0.0	1.2	1.3	0.2	1.8
Service	0.0	1.5	1.3	–	1.4
Protective service	0.0	2.3	2.1	–	2.1
Sales and office	0.0	1.2	1.2	–	2.1
Office and administrative support	0.0	1.2	1.2	–	2.2
Natural resources, construction, and maintenance	0.0	2.8	1.9	–	2.3
Production, transportation, and material moving	0.0	2.8	1.5	–	3.6
Full time	0.0	0.8	0.7	0.1	0.9
Part time	0.0	0.7	0.8	0.2	1.6
Union	0.0	0.7	0.7	0.1	1.3
Nonunion	0.0	1.2	1.1	0.3	1.0
Average wage within the following categories:[2]					
Lowest 25 percent	0.0	1.4	1.4	0.1	1.7
Lowest 10 percent	0.0	2.4	2.3	–	2.4
Second 25 percent	0.0	1.3	1.1	0.2	1.5
Third 25 percent	0.0	1.0	1.0	0.1	1.1
Highest 25 percent	0.0	0.8	0.8	0.2	1.8
Highest 10 percent	0.0	1.5	1.4	0.3	2.5
Establishment characteristics					
Service-providing industries	0.0	0.7	0.7	0.1	0.9
Education and health services	0.0	0.9	0.9	0.1	1.2
Educational services	0.0	0.9	0.9	0.1	1.2
Elementary and secondary schools	0.0	1.0	1.1	0.2	1.7
Junior colleges, colleges, and universities	0.0	1.4	1.5	–	2.3
Health care and social assistance	0.0	4.8	–	–	4.5
Hospitals	0.0	3.9	–	–	–
Public administration	0.0	1.2	0.9	–	1.6
1 to 99 workers	0.0	1.3	1.2	0.5	2.2
1 to 49 workers	0.0	2.4	2.1	0.6	2.8
50 to 99 workers	0.0	1.9	1.8	–	3.2
100 workers or more	0.0	0.8	0.7	–	1.0
100 to 499 workers	0.0	1.2	0.7	–	3.1
500 workers or more	0.0	1.1	1.0	–	1.1

See footnotes at end of table.

Table 7. Standard errors for defined benefit frozen retirement plans:[1] Plan alternatives, state and local government workers, March 2020—continued

Characteristics	Alternatives to frozen plans	Alternatives to frozen plans			
		Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
State government	0.0	1.3	1.4	–	1.6
Local government	0.0	0.8	0.7	0.2	1.2
Geographic areas					
Northeast	0.0	1.0	1.0	–	2.4
New England	0.0	4.3	–	–	–
Middle Atlantic	0.0	0.6	0.7	–	2.6
South	0.0	1.7	1.6	–	1.5
South Atlantic	0.0	3.4	2.8	–	3.5
East South Central	0.0	4.7	–	–	3.5
West South Central	0.0	1.0	–	–	0.6
Midwest	0.0	1.4	1.0	0.4	2.4
East North Central	0.0	1.9	0.9	0.6	2.8
West North Central	0.0	2.0	2.0	–	–
West	0.0	0.7	1.0	–	0.7
Mountain	0.0	2.3	1.5	–	0.9
Pacific	0.0	0.4	1.1	–	0.9

[1] Plans closed to new workers or plans that cease accruals for some or all plan participants.
[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 8. Defined contribution retirement plans: Selected attributes, state and local government workers, March 2020

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	69	31	88	12
Worker characteristics				
Management, professional, and related	72	28	88	12
Professional and related	72	28	87	13
Teachers	73	27	91	9
Primary, secondary, and special education school teachers	63	37	89	11
Service	58	42	86	14
Protective service	54	46	–	–
Sales and office	70	30	89	11
Office and administrative support	70	30	89	11
Natural resources, construction, and maintenance	71	29	88	12
Production, transportation, and material moving	67	33	–	–
Full time	69	31	88	12
Part time	65	35	–	–
Union	63	37	83	17
Nonunion	73	27	91	9
Average wage within the following categories:[1]				
Lowest 25 percent	65	35	89	11
Lowest 10 percent	65	35	83	17
Second 25 percent	70	30	88	12
Third 25 percent	64	36	85	15
Highest 25 percent	76	24	90	10
Highest 10 percent	78	22	88	12
Establishment characteristics				
Service-providing industries	69	31	88	12
Education and health services	72	28	88	12
Educational services	71	29	90	10
Elementary and secondary schools	64	36	87	13
Junior colleges, colleges, and universities	78	22	92	8
Health care and social assistance	74	26	82	18
Hospitals	76	24	–	–
Public administration	64	36	89	11
1 to 99 workers	64	36	–	–
1 to 49 workers	71	29	–	–
50 to 99 workers	57	43	–	–
100 workers or more	70	30	87	13
100 to 499 workers	52	48	85	15
500 workers or more	76	24	88	12

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, state and local government workers, March 2020—continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government	72	28	86	14
Local government	67	33	89	11
Geographic areas				
Northeast	59	41	72	28
Middle Atlantic	46	54	–	–
South	81	19	90	10
South Atlantic	77	23	93	7
East South Central	91	9	84	16
Midwest	56	44	84	16
East North Central	48	52	80	20
West	68	32	–	–
Mountain	–	–	100	–
Pacific	64	36	–	–

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Standard errors for defined contribution retirement plans: Selected attributes, state and local government workers, March 2020

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	1.7	1.7	1.1	1.1
Worker characteristics				
Management, professional, and related	1.8	1.8	1.2	1.2
Professional and related	2.0	2.0	1.3	1.3
Teachers	2.7	2.7	1.8	1.8
Primary, secondary, and special education school teachers	4.7	4.7	2.8	2.8
Service	2.9	2.9	2.7	2.7
Protective service	3.8	3.8	–	–
Sales and office	3.3	3.3	2.2	2.2
Office and administrative support	3.3	3.3	2.3	2.3
Natural resources, construction, and maintenance	7.3	7.3	2.9	2.9
Production, transportation, and material moving	8.5	8.5	–	–
Full time	1.8	1.8	1.1	1.1
Part time	6.1	6.1	–	–
Union	2.7	2.7	2.0	2.0
Nonunion	2.1	2.1	1.4	1.4
Average wage within the following categories:[1]				
Lowest 25 percent	2.5	2.5	2.3	2.3
Lowest 10 percent	4.1	4.1	3.7	3.7
Second 25 percent	3.1	3.1	1.8	1.8
Third 25 percent	2.3	2.3	1.7	1.7
Highest 25 percent	2.5	2.5	2.2	2.2
Highest 10 percent	3.3	3.3	2.7	2.7
Establishment characteristics				
Service-providing industries	1.8	1.8	1.2	1.2
Education and health services	2.1	2.1	1.6	1.6
Educational services	2.3	2.3	1.5	1.5
Elementary and secondary schools	4.0	4.0	2.3	2.3
Junior colleges, colleges, and universities	3.0	3.0	1.2	1.2
Health care and social assistance	4.9	4.9	4.3	4.3
Hospitals	4.9	4.9	–	–
Public administration	3.1	3.1	1.8	1.8
1 to 99 workers	4.1	4.1	–	–
1 to 49 workers	6.2	6.2	–	–
50 to 99 workers	5.4	5.4	–	–
100 workers or more	1.9	1.9	1.4	1.4
100 to 499 workers	4.4	4.4	3.2	3.2
500 workers or more	2.1	2.1	1.5	1.5

See footnotes at end of table.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, state and local government workers, March 2020—continued

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government	2.6	2.6	1.6	1.6
Local government	2.5	2.5	1.5	1.5
Geographic areas				
Northeast	4.4	4.4	2.9	2.9
Middle Atlantic	4.6	4.6	–	–
South	2.2	2.2	1.5	1.5
South Atlantic	3.2	3.2	1.3	1.3
East South Central	2.1	2.1	4.7	4.7
Midwest	3.1	3.1	2.2	2.2
East North Central	2.4	2.4	2.7	2.7
West	4.5	4.5	–	–
Mountain	–	–	0.0	–
Pacific	5.6	5.6	–	–

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 9. Healthcare benefits: Access, participation, and take-up rates,[1] state and local government workers, March 2020

(All workers = 100 percent)

Characteristics	Healthcare[2]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	89	78	88	89	70	78
Worker characteristics						
Management, professional, and related	92	80	88	92	71	78
Professional and related	91	80	87	91	70	77
Teachers	92	79	86	92	70	76
Primary, secondary, and special education school teachers	99	85	85	99	75	75
Service	81	71	87	81	62	77
Protective service	90	80	89	90	69	76
Sales and office	89	80	90	88	73	82
Office and administrative support	90	81	90	90	73	82
Natural resources, construction, and maintenance	95	85	89	95	77	81
Production, transportation, and material moving	84	74	88	84	65	78
Full time	99	88	88	99	78	79
Part time	25	21	84	25	18	71
Union	95	84	89	95	73	77
Nonunion	84	73	87	84	67	80
Average wage within the following categories:[3]						
Lowest 25 percent	72	62	86	72	56	78
Lowest 10 percent	62	52	84	62	47	77
Second 25 percent	93	83	89	93	73	79
Third 25 percent	97	86	88	97	77	80
Highest 25 percent	95	85	89	95	73	77
Highest 10 percent	93	85	92	93	73	78
Establishment characteristics						
Service-providing industries	89	78	88	89	69	78
Education and health services	90	78	87	90	70	77
Educational services	90	78	86	90	69	77
Elementary and secondary schools	90	77	85	90	68	76
Junior colleges, colleges, and universities	89	81	91	89	71	79
Health care and social assistance	92	82	90	92	74	80
Hospitals	91	83	91	91	74	81
Public administration	90	81	90	90	72	80
1 to 99 workers	86	77	90	86	68	80
1 to 49 workers	83	74	90	82	66	81
50 to 99 workers	89	80	90	89	70	79
100 workers or more	90	79	88	90	70	78
100 to 499 workers	86	77	89	86	69	80
500 workers or more	92	80	87	92	71	77

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,[1] state and local government workers, March 2020—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	60	49	82	38	31	82	88	68	77
Worker characteristics									
Management, professional, and related	61	49	81	38	30	81	90	69	76
Professional and related	60	48	80	36	29	80	90	68	76
Teachers	58	45	78	35	28	81	91	68	75
Primary, secondary, and special education school teachers	60	47	79	36	30	83	98	73	75
Service	55	45	82	37	30	81	80	61	76
Protective service	63	53	84	46	37	82	89	66	74
Sales and office	59	50	84	40	33	82	88	71	80
Office and administrative support	60	50	84	41	34	82	89	72	80
Natural resources, construction, and maintenance	73	63	87	44	39	88	93	75	81
Production, transportation, and material moving	63	52	81	48	41	85	83	66	80
Full time	66	54	82	43	35	81	98	76	77
Part time	19	15	77	13	11	82	25	18	71
Union	76	62	81	56	46	82	94	70	74
Nonunion	46	38	83	24	19	80	83	66	80
Average wage within the following categories:[3]									
Lowest 25 percent	38	31	81	21	17	79	71	55	77
Lowest 10 percent	28	22	81	12	9	76	61	47	77
Second 25 percent	68	56	83	42	34	82	92	73	79
Third 25 percent	62	51	82	41	33	81	96	75	78
Highest 25 percent	74	60	81	52	43	83	93	70	75
Highest 10 percent	77	61	79	58	48	82	92	70	75
Establishment characteristics									
Service-providing industries	59	49	82	38	31	82	88	68	77
Education and health services	59	46	78	35	28	79	89	68	76
Educational services	57	45	78	35	27	79	89	67	75
Elementary and secondary schools	55	42	78	34	27	79	89	66	74
Junior colleges, colleges, and universities	65	51	78	38	29	77	88	69	79
Health care and social assistance	66	53	81	39	32	82	91	72	79
Hospitals	66	54	82	39	33	85	90	70	78
Public administration	61	52	86	43	37	84	89	70	79
1 to 99 workers	61	51	84	40	34	86	84	68	80
1 to 49 workers	60	50	84	42	36	86	81	66	81
50 to 99 workers	63	53	84	37	32	86	87	69	79
100 workers or more	59	48	81	38	31	80	89	68	76
100 to 499 workers	54	46	85	33	29	86	84	67	80
500 workers or more	62	49	79	41	32	78	91	68	75

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,[1] state and local government workers, March 2020—continued

(All workers = 100 percent)

Characteristics	Healthcare[2]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	95	88	92	95	79	83
Local government	87	75	87	87	67	77
Geographic areas						
Northeast	88	78	89	87	67	77
New England	89	79	89	88	65	74
Middle Atlantic	87	78	89	87	67	78
South	92	79	85	92	74	80
South Atlantic	90	78	86	90	73	80
East South Central	92	83	90	92	80	87
West South Central	96	78	81	96	74	77
Midwest	86	75	88	86	64	75
East North Central	84	75	88	84	65	77
West North Central	88	76	87	88	63	71
West	88	81	93	88	69	79
Mountain	86	76	89	86	66	77
Pacific	88	84	94	88	71	80

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,[1] state and local government workers, March 2020—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
State government	66	56	86	44	37	85	94	78	83
Local government	58	47	80	37	29	80	86	64	75
Geographic areas									
Northeast	71	56	78	51	37	73	86	60	70
New England	62	54	87	14	–	–	88	65	74
Middle Atlantic	74	57	76	63	45	73	86	59	68
South	40	31	78	21	16	76	91	73	80
South Atlantic	47	38	80	27	21	78	90	73	81
East South Central	30	24	82	12	10	90	92	79	86
West South Central	34	25	74	16	10	66	93	71	77
Midwest	62	53	86	32	27	84	84	63	75
East North Central	63	53	85	44	37	85	84	65	78
West North Central	60	53	88	–	7	–	83	59	71
West	81	68	84	64	57	89	88	69	79
Mountain	69	57	82	32	27	84	86	67	78
Pacific	86	73	85	79	71	90	88	71	80

[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] Healthcare is a collective term for the following benefits: medical, dental, and vision care benefits, and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in healthcare.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,[1] state and local government workers, March 2020

Characteristics	Healthcare[2]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.5	0.7	0.5	0.6	0.7	0.6
Worker characteristics						
Management, professional, and related	0.5	0.8	0.6	0.5	0.7	0.6
Professional and related	0.5	0.8	0.7	0.5	0.8	0.7
Teachers	0.7	1.0	0.9	0.7	1.0	0.9
Primary, secondary, and special education school teachers	0.3	1.0	1.1	0.3	1.0	1.1
Service	1.2	1.1	0.8	1.3	1.5	1.3
Protective service	1.2	1.4	1.2	1.2	2.0	2.1
Sales and office	1.2	1.2	0.8	1.2	1.2	0.9
Office and administrative support	1.2	1.2	0.8	1.2	1.2	0.9
Natural resources, construction, and maintenance	1.3	1.9	1.7	1.3	1.6	1.8
Production, transportation, and material moving	4.5	4.4	1.5	4.5	3.9	2.7
Full time	0.2	0.5	0.5	0.2	0.5	0.5
Part time	1.4	1.3	1.7	1.5	1.3	2.5
Union	0.5	0.7	0.6	0.5	0.8	0.7
Nonunion	1.0	1.0	0.7	1.0	1.1	0.8
Average wage within the following categories:[3]						
Lowest 25 percent	1.5	1.3	0.8	1.5	1.3	0.9
Lowest 10 percent	2.1	1.9	1.4	2.1	1.8	1.5
Second 25 percent	0.8	1.1	0.9	0.8	1.2	1.0
Third 25 percent	0.5	1.0	0.8	0.5	1.1	1.0
Highest 25 percent	0.8	1.0	0.7	0.8	1.1	0.9
Highest 10 percent	1.4	1.4	0.8	1.4	1.6	1.1
Establishment characteristics						
Service-providing industries	0.5	0.7	0.5	0.6	0.7	0.6
Education and health services	0.6	0.8	0.6	0.6	0.8	0.7
Educational services	0.6	0.9	0.6	0.7	0.9	0.7
Elementary and secondary schools	0.7	1.1	0.9	0.7	0.9	0.8
Junior colleges, colleges, and universities	1.5	1.6	0.8	1.5	1.8	1.5
Health care and social assistance	1.2	2.8	2.1	1.2	2.6	2.1
Hospitals	0.9	2.9	2.8	0.9	2.8	2.9
Public administration	0.8	1.3	1.1	0.8	1.3	1.2
1 to 99 workers	1.3	1.4	1.0	1.3	1.3	1.0
1 to 49 workers	2.0	2.2	1.4	2.1	2.2	1.9
50 to 99 workers	1.4	1.7	1.3	1.4	1.7	1.7
100 workers or more	0.6	0.7	0.5	0.6	0.7	0.6
100 to 499 workers	1.5	1.8	0.9	1.5	1.6	1.0
500 workers or more	0.8	0.9	0.6	0.8	0.8	0.7

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,[1] state and local government workers, March 2020—continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	1.0	0.9	0.6	0.9	0.8	0.8	0.6	0.7	0.6
Worker characteristics									
Management, professional, and related	1.2	1.2	0.9	1.1	1.1	1.0	0.6	0.7	0.6
Professional and related	1.4	1.4	1.0	1.3	1.1	1.0	0.7	0.7	0.7
Teachers	1.8	1.9	1.6	1.5	1.5	1.3	0.8	1.0	0.9
Primary, secondary, and special education school teachers	1.9	2.1	2.1	2.0	2.0	1.7	0.7	0.9	1.1
Service	1.7	1.4	1.1	1.6	1.2	1.6	1.3	1.5	1.3
Protective service	2.8	2.1	1.2	2.8	2.3	2.2	1.2	2.0	2.1
Sales and office	2.1	1.9	1.3	1.7	1.4	1.7	1.3	1.3	0.9
Office and administrative support	2.2	2.0	1.3	1.7	1.4	1.7	1.3	1.2	0.9
Natural resources, construction, and maintenance	2.9	2.8	1.5	4.0	3.8	1.9	1.6	1.7	1.8
Production, transportation, and material moving	4.7	3.9	2.3	5.2	4.6	2.9	4.6	4.5	2.5
Full time	1.2	1.0	0.6	1.0	0.9	0.8	0.3	0.5	0.6
Part time	1.3	1.1	2.1	1.3	1.1	2.6	1.4	1.2	2.5
Union	1.2	1.3	0.9	1.3	1.2	0.9	0.7	0.8	0.8
Nonunion	1.6	1.3	1.0	1.1	1.0	1.2	1.1	1.1	0.9
Average wage within the following categories:[3]									
Lowest 25 percent	1.5	1.4	1.3	1.4	1.1	1.7	1.6	1.4	1.0
Lowest 10 percent	2.0	1.7	2.1	1.4	1.2	3.6	2.2	1.8	1.5
Second 25 percent	2.0	1.7	1.1	1.6	1.4	1.3	0.8	1.2	1.0
Third 25 percent	1.9	1.8	0.9	1.6	1.4	1.2	0.7	1.1	0.9
Highest 25 percent	1.6	1.6	1.1	1.7	1.6	1.2	1.0	1.0	0.9
Highest 10 percent	1.9	2.4	2.1	2.4	2.2	1.5	1.4	1.6	1.2
Establishment characteristics									
Service-providing industries	1.1	0.9	0.6	0.9	0.8	0.8	0.6	0.7	0.6
Education and health services	1.4	1.3	0.9	1.1	1.1	1.0	0.7	0.8	0.7
Educational services	1.5	1.3	0.9	1.3	1.2	1.0	0.8	0.9	0.7
Elementary and secondary schools	1.5	1.5	1.2	1.5	1.4	1.3	0.9	0.9	0.9
Junior colleges, colleges, and universities	2.7	2.1	1.8	3.0	2.5	2.9	1.6	1.7	1.5
Health care and social assistance	4.1	3.3	2.6	3.5	3.5	3.2	1.6	2.6	2.0
Hospitals	5.4	3.8	2.8	5.3	5.1	3.7	1.8	3.3	2.9
Public administration	2.5	2.0	0.9	2.0	1.7	1.8	0.8	1.3	1.2
1 to 99 workers	2.6	2.6	1.6	2.2	2.0	1.8	1.3	1.2	1.0
1 to 49 workers	4.7	4.5	3.2	3.9	3.7	3.0	2.2	2.3	2.1
50 to 99 workers	3.2	3.0	1.8	2.8	2.5	1.9	1.7	1.7	1.7
100 workers or more	1.5	1.1	0.6	1.2	1.0	0.9	0.7	0.8	0.6
100 to 499 workers	1.9	1.7	1.5	1.7	1.8	2.0	1.6	1.7	1.1
500 workers or more	1.9	1.4	0.7	1.7	1.3	1.2	0.8	0.8	0.7

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,[1] state and local government workers, March 2020—continued

Characteristics	Healthcare[2]			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	0.8	0.9	0.5	0.8	0.9	0.8
Local government	0.7	0.8	0.7	0.7	0.8	0.7
Geographic areas						
Northeast	1.3	1.6	0.8	1.4	1.1	0.8
New England	0.9	2.2	2.3	1.3	1.4	1.9
Middle Atlantic	1.7	2.0	0.9	1.8	1.5	0.9
South	0.8	1.1	0.7	0.8	1.4	0.9
South Atlantic	1.4	1.9	1.0	1.4	2.3	1.4
East South Central	1.5	0.9	0.7	1.5	2.7	1.6
West South Central	1.0	1.7	1.4	1.0	1.8	1.4
Midwest	1.3	1.4	1.8	1.3	1.0	1.6
East North Central	1.7	1.6	2.6	1.7	1.4	2.4
West North Central	1.7	2.9	2.1	1.7	0.9	1.1
West	1.2	1.2	0.5	1.2	1.6	1.0
Mountain	1.9	1.8	1.1	1.9	2.6	1.7
Pacific	1.5	1.5	0.6	1.5	1.9	1.2

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,[1] state and local government workers, March 2020—continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	1.6	1.5	1.0	1.6	1.5	1.6	0.9	0.9	0.8
Local government	1.2	1.1	0.7	1.2	1.0	1.0	0.8	0.8	0.8
Geographic areas									
Northeast	1.5	1.4	0.8	1.5	1.4	1.0	1.4	1.3	1.0
New England	3.2	3.1	2.1	4.0	–	–	1.3	1.4	1.9
Middle Atlantic	1.7	1.6	0.9	1.8	1.6	0.9	1.8	1.6	1.0
South	2.3	1.7	1.5	1.5	1.2	2.0	1.1	1.4	0.9
South Atlantic	3.3	2.2	1.8	2.6	2.0	2.2	1.6	2.4	1.4
East South Central	5.6	4.9	6.3	2.3	2.2	3.8	1.4	2.6	1.5
West South Central	3.9	3.0	3.1	1.7	1.6	5.1	2.0	1.9	1.6
Midwest	1.3	1.4	0.8	2.9	2.6	2.7	1.5	0.8	1.6
East North Central	1.8	1.8	1.0	3.8	3.6	2.7	1.9	1.0	2.4
West North Central	1.8	2.2	1.5	–	2.5	–	2.3	1.4	0.9
West	1.7	2.2	1.2	1.2	1.2	1.1	1.2	1.6	1.1
Mountain	3.8	4.1	1.6	1.7	1.5	1.3	1.9	2.6	1.7
Pacific	1.7	2.4	1.5	1.2	1.3	1.3	1.5	2.0	1.4

[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] Healthcare is a collective term for the following benefits: medical, dental, and vision care benefits, and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in healthcare.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 10. Medical care benefits: Share of premiums paid by employer and employee, state and local government workers, March 2020

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	86	14	71	29
Worker characteristics				
Management, professional, and related	85	15	70	30
Professional and related	85	15	69	31
Teachers	84	16	66	34
Primary, secondary, and special education school teachers	84	16	65	35
Service	87	13	72	28
Protective service	88	12	77	23
Sales and office	88	12	73	27
Office and administrative support	88	12	74	26
Natural resources, construction, and maintenance	90	10	77	23
Production, transportation, and material moving	86	14	71	29
Full time	86	14	71	29
Part time	85	15	70	30
Union	86	14	76	24
Nonunion	87	13	67	33
Average wage within the following categories:[1]				
Lowest 25 percent	87	13	66	34
Lowest 10 percent	87	13	61	39
Second 25 percent	87	13	74	26
Third 25 percent	86	14	69	31
Highest 25 percent	85	15	75	25
Highest 10 percent	85	15	76	24
Establishment characteristics				
Service-providing industries	86	14	71	29
Education and health services	85	15	68	32
Educational services	85	15	66	34
Elementary and secondary schools	84	16	65	35
Junior colleges, colleges, and universities	86	14	72	28
Health care and social assistance	87	13	74	26
Hospitals	87	13	74	26
Public administration	88	12	77	23
1 to 99 workers	86	14	74	26
1 to 49 workers	88	12	74	26
50 to 99 workers	84	16	73	27
100 workers or more	86	14	70	30
100 to 499 workers	87	13	71	29
500 workers or more	86	14	70	30

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, state and local government workers, March 2020—continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	85	15	74	26
Local government	86	14	70	30
Geographic areas				
Northeast	85	15	83	17
New England	77	23	76	24
Middle Atlantic	87	13	85	15
South	86	14	63	37
South Atlantic	86	14	67	33
East South Central	88	12	63	37
West South Central	86	14	57	43
Midwest	87	13	74	26
East North Central	85	15	76	24
West North Central	91	9	70	30
West	86	14	74	26
Mountain	87	13	71	29
Pacific	86	14	75	25

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, state and local government workers, March 2020

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.4	0.4
Worker characteristics				
Management, professional, and related	0.4	0.4	0.5	0.5
Professional and related	0.4	0.4	0.5	0.5
Teachers	0.5	0.5	0.6	0.6
Primary, secondary, and special education school teachers	0.7	0.7	0.7	0.7
Service	0.5	0.5	0.7	0.7
Protective service	0.7	0.7	0.8	0.8
Sales and office	0.4	0.4	0.8	0.8
Office and administrative support	0.4	0.4	0.8	0.8
Natural resources, construction, and maintenance	0.6	0.6	1.2	1.2
Production, transportation, and material moving	0.9	0.9	1.5	1.5
Full time	0.2	0.2	0.4	0.4
Part time	1.4	1.4	1.8	1.8
Union	0.3	0.3	0.4	0.4
Nonunion	0.4	0.4	0.6	0.6
Average wage within the following categories:[1]				
Lowest 25 percent	0.4	0.4	0.6	0.6
Lowest 10 percent	0.7	0.7	1.2	1.2
Second 25 percent	0.3	0.3	0.7	0.7
Third 25 percent	0.4	0.4	0.5	0.5
Highest 25 percent	0.4	0.4	0.5	0.5
Highest 10 percent	0.5	0.5	0.6	0.6
Establishment characteristics				
Service-providing industries	0.2	0.2	0.4	0.4
Education and health services	0.4	0.4	0.5	0.5
Educational services	0.4	0.4	0.6	0.6
Elementary and secondary schools	0.5	0.5	0.6	0.6
Junior colleges, colleges, and universities	0.7	0.7	0.8	0.8
Health care and social assistance	1.0	1.0	1.3	1.3
Hospitals	1.3	1.3	2.4	2.4
Public administration	0.2	0.2	0.7	0.7
1 to 99 workers	0.7	0.7	0.9	0.9
1 to 49 workers	0.8	0.8	1.2	1.2
50 to 99 workers	0.9	0.9	1.2	1.2
100 workers or more	0.3	0.3	0.5	0.5
100 to 499 workers	0.5	0.5	0.8	0.8
500 workers or more	0.4	0.4	0.5	0.5

See footnotes at end of table.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, state and local government workers, March 2020—continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	0.5	0.5	0.5	0.5
Local government	0.3	0.3	0.4	0.4
Geographic areas				
Northeast	0.4	0.4	0.4	0.4
New England	0.9	0.9	0.8	0.8
Middle Atlantic	0.4	0.4	0.6	0.6
South	0.5	0.5	0.6	0.6
South Atlantic	0.7	0.7	0.8	0.8
East South Central	1.3	1.3	1.2	1.2
West South Central	0.7	0.7	1.2	1.2
Midwest	0.4	0.4	0.7	0.7
East North Central	0.3	0.3	0.4	0.4
West North Central	1.1	1.1	1.8	1.8
West	0.4	0.4	1.0	1.0
Mountain	0.5	0.5	2.8	2.8
Pacific	0.5	0.5	0.7	0.7

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, state and local government workers, March 2020

(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	$576.34	23	$617.05	77	$564.37	$128.68
Worker characteristics							
Management, professional, and related	100	565.75	22	613.75	78	552.33	137.02
Professional and related	100	562.53	22	607.05	78	549.92	140.18
Teachers	100	556.32	23	593.75	77	544.86	153.28
Primary, secondary, and special education school teachers	100	555.10	25	590.23	75	543.10	160.51
Service	100	588.07	24	611.07	76	580.65	124.27
Protective service	100	613.83	23	609.19	77	615.26	122.26
Sales and office	100	586.58	23	621.27	77	576.16	109.37
Office and administrative support	100	586.86	23	623.90	77	575.67	108.37
Natural resources, construction, and maintenance	100	604.62	27	634.02	73	593.72	98.92
Production, transportation, and material moving	100	609.33	22	657.91	78	595.65	127.80
Full time	100	576.53	22	617.07	78	564.82	127.84
Part time	100	571.45	31	616.70	69	550.83	153.73
Union	100	602.80	25	630.95	75	593.10	151.76
Nonunion	100	551.53	20	600.37	80	539.31	108.55
Average wage within the following categories:[1]							
Lowest 25 percent	100	549.59	26	605.20	74	530.09	113.35
Lowest 10 percent	100	526.76	27	588.96	73	503.17	111.60
Second 25 percent	100	583.61	21	607.75	79	577.14	116.61
Third 25 percent	100	576.79	22	610.44	78	567.43	129.66
Highest 25 percent	100	591.21	22	641.92	78	576.48	149.62
Highest 10 percent	100	607.60	27	646.89	73	592.67	180.67
Establishment characteristics							
Service-providing industries	100	576.61	23	616.19	77	565.03	128.93
Education and health services	100	554.14	23	600.59	77	540.56	137.61
Educational services	100	553.69	23	598.69	77	540.27	144.61
Elementary and secondary schools	100	550.10	25	596.85	75	534.13	155.78
Junior colleges, colleges, and universities	100	561.56	16	604.65	84	553.56	117.14
Health care and social assistance	100	556.72	21	612.74	79	542.18	98.57
Hospitals	100	555.28	19	633.91	81	536.49	96.19
Public administration	100	611.42	23	637.93	77	603.46	115.32
1 to 99 workers	100	570.09	24	605.20	76	558.92	131.30
1 to 49 workers	100	571.67	29	608.60	71	556.89	115.53
50 to 99 workers	100	568.58	20	600.50	80	560.65	144.82
100 workers or more	100	578.10	22	620.65	78	565.86	127.96
100 to 499 workers	100	586.77	20	605.06	80	582.07	120.30
500 workers or more	100	573.97	23	627.17	77	557.86	131.74

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, state and local government workers, March 2020—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
State government	100	$565.75	12	$594.91	88	$561.68	$113.53
Local government	100	580.40	27	620.94	73	565.60	135.63
Geographic areas							
Northeast	100	601.31	26	682.67	74	573.10	158.28
New England	100	563.74	2	571.09	98	563.57	176.75
Middle Atlantic	100	612.88	33	685.02	67	577.38	150.00
South	100	541.76	22	585.82	78	529.14	112.08
South Atlantic	100	570.36	13	637.49	87	560.45	110.59
East South Central	100	554.75	18	536.10	82	558.95	91.45
West South Central	100	493.69	38	573.26	62	445.26	129.40
Midwest	100	602.15	18	609.75	82	600.43	123.36
East North Central	100	599.55	12	572.43	88	603.18	133.52
West North Central	100	607.21	31	637.01	69	593.54	97.92
West	100	594.74	25	617.18	75	587.28	140.86
Mountain	100	539.69	17	578.75	83	531.45	93.17
Pacific	100	618.59	28	627.45	72	615.10	164.63

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, state and local government workers, March 2020

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
All workers	$3.84	0.9	$7.17	0.9	$4.85	$2.97
Worker characteristics						
Management, professional, and related	4.83	1.1	5.84	1.1	6.18	4.03
Professional and related	5.17	1.2	6.02	1.2	6.69	4.71
Teachers	6.47	1.8	7.10	1.8	8.47	7.54
Primary, secondary, and special education school teachers	8.06	1.9	6.93	1.9	10.87	8.78
Service	6.83	2.0	10.62	2.0	8.55	5.55
Protective service	8.33	2.7	14.17	2.7	10.94	8.33
Sales and office	5.32	1.7	11.83	1.7	7.32	3.52
Office and administrative support	5.21	1.7	11.48	1.7	7.17	3.46
Natural resources, construction, and maintenance	14.79	3.6	42.80	3.6	13.66	5.72
Production, transportation, and material moving	15.95	3.3	27.58	3.3	16.88	8.42
Full time	3.80	0.9	7.61	0.9	4.71	3.01
Part time	14.42	3.4	16.92	3.4	18.87	10.16
Union	4.31	1.4	8.10	1.4	5.14	4.67
Nonunion	6.72	1.3	12.21	1.3	8.19	3.61
Average wage within the following categories:[1]						
Lowest 25 percent	5.87	1.4	17.13	1.4	6.28	3.95
Lowest 10 percent	7.74	2.8	12.06	2.8	9.20	5.36
Second 25 percent	5.76	1.8	13.18	1.8	7.27	3.53
Third 25 percent	5.81	1.6	7.98	1.6	7.44	5.17
Highest 25 percent	5.41	1.4	9.35	1.4	6.61	5.10
Highest 10 percent	5.83	1.6	12.36	1.6	6.93	5.58
Establishment characteristics						
Service-providing industries	3.84	0.9	6.81	0.9	4.91	3.00
Education and health services	4.94	1.1	6.41	1.1	6.47	4.52
Educational services	4.78	1.2	6.61	1.2	6.46	5.38
Elementary and secondary schools	6.20	1.6	7.17	1.6	8.71	6.68
Junior colleges, colleges, and universities	8.01	1.7	14.17	1.7	9.36	5.68
Health care and social assistance	18.75	3.3	20.85	3.3	22.84	3.37
Hospitals	31.18	3.4	13.45	3.4	37.57	4.27
Public administration	5.71	1.5	13.85	1.5	6.24	2.78
1 to 99 workers	11.24	2.1	18.27	2.1	13.91	5.60
1 to 49 workers	16.52	3.4	28.02	3.4	19.28	6.08
50 to 99 workers	15.52	2.3	21.49	2.3	18.67	8.40
100 workers or more	4.59	1.1	7.41	1.1	6.06	3.33
100 to 499 workers	9.12	2.1	13.80	2.1	11.31	4.97
500 workers or more	5.14	1.0	7.81	1.0	6.45	3.62

See footnotes at end of table.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, state and local government workers, March 2020—continued

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
State government	$5.95	0.8	$8.04	0.8	$6.25	$3.38
Local government	5.13	1.2	8.26	1.2	6.83	3.74
Geographic areas						
Northeast	7.34	1.2	4.98	1.2	9.74	6.84
New England	17.40	0.9	14.74	0.9	17.93	9.97
Middle Atlantic	6.93	1.7	5.13	1.7	9.99	9.90
South	7.38	1.3	9.66	1.3	10.42	5.93
South Atlantic	13.91	1.9	18.67	1.9	17.75	8.64
East South Central	14.19	1.3	6.00	1.3	17.91	8.30
West South Central	4.63	2.9	10.51	2.9	6.52	12.33
Midwest	7.34	2.4	27.71	2.4	5.27	2.76
East North Central	5.09	1.1	32.31	1.1	4.87	3.78
West North Central	19.12	7.0	41.81	7.0	13.46	6.64
West	6.60	2.2	16.52	2.2	6.68	4.43
Mountain	9.92	2.9	28.18	2.9	9.61	4.36
Pacific	8.80	2.8	20.16	2.8	9.44	6.96

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 12. Medical care benefits, single coverage: Employee participation by type of contribution, state and local government workers, March 2020

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
All workers	64	26	6	5
Worker characteristics				
Management, professional, and related	64	27	6	4
Professional and related	64	27	6	3
Teachers	65	26	7	2
Primary, secondary, and special education school teachers	68	23	7	2
Service	66	24	4	6
Protective service	68	20	2	10
Sales and office	61	28	5	6
Office and administrative support	61	28	5	6
Natural resources, construction, and maintenance	67	20	9	4
Production, transportation, and material moving	66	17	–	–
Full time	64	26	6	5
Part time	54	28	–	–
Union	68	18	7	7
Nonunion	60	33	5	2
Average wage within the following categories:[3]				
Lowest 25 percent	61	31	6	3
Lowest 10 percent	62	31	–	–
Second 25 percent	65	25	6	5
Third 25 percent	65	26	6	3
Highest 25 percent	65	22	6	7
Highest 10 percent	62	23	5	9
Establishment characteristics				
Service-providing industries	64	26	6	5
Education and health services	63	29	5	2
Educational services	65	28	6	2
Elementary and secondary schools	70	21	7	2
Junior colleges, colleges, and universities	51	45	–	–
Health care and social assistance	55	38	–	–
Hospitals	51	43	–	–
Public administration	65	22	4	9
1 to 99 workers	61	23	9	7
1 to 49 workers	69	–	8	–
50 to 99 workers	54	30	–	–
100 workers or more	65	26	5	4
100 to 499 workers	67	23	6	4
500 workers or more	64	28	4	4

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, state and local government workers, March 2020—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
State government	52	39	2	7
Local government	69	19	8	4
Geographic areas				
Northeast	66	19	8	8
New England	79	9	11	–
Middle Atlantic	60	23	6	11
South	60	35	–	–
South Atlantic	48	46	–	–
East South Central	59	41	–	–
West South Central	84	–	4	–
Midwest	75	20	4	1
East North Central	75	20	–	–
West North Central	75	20	–	–
West	59	19	9	13
Mountain	72	20	–	–
Pacific	52	19	10	19

[1] Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.
[2] Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, state and local government workers, March 2020

Characteristics	Single coverage			
	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
All workers	1.4	1.4	0.6	0.5
Worker characteristics				
Management, professional, and related	2.0	1.9	0.7	0.6
Professional and related	2.3	2.2	0.8	0.6
Teachers	3.4	3.0	1.0	0.5
Primary, secondary, and special education school teachers	3.6	3.1	1.2	0.7
Service	2.5	1.5	1.0	1.3
Protective service	3.9	2.4	0.6	2.7
Sales and office	2.0	2.1	1.0	1.1
Office and administrative support	2.1	2.1	1.1	1.1
Natural resources, construction, and maintenance	4.3	3.6	2.0	1.3
Production, transportation, and material moving	5.0	3.9	–	–
Full time	1.5	1.4	0.6	0.5
Part time	5.0	4.8	–	–
Union	1.3	1.3	0.8	0.9
Nonunion	2.6	2.4	0.8	0.4
Average wage within the following categories:[3]				
Lowest 25 percent	1.8	1.9	1.0	0.7
Lowest 10 percent	2.8	3.2	–	–
Second 25 percent	2.2	1.8	1.0	0.9
Third 25 percent	2.8	2.4	1.0	0.6
Highest 25 percent	1.7	1.7	0.9	1.0
Highest 10 percent	2.5	2.1	1.7	1.2
Establishment characteristics				
Service-providing industries	1.4	1.4	0.6	0.5
Education and health services	2.1	2.1	0.6	0.6
Educational services	2.3	2.2	0.7	0.6
Elementary and secondary schools	2.5	2.4	0.8	0.8
Junior colleges, colleges, and universities	3.4	3.4	–	–
Health care and social assistance	5.4	6.4	–	–
Hospitals	6.4	8.2	–	–
Public administration	1.8	1.1	1.1	0.9
1 to 99 workers	3.8	3.0	1.9	1.2
1 to 49 workers	5.3	–	2.5	–
50 to 99 workers	5.1	4.0	–	–
100 workers or more	1.4	1.3	0.8	0.5
100 to 499 workers	3.1	2.7	1.5	1.1
500 workers or more	1.6	1.5	0.7	0.8

See footnotes at end of table.

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, state and local government workers, March 2020—continued

Characteristics	Single coverage			
	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
State government	2.3	2.2	0.8	0.8
Local government	1.6	1.5	0.8	0.7
Geographic areas				
Northeast	1.6	1.8	1.1	1.4
New England	3.7	2.2	2.7	–
Middle Atlantic	1.6	2.1	1.5	1.9
South	2.9	2.9	–	–
South Atlantic	4.6	4.8	–	–
East South Central	2.3	1.9	–	–
West South Central	4.4	–	0.9	–
Midwest	1.8	1.8	1.2	0.3
East North Central	1.6	1.6	–	–
West North Central	4.9	5.0	–	–
West	2.9	2.0	1.8	1.8
Mountain	6.1	3.8	–	–
Pacific	3.4	2.3	2.6	2.7

[1] Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.
[2] Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, state and local government workers, March 2020

(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	$1,235.07	7	$1,686.78	93	$1,198.75	$523.98
Worker characteristics							
Management, professional, and related	100	1,193.98	7	1,679.22	93	1,154.54	545.63
Professional and related	100	1,180.30	7	1,659.64	93	1,142.44	559.01
Teachers	100	1,105.79	7	1,675.86	93	1,061.13	609.83
Primary, secondary, and special education school teachers	100	1,086.05	8	1,687.13	92	1,031.68	638.81
Service	100	1,275.81	7	1,709.70	93	1,243.23	511.56
Protective service	100	1,397.11	8	1,738.00	92	1,366.24	455.87
Sales and office	100	1,288.70	7	1,612.82	93	1,262.93	476.04
Office and administrative support	100	1,290.14	7	1,613.86	93	1,263.95	473.41
Natural resources, construction, and maintenance	100	1,354.31	8	1,646.19	92	1,327.84	436.99
Production, transportation, and material moving	100	1,325.38	8	2,030.05	92	1,266.17	538.09
Full time	100	1,235.02	7	1,691.02	93	1,199.02	522.65
Part time	100	1,236.33	11	1,609.81	89	1,191.32	560.90
Union	100	1,394.80	12	1,686.34	88	1,353.27	524.41
Nonunion	100	1,086.88	3	1,688.60	97	1,069.70	523.62
Average wage within the following categories:[1]							
Lowest 25 percent	100	1,094.64	5	1,780.21	95	1,060.86	547.91
Lowest 10 percent	100	959.21	3	1,379.55	97	948.09	598.55
Second 25 percent	100	1,300.18	7	1,584.83	93	1,277.26	471.07
Third 25 percent	100	1,181.87	6	1,674.35	94	1,148.66	548.27
Highest 25 percent	100	1,347.71	11	1,720.76	89	1,302.60	522.96
Highest 10 percent	100	1,391.31	17	1,718.22	83	1,325.29	563.36
Establishment characteristics							
Service-providing industries	100	1,234.88	7	1,684.93	93	1,198.77	524.56
Education and health services	100	1,144.92	7	1,665.48	93	1,103.39	574.86
Educational services	100	1,118.08	8	1,677.12	92	1,072.63	598.77
Elementary and secondary schools	100	1,082.86	9	1,696.35	91	1,021.99	645.69
Junior colleges, colleges, and universities	100	1,220.99	3	1,518.49	97	1,210.96	472.58
Health care and social assistance	100	1,297.63	7	1,590.41	93	1,276.82	440.11
Hospitals	100	1,328.10	7	1,714.50	93	1,299.66	438.20
Public administration	100	1,371.70	8	1,742.05	92	1,340.93	441.30
1 to 99 workers	100	1,241.85	9	1,644.83	91	1,204.17	483.15
1 to 49 workers	100	1,254.97	10	1,639.16	90	1,213.64	478.27
50 to 99 workers	100	1,229.00	7	1,652.10	93	1,195.12	487.81
100 workers or more	100	1,233.17	7	1,700.86	93	1,197.26	535.23
100 to 499 workers	100	1,233.34	3	1,496.45	97	1,225.82	502.49
500 workers or more	100	1,233.09	9	1,730.07	91	1,182.80	551.81

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, state and local government workers, March 2020—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
State government	100	$1,264.33	1	$1,235.31	99	$1,264.76	$424.53
Local government	100	1,223.90	10	1,712.79	90	1,171.24	565.43
Geographic areas							
Northeast	100	1,523.24	23	1,801.28	77	1,440.02	434.12
New England	100	1,419.93	–	–	–	–	–
Middle Atlantic	100	1,555.08	30	1,806.37	70	1,448.48	426.90
South	100	983.04	1	1,344.49	99	979.16	558.89
South Atlantic	100	1,079.07	1	1,565.89	99	1,073.37	517.56
East South Central	100	957.01	–	–	–	–	–
West South Central	100	858.28	1	–	99	859.04	639.14
Midwest	100	1,346.58	5	1,555.83	95	1,334.72	500.31
East North Central	100	1,397.39	4	1,292.15	96	1,401.49	478.58
West North Central	100	1,250.54	–	–	–	–	–
West	100	1,355.37	8	1,580.55	92	1,335.53	539.01
Mountain	100	1,157.13	5	1,480.17	95	1,139.38	498.67
Pacific	100	1,443.73	9	1,605.37	91	1,426.98	557.82

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, state and local government workers, March 2020

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
All workers	$11.01	0.5	$36.32	0.5	$11.77	$8.51
Worker characteristics						
Management, professional, and related	15.68	0.5	32.05	0.5	16.81	12.09
Professional and related	17.58	0.6	22.75	0.6	18.61	13.29
Teachers	20.10	0.8	25.11	0.8	20.81	17.90
Primary, secondary, and special education school teachers	22.94	1.0	29.00	1.0	23.11	20.24
Service	18.69	0.8	37.85	0.8	19.64	15.33
Protective service	27.73	1.2	40.62	1.2	29.46	20.46
Sales and office	24.43	0.8	54.58	0.8	26.11	12.14
Office and administrative support	23.89	0.8	54.64	0.8	25.42	11.78
Natural resources, construction, and maintenance	39.47	2.2	322.54	2.2	31.15	31.80
Production, transportation, and material moving	47.14	2.5	259.03	2.5	42.98	25.06
Full time	11.30	0.5	38.44	0.5	11.93	8.83
Part time	39.59	2.1	74.86	2.1	40.93	29.64
Union	11.99	0.8	22.81	0.8	13.53	11.71
Nonunion	17.58	0.5	165.54	0.5	16.72	11.06
Average wage within the following categories:[1]						
Lowest 25 percent	14.10	0.8	208.91	0.8	13.90	11.48
Lowest 10 percent	23.85	1.3	174.15	1.3	23.17	19.51
Second 25 percent	22.05	0.9	51.86	0.9	23.14	10.76
Third 25 percent	18.61	0.8	32.76	0.8	19.81	13.38
Highest 25 percent	16.48	0.8	21.13	0.8	18.77	14.86
Highest 10 percent	21.79	1.3	28.00	1.3	23.33	17.33
Establishment characteristics						
Service-providing industries	11.14	0.4	36.03	0.4	11.93	8.42
Education and health services	14.67	0.5	27.96	0.5	16.30	12.27
Educational services	13.36	0.7	30.53	0.7	14.96	14.34
Elementary and secondary schools	14.38	0.9	33.18	0.9	15.03	15.43
Junior colleges, colleges, and universities	21.47	0.7	85.24	0.7	22.81	15.20
Health care and social assistance	62.99	1.4	79.22	1.4	67.78	14.99
Hospitals	113.57	0.9	38.32	0.9	121.16	21.11
Public administration	20.82	0.7	93.16	0.7	21.47	11.21
1 to 99 workers	29.28	1.4	129.07	1.4	30.82	19.83
1 to 49 workers	35.42	2.1	225.58	2.1	33.13	25.87
50 to 99 workers	43.31	1.7	72.84	1.7	46.80	30.76
100 workers or more	14.18	0.5	21.30	0.5	14.84	11.87
100 to 499 workers	17.69	0.6	68.79	0.6	17.68	18.66
500 workers or more	17.65	0.6	22.24	0.6	19.06	11.49

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, state and local government workers, March 2020—continued

Characteristics	Average flat monthly employer premium	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	Average flat monthly employee contribution
State government	$14.50	0.3	$54.92	0.3	$14.44	$9.47
Local government	13.94	0.6	37.15	0.6	14.68	9.83
Geographic areas						
Northeast	19.09	1.2	12.26	1.2	23.81	18.66
New England	40.95	–	–	–	–	–
Middle Atlantic	18.15	1.7	11.06	1.7	25.27	27.83
South	19.98	0.3	174.13	0.3	19.64	10.84
South Atlantic	35.49	0.2	171.16	0.2	34.61	9.39
East South Central	47.83	–	–	–	–	–
West South Central	23.20	0.1	–	0.1	21.53	29.06
Midwest	12.79	1.3	209.98	1.3	14.77	15.82
East North Central	14.19	0.9	110.28	0.9	16.24	11.78
West North Central	23.62	–	–	–	–	–
West	17.18	1.2	68.11	1.2	19.53	26.53
Mountain	39.77	1.9	32.98	1.9	44.33	67.99
Pacific	18.69	1.5	84.77	1.5	19.86	22.35

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 14. Medical care benefits, family coverage: Employee participation by type of contribution, state and local government workers, March 2020

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
All workers	66	24	6	4
Worker characteristics				
Management, professional, and related	65	25	6	4
Professional and related	66	26	6	3
Teachers	68	24	6	2
Primary, secondary, and special education school teachers	71	21	7	1
Service	68	22	4	5
Protective service	69	20	3	8
Sales and office	63	25	5	6
Office and administrative support	63	25	5	6
Natural resources, construction, and maintenance	70	17	9	4
Production, transportation, and material moving	67	17	12	3
Full time	66	24	5	4
Part time	58	26	–	–
Union	70	17	6	7
Nonunion	63	30	5	2
Average wage within the following categories:[3]				
Lowest 25 percent	64	28	5	2
Lowest 10 percent	66	28	–	–
Second 25 percent	66	24	5	5
Third 25 percent	68	24	5	3
Highest 25 percent	65	22	6	6
Highest 10 percent	62	23	7	8
Establishment characteristics				
Service-providing industries	66	24	6	4
Education and health services	66	27	5	2
Educational services	67	26	5	2
Elementary and secondary schools	71	21	6	2
Junior colleges, colleges, and universities	55	41	3	2
Health care and social assistance	59	35	–	–
Hospitals	54	40	–	–
Public administration	66	22	4	9
1 to 99 workers	63	21	10	6
1 to 49 workers	67	16	10	7
50 to 99 workers	59	26	9	5
100 workers or more	67	25	5	4
100 to 499 workers	69	22	5	4
500 workers or more	66	26	4	4

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, state and local government workers, March 2020—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
State government	51	39	2	7
Local government	72	18	7	3
Geographic areas				
Northeast	67	18	7	8
New England	80	9	11	–
Middle Atlantic	62	22	5	11
South	64	33	–	–
South Atlantic	53	42	5	–
East South Central	65	34	–	–
West South Central	79	18	–	–
Midwest	77	17	5	1
East North Central	78	17	–	–
West North Central	77	16	–	–
West	59	19	10	12
Mountain	74	18	5	3
Pacific	52	19	12	16

[1] Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.
[2] Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, state and local government workers, March 2020

Characteristics	Family coverage			
	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
All workers	1.1	1.0	0.5	0.4
Worker characteristics				
Management, professional, and related	1.5	1.4	0.6	0.5
Professional and related	1.7	1.6	0.7	0.5
Teachers	2.4	2.1	0.9	0.4
Primary, secondary, and special education school teachers	2.5	2.1	1.1	0.5
Service	1.9	1.4	0.5	1.0
Protective service	2.9	2.2	0.9	2.3
Sales and office	2.0	1.8	1.1	0.9
Office and administrative support	2.0	1.8	1.0	1.0
Natural resources, construction, and maintenance	4.2	3.2	1.9	1.6
Production, transportation, and material moving	4.9	3.9	2.3	1.5
Full time	1.1	1.0	0.5	0.4
Part time	4.3	3.7	–	–
Union	1.2	1.1	0.6	0.7
Nonunion	2.1	1.9	0.6	0.4
Average wage within the following categories:[3]				
Lowest 25 percent	1.7	1.6	0.7	0.6
Lowest 10 percent	2.6	2.9	–	–
Second 25 percent	2.2	1.7	0.9	0.8
Third 25 percent	2.1	1.7	0.7	0.6
Highest 25 percent	1.5	1.4	0.9	0.8
Highest 10 percent	2.4	2.1	1.6	1.0
Establishment characteristics				
Service-providing industries	1.1	1.0	0.5	0.4
Education and health services	1.5	1.5	0.5	0.5
Educational services	1.5	1.5	0.5	0.5
Elementary and secondary schools	1.6	1.5	0.7	0.7
Junior colleges, colleges, and universities	3.0	3.2	1.3	0.5
Health care and social assistance	5.1	5.9	–	–
Hospitals	6.1	7.7	–	–
Public administration	1.9	1.2	1.1	0.8
1 to 99 workers	3.2	2.2	1.7	1.1
1 to 49 workers	4.3	3.3	2.4	1.6
50 to 99 workers	4.7	3.5	2.6	1.6
100 workers or more	1.2	1.1	0.5	0.5
100 to 499 workers	2.6	2.3	1.3	0.8
500 workers or more	1.4	1.4	0.5	0.7

See footnotes at end of table.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, state and local government workers, March 2020—continued

Characteristics	Family coverage			
	Flat dollar amount	Varies[1]	Exists, but amount unknown	Other[2]
State government	2.2	2.1	0.8	0.7
Local government	1.3	1.1	0.5	0.6
Geographic areas				
Northeast	1.8	1.6	1.0	1.3
New England	3.5	2.1	2.6	–
Middle Atlantic	2.3	1.8	1.3	1.7
South	2.0	2.0	–	–
South Atlantic	3.6	3.5	1.6	–
East South Central	2.4	2.1	–	–
West South Central	3.1	2.7	–	–
Midwest	1.2	1.6	1.0	0.5
East North Central	1.6	1.4	–	–
West North Central	2.0	3.9	–	–
West	2.4	1.7	0.8	1.5
Mountain	5.5	4.1	0.8	0.9
Pacific	2.6	1.6	1.1	2.3

[1] Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.
[2] Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 15. Medical care benefits: Monthly employee contributions for single and family coverage, state and local government workers, March 2020

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

Characteristics	Single coverage[1]					Family coverage[1]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$30.09	$52.00	$98.64	$154.86	$253.49	$167.87	$263.51	$423.17	$668.42	$1090.00
Worker characteristics										
Management, professional, and related	30.88	57.25	103.14	163.32	268.67	164.31	263.51	443.62	708.26	1110.61
Professional and related	30.66	58.44	103.25	165.56	276.80	165.00	270.60	453.93	729.33	1137.00
Teachers	30.95	60.82	103.76	182.50	347.54	159.06	281.36	519.87	815.14	1278.02
Primary, secondary, and special education school teachers	29.09	60.82	105.33	189.37	369.09	153.98	306.56	543.84	898.34	1298.86
Service	32.02	55.25	96.52	145.29	247.29	187.03	272.86	433.43	638.98	1089.40
Protective service	32.28	55.25	94.44	140.99	257.57	180.00	263.51	381.06	598.00	783.12
Sales and office	23.45	48.60	90.36	134.92	188.00	160.00	250.41	393.96	602.81	911.41
Office and administrative support	23.45	47.88	89.39	132.00	186.49	160.00	250.41	393.96	603.13	911.41
Natural resources, construction, and maintenance	22.54	46.23	81.25	123.20	166.00	151.31	239.02	335.73	524.16	765.94
Production, transportation, and material moving	–	41.92	88.50	150.20	254.71	213.27	310.89	428.20	765.49	1142.05
Full time	29.36	51.60	97.68	153.94	249.94	166.22	263.51	423.17	666.48	1084.14
Part time	40.00	87.37	116.31	–	319.62	–	291.30	428.20	850.70	1190.15
Union	35.74	68.55	115.57	182.15	297.42	142.24	254.17	393.00	658.06	1126.96
Nonunion	20.00	47.88	87.84	132.52	191.49	180.00	272.25	453.93	675.95	1065.24
Average wage within the following categories:[2]										
Lowest 25 percent	25.41	48.91	89.00	141.58	209.70	180.00	281.36	487.70	721.51	1150.32
Lowest 10 percent	23.83	40.00	89.29	145.10	209.00	212.16	342.11	567.48	763.79	1183.08
Second 25 percent	29.27	50.00	90.36	135.11	205.95	160.00	245.00	374.88	578.86	880.00
Third 25 percent	26.22	54.12	98.38	147.12	263.64	177.00	281.36	478.38	723.82	1090.66
Highest 25 percent	34.00	66.13	110.89	182.79	306.39	137.34	248.36	398.77	623.51	1092.90
Highest 10 percent	39.28	74.52	127.36	220.99	533.29	157.22	268.71	439.53	659.54	1412.51
Establishment characteristics										
Service-providing industries	29.64	51.81	98.64	156.67	254.88	165.21	263.72	428.20	670.00	1089.47
Education and health services	30.66	57.25	100.61	168.41	276.80	173.10	276.25	500.60	757.46	1165.00
Educational services	31.00	58.14	103.09	178.32	300.91	165.00	276.64	522.00	807.41	1218.66
Elementary and secondary schools	29.09	60.00	104.96	186.52	343.37	159.06	311.69	561.47	918.65	1290.47
Junior colleges, colleges, and universities	32.48	50.50	91.62	153.94	220.99	183.97	222.00	366.11	571.11	784.32
Health care and social assistance	–	42.95	88.00	123.94	167.27	216.00	270.72	393.39	543.00	706.00
Hospitals	–	33.00	86.76	115.57	159.03	222.00	277.15	391.00	532.51	706.00
Public administration	26.27	50.00	99.98	136.46	206.19	155.98	242.98	363.14	522.82	781.51
1 to 99 workers	33.22	59.38	102.24	149.78	237.92	102.00	212.15	342.11	603.13	904.55
1 to 49 workers	25.18	47.88	108.76	150.20	216.03	–	219.12	380.79	619.64	985.84
50 to 99 workers	42.95	68.49	100.94	148.37	255.00	120.50	195.74	323.81	595.70	775.09
100 workers or more	29.50	50.00	96.76	157.10	255.55	183.97	273.34	441.16	686.00	1106.08
100 to 499 workers	29.27	52.00	95.82	140.99	235.97	180.00	244.81	384.26	657.01	1137.00
500 workers or more	29.98	50.00	97.68	161.93	268.67	196.92	304.20	471.90	705.00	1095.17

See footnotes at end of table.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, state and local government workers, March 2020—continued

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

Characteristics	Single coverage[1]					Family coverage[1]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	$35.04	$50.00	$108.68	$140.99	$195.26	$180.00	$222.00	$349.00	$498.88	$681.05
Local government	27.41	54.12	96.76	162.00	274.24	159.06	276.83	466.32	732.19	1165.00
Geographic areas										
Northeast	48.53	92.46	131.71	189.82	279.00	94.14	258.06	401.87	496.02	698.25
New England	83.19	123.90	173.77	215.06	300.09	218.12	318.13	424.33	534.23	626.72
Middle Atlantic	36.93	75.83	123.94	167.27	266.67	–	217.06	381.06	487.70	751.30
South	20.00	48.40	86.67	138.62	201.59	190.69	326.91	519.87	708.26	1115.25
South Atlantic	25.41	50.00	78.00	123.20	180.91	180.00	271.75	435.82	640.10	972.97
East South Central	17.92	–	–	130.00	172.00	221.25	347.41	507.02	686.00	880.00
West South Central	36.26	58.44	100.00	163.32	277.00	238.40	351.24	551.36	870.05	1207.28
Midwest	31.54	57.30	93.63	127.76	220.99	161.25	222.00	354.41	668.50	1190.30
East North Central	35.34	74.31	101.50	133.49	255.00	156.78	222.00	329.01	614.13	1205.48
West North Central	29.09	35.04	64.29	112.52	158.07	165.00	239.02	448.03	788.59	1163.93
West	29.56	48.60	92.34	182.15	279.00	132.28	237.02	374.88	723.62	1084.14
Mountain	19.33	43.87	56.12	100.94	214.92	148.49	243.22	397.23	744.55	1084.14
Pacific	41.55	70.04	125.39	227.11	355.66	119.17	220.49	361.71	682.29	1077.68

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, state and local government workers, March 2020

Characteristics	Single coverage[1]					Family coverage[1]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$1.95	$3.46	$3.22	$5.07	$6.04	$8.61	$8.33	$15.48	$15.16	$24.70
Worker characteristics										
Management, professional, and related	2.40	4.08	2.84	4.27	12.96	7.86	11.18	20.91	29.91	41.25
Professional and related	2.53	3.69	3.74	5.67	16.55	12.21	10.16	20.54	29.45	52.67
Teachers	3.99	5.14	2.75	8.25	34.22	14.99	22.36	16.58	50.08	54.90
Primary, secondary, and special education school teachers	8.29	5.47	3.63	9.29	38.58	18.05	25.30	31.63	56.86	79.85
Service	2.14	5.78	5.48	13.93	26.85	14.09	11.86	21.43	23.09	109.81
Protective service	7.26	10.40	8.35	22.01	55.90	13.44	18.76	15.50	60.96	72.72
Sales and office	4.96	3.76	2.57	10.43	12.44	11.33	14.08	23.21	24.55	49.81
Office and administrative support	4.73	3.43	2.50	9.47	5.81	12.23	13.45	22.10	24.73	51.97
Natural resources, construction, and maintenance	5.50	6.31	12.45	7.77	17.54	25.21	34.18	23.99	19.29	75.38
Production, transportation, and material moving	–	8.52	16.14	16.38	34.62	36.87	17.95	67.77	116.13	76.33
Full time	2.15	3.04	3.44	5.35	6.97	9.13	9.09	15.80	16.01	25.92
Part time	7.75	4.67	9.58	–	44.16	–	32.50	79.17	120.56	77.63
Union	0.79	3.46	2.82	6.99	23.91	7.52	15.13	14.65	30.72	52.77
Nonunion	3.62	2.67	2.85	4.81	7.37	1.61	10.90	25.75	22.41	39.89
Average wage within the following categories:[2]										
Lowest 25 percent	3.23	2.92	2.13	6.97	8.44	3.93	25.24	12.98	24.08	56.41
Lowest 10 percent	5.68	7.41	5.18	11.15	21.77	13.51	11.90	28.78	83.92	85.00
Second 25 percent	3.44	1.95	2.88	4.87	10.60	17.99	9.39	12.97	16.24	58.79
Third 25 percent	6.32	6.89	5.31	8.05	13.24	11.88	15.40	17.19	27.33	21.05
Highest 25 percent	1.86	3.46	4.83	6.99	38.61	10.53	17.11	21.08	39.11	83.27
Highest 10 percent	5.30	7.09	7.68	19.22	0.00	17.51	16.08	33.88	73.70	12.53
Establishment characteristics										
Service-providing industries	2.05	3.38	3.19	4.79	5.17	9.58	8.51	16.04	14.81	23.16
Education and health services	2.11	3.87	2.92	4.78	15.38	12.63	12.64	16.77	33.16	44.51
Educational services	2.38	3.90	2.82	6.24	25.63	9.97	19.44	16.53	42.31	55.69
Elementary and secondary schools	5.06	4.64	2.75	5.91	25.31	15.82	14.32	24.91	48.56	37.25
Junior colleges, colleges, and universities	1.49	14.50	9.20	10.49	20.47	10.14	5.27	38.35	36.98	36.25
Health care and social assistance	–	7.48	4.78	5.92	9.94	14.85	14.24	16.42	43.33	37.00
Hospitals	–	6.80	7.58	8.98	12.27	15.56	23.46	19.97	21.82	68.98
Public administration	4.09	1.41	8.00	2.51	17.77	24.30	11.61	11.21	36.89	46.88
1 to 99 workers	5.72	7.08	3.57	10.72	25.45	23.26	25.66	24.02	20.81	106.47
1 to 49 workers	5.11	4.92	9.41	17.55	24.99	–	38.23	30.22	35.61	137.85
50 to 99 workers	3.48	4.67	2.87	12.59	26.67	19.70	23.80	22.30	28.30	77.76
100 workers or more	1.81	3.09	3.02	5.29	6.14	6.50	8.74	14.37	24.71	34.03
100 to 499 workers	6.14	5.95	5.92	8.10	20.52	7.72	12.24	11.43	58.52	83.34
500 workers or more	1.62	1.64	3.35	4.14	12.69	11.99	12.66	20.89	29.18	36.06

See footnotes at end of table.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, state and local government workers, March 2020—continued

Characteristics	Single coverage[1]					Family coverage[1]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	$2.32	$3.27	$4.25	$4.89	$17.20	$0.00	$8.71	$9.68	$34.83	$28.48
Local government	3.08	3.87	3.45	5.05	11.16	10.76	8.60	20.08	26.65	41.77
Geographic areas										
Northeast	6.51	6.73	7.21	6.04	35.35	19.10	15.47	19.54	10.94	52.00
New England	15.87	11.25	11.12	12.42	44.40	29.67	25.58	34.71	36.62	63.44
Middle Atlantic	5.10	6.95	0.25	6.80	43.65	–	20.14	36.92	0.00	122.90
South	4.41	3.61	4.72	4.31	6.38	5.84	17.63	11.78	20.83	39.17
South Atlantic	2.34	0.38	9.29	15.10	9.78	0.00	3.14	24.14	45.51	235.84
East South Central	2.12	–	–	6.74	7.26	12.66	24.14	47.12	27.61	238.51
West South Central	8.02	4.01	10.85	7.50	26.87	40.72	17.31	25.62	77.04	71.82
Midwest	1.57	7.80	4.09	3.96	34.15	9.41	7.64	19.95	49.69	132.33
East North Central	6.37	6.81	2.76	4.10	39.48	34.90	3.77	9.05	49.34	132.85
West North Central	0.55	1.53	7.79	5.34	10.63	26.31	32.10	53.54	95.82	238.82
West	4.69	1.85	2.14	17.35	42.51	10.66	21.41	43.58	68.94	32.22
Mountain	4.80	11.87	6.26	11.48	30.74	27.38	14.34	80.18	99.33	43.09
Pacific	3.03	7.51	1.62	18.77	19.80	20.63	31.89	39.13	68.42	73.29

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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] state and local government workers, March 2020

(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	82	80	98	26	25	96	38	37	97
Worker characteristics									
Management, professional, and related	83	81	98	25	24	95	41	40	97
Professional and related	83	80	97	25	23	95	41	40	97
Teachers	82	80	98	21	20	94	41	40	97
Primary, secondary, and special education school teachers	87	86	98	20	19	95	40	39	98
Service	76	74	97	26	25	98	31	31	98
Protective service	86	84	98	29	29	99	32	32	100
Sales and office	82	81	98	29	28	98	38	37	98
Office and administrative support	83	81	98	29	28	98	38	37	98
Natural resources, construction, and maintenance	90	89	99	35	33	96	41	39	96
Production, transportation, and material moving	80	78	99	27	26	97	33	32	98
Full time	91	89	98	28	27	96	43	42	98
Part time	24	22	94	14	14	96	13	13	94
Union	89	87	98	26	25	98	38	37	98
Nonunion	76	74	97	27	25	95	39	38	97
Average wage within the following categories:[2]									
Lowest 25 percent	66	63	97	20	19	95	29	28	97
Lowest 10 percent	54	53	97	16	15	93	24	24	96
Second 25 percent	87	85	98	30	29	96	41	40	97
Third 25 percent	88	86	98	27	26	96	42	41	97
Highest 25 percent	88	86	98	29	28	98	43	42	98
Highest 10 percent	85	82	97	34	34	99	39	38	97
Establishment characteristics									
Service-providing industries	82	80	98	26	25	96	39	38	97
Education and health services	82	80	97	24	23	94	41	40	97
Educational services	81	79	98	22	21	94	39	38	97
Elementary and secondary schools	80	78	98	21	20	95	35	35	98
Junior colleges, colleges, and universities	86	83	97	28	26	92	49	47	96
Health care and social assistance	88	84	96	34	32	95	53	51	96
Hospitals	88	83	95	45	42	95	63	61	97
Public administration	84	82	98	30	30	99	34	34	98
1 to 99 workers	75	74	98	21	20	97	35	34	98
1 to 49 workers	70	70	99	23	22	97	30	29	99
50 to 99 workers	80	79	98	19	18	97	40	39	98
100 workers or more	84	82	97	28	27	96	40	38	97
100 to 499 workers	78	76	97	23	23	97	36	35	98
500 workers or more	87	84	98	30	29	96	41	40	97

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,[1] state and local government workers, March 2020—continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	90	86	96	30	28	94	39	37	96
Local government	79	78	98	25	24	97	38	38	98
Geographic areas									
Northeast	82	80	97	32	32	100	16	15	99
New England	83	75	90	10	10	100	16	16	99
Middle Atlantic	82	81	99	39	39	100	15	15	99
South	83	80	97	24	22	94	35	33	96
South Atlantic	85	82	96	35	33	93	48	45	95
East South Central	75	73	97	–	–	–	31	30	97
West South Central	84	82	98	13	13	98	17	17	100
Midwest	81	79	97	24	22	92	57	56	98
East North Central	81	78	96	34	31	91	63	62	97
West North Central	82	81	99	7	6	98	46	46	99
West	80	80	100	27	27	99	46	45	98
Mountain	83	82	100	28	27	97	61	59	97
Pacific	79	79	99	27	27	100	39	38	98

[1] The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation.
[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 2020.

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. Standard errors for insurance benefits: Access, participation, and take-up rates,[1] state and local government workers, March 2020

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	0.8	0.8	0.2	0.8	0.8	0.3	1.2	1.2	0.3
Worker characteristics									
Management, professional, and related	0.9	1.0	0.3	1.0	1.0	0.4	1.5	1.6	0.4
Professional and related	1.0	1.0	0.4	1.1	1.0	0.5	1.7	1.7	0.4
Teachers	1.1	1.3	0.5	1.6	1.6	0.6	2.5	2.6	0.5
Primary, secondary, and special education school teachers	1.3	1.4	0.5	1.7	1.6	0.6	2.7	2.7	0.3
Service	1.3	1.5	0.5	1.7	1.7	0.4	1.9	1.9	0.5
Protective service	1.7	1.8	0.5	2.4	2.4	0.3	2.8	2.9	0.2
Sales and office	1.7	1.6	0.3	1.4	1.4	0.5	1.5	1.4	0.5
Office and administrative support	1.7	1.6	0.3	1.3	1.3	0.5	1.5	1.4	0.5
Natural resources, construction, and maintenance	2.4	2.4	0.4	4.5	4.2	1.6	3.8	3.4	1.6
Production, transportation, and material moving	4.6	4.6	0.5	4.0	3.9	1.1	3.2	3.2	0.6
Full time	0.8	0.8	0.2	1.0	0.9	0.3	1.3	1.3	0.3
Part time	1.8	1.6	1.4	1.4	1.3	1.4	1.4	1.3	1.1
Union	1.0	1.0	0.3	1.2	1.2	0.5	1.4	1.4	0.4
Nonunion	1.3	1.3	0.4	1.1	1.1	0.6	1.7	1.7	0.4
Average wage within the following categories:[2]									
Lowest 25 percent	1.6	1.5	0.4	1.2	1.3	0.9	1.4	1.3	0.5
Lowest 10 percent	1.9	1.9	0.6	1.6	1.6	2.4	1.6	1.5	1.0
Second 25 percent	1.0	1.0	0.4	1.4	1.4	0.4	1.6	1.6	0.4
Third 25 percent	1.1	1.2	0.3	1.7	1.7	0.7	2.3	2.3	0.3
Highest 25 percent	1.2	1.2	0.5	1.5	1.5	0.4	1.4	1.4	0.5
Highest 10 percent	1.8	1.9	0.7	1.7	1.7	0.5	2.0	1.9	0.8
Establishment characteristics									
Service-providing industries	0.8	0.9	0.2	0.8	0.8	0.3	1.2	1.2	0.3
Education and health services	1.0	1.1	0.4	1.0	0.9	0.4	1.7	1.7	0.4
Educational services	1.2	1.2	0.4	1.0	1.0	0.4	1.9	1.9	0.4
Elementary and secondary schools	1.4	1.4	0.4	1.1	1.0	0.5	1.9	1.9	0.2
Junior colleges, colleges, and universities	1.8	2.1	0.6	1.5	1.4	1.4	2.2	2.4	1.2
Health care and social assistance	2.0	2.1	1.4	3.3	2.9	1.6	3.6	3.5	1.2
Hospitals	2.9	2.5	2.1	4.7	3.9	2.0	3.9	4.0	1.2
Public administration	1.2	1.2	0.2	1.2	1.2	0.4	1.8	1.7	0.4
1 to 99 workers	1.8	1.8	0.5	2.2	2.1	1.6	2.0	2.0	0.4
1 to 49 workers	2.8	2.8	0.7	3.7	3.5	2.5	3.0	3.0	0.4
50 to 99 workers	2.0	2.1	0.7	2.6	2.4	2.1	3.5	3.4	0.7
100 workers or more	0.8	0.8	0.3	1.0	1.0	0.5	1.3	1.3	0.4
100 to 499 workers	2.0	1.9	0.4	1.8	1.9	1.3	2.1	2.1	0.5
500 workers or more	1.2	1.2	0.4	1.1	1.1	0.5	1.4	1.4	0.5

See footnotes at end of table.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,[1] state and local government workers, March 2020—continued

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	0.9	1.0	0.5	1.5	1.4	0.9	1.5	1.5	0.5
Local government	1.0	1.0	0.3	1.0	1.0	0.4	1.3	1.3	0.3
Geographic areas									
Northeast	1.9	2.0	0.8	2.0	2.0	0.1	1.6	1.6	0.5
New England	2.4	2.9	3.1	1.9	1.9	0.0	2.5	2.4	0.6
Middle Atlantic	2.4	2.4	0.2	2.7	2.7	0.1	2.2	2.1	0.7
South	1.2	1.3	0.4	1.5	1.5	0.6	2.4	2.3	0.7
South Atlantic	1.2	1.6	0.7	2.3	2.3	0.8	3.9	3.9	1.0
East South Central	3.5	3.6	0.6	–	–	–	6.0	5.7	0.9
West South Central	2.6	2.4	0.4	1.6	1.5	1.6	2.7	2.7	0.2
Midwest	2.1	2.2	0.6	1.1	1.0	0.3	2.5	2.5	0.2
East North Central	2.9	3.0	0.9	1.5	1.4	0.3	1.8	1.8	0.2
West North Central	2.9	2.9	0.3	1.7	1.6	1.8	6.1	6.1	0.5
West	1.7	1.7	0.1	1.9	1.9	0.9	2.4	2.5	0.5
Mountain	3.9	3.8	0.2	4.1	3.8	2.5	6.8	6.8	0.7
Pacific	1.8	1.7	0.2	2.1	2.1	0.1	2.1	2.2	0.7

[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] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 17. Life insurance plans: Employee contribution requirement, state and local government workers, March 2020

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	10	90
Worker characteristics		
Management, professional, and related	11	89
Professional and related	11	89
Teachers	11	89
Primary, secondary, and special education school teachers	10	90
Service	9	91
Protective service	7	93
Sales and office	10	90
Office and administrative support	9	91
Natural resources, construction, and maintenance	7	93
Full time	10	90
Part time	13	87
Union	9	91
Nonunion	11	89
Average wage within the following categories:[1]		
Lowest 25 percent	11	89
Lowest 10 percent	14	86
Second 25 percent	8	92
Third 25 percent	8	92
Highest 25 percent	13	87
Highest 10 percent	13	87
Establishment characteristics		
Service-providing industries	10	90
Education and health services	12	88
Educational services	12	88
Elementary and secondary schools	10	90
Junior colleges, colleges, and universities	15	85
Health care and social assistance	12	88
Hospitals	8	92
Public administration	7	93
1 to 99 workers	9	91
1 to 49 workers	10	90
50 to 99 workers	8	92
100 workers or more	10	90
100 to 499 workers	8	92
500 workers or more	11	89

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, state and local government workers, March 2020—continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	13	87
Local government	9	91
Geographic areas		
Northeast	14	86
New England	42	58
Middle Atlantic	5	95
South	10	90
South Atlantic	10	90
East South Central	12	88
West South Central	8	92
Midwest	12	88
East North Central	15	85
West North Central	6	94
West	5	95
Mountain	8	92
Pacific	4	96

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 17. Standard errors for life insurance plans: Employee contribution requirement, state and local government workers, March 2020

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.6	0.6
Worker characteristics		
Management, professional, and related	0.6	0.6
Professional and related	0.6	0.6
Teachers	0.9	0.9
Primary, secondary, and special education school teachers	0.9	0.9
Service	1.3	1.3
Protective service	2.0	2.0
Sales and office	1.1	1.1
Office and administrative support	1.1	1.1
Natural resources, construction, and maintenance	1.4	1.4
Full time	0.5	0.5
Part time	3.2	3.2
Union	0.7	0.7
Nonunion	0.8	0.8
Average wage within the following categories:[1]		
Lowest 25 percent	1.0	1.0
Lowest 10 percent	1.7	1.7
Second 25 percent	0.9	0.9
Third 25 percent	1.0	1.0
Highest 25 percent	0.9	0.9
Highest 10 percent	1.9	1.9
Establishment characteristics		
Service-providing industries	0.6	0.6
Education and health services	0.6	0.6
Educational services	0.7	0.7
Elementary and secondary schools	0.8	0.8
Junior colleges, colleges, and universities	2.2	2.2
Health care and social assistance	1.8	1.8
Hospitals	2.4	2.4
Public administration	1.0	1.0
1 to 99 workers	2.1	2.1
1 to 49 workers	2.7	2.7
50 to 99 workers	2.3	2.3
100 workers or more	0.6	0.6
100 to 499 workers	1.2	1.2
500 workers or more	0.7	0.7

See footnotes at end of table.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, state and local government workers, March 2020—continued

Characteristics	Employee contribution required	Employee contribution not required
State government	1.5	1.5
Local government	0.7	0.7
Geographic areas		
Northeast	1.3	1.3
New England	3.6	3.6
Middle Atlantic	1.8	1.8
South	0.8	0.8
South Atlantic	1.3	1.3
East South Central	1.5	1.5
West South Central	1.0	1.0
Midwest	1.6	1.6
East North Central	2.6	2.6
West North Central	0.7	0.7
West	1.0	1.0
Mountain	1.6	1.6
Pacific	1.3	1.3

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 18. Life insurance plans: Method of benefit payment, state and local government workers, March 2020

(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	36	2	53	6	3
Worker characteristics					
Management, professional, and related	34	3	54	5	4
Professional and related	33	3	55	5	4
Teachers	29	3	60	4	5
Primary, secondary, and special education school teachers	26	2	64	3	5
Service	37	2	53	6	2
Protective service	36	2	52	8	3
Sales and office	39	2	50	6	3
Office and administrative support	39	2	50	6	4
Natural resources, construction, and maintenance	38	–	51	7	–
Production, transportation, and material moving	38	–	43	17	–
Full time	36	2	53	6	3
Part time	31	–	62	2	–
Union	32	1	58	7	([1])
Nonunion	39	3	47	4	6
Average wage within the following categories:[2]					
Lowest 25 percent	37	2	54	3	5
Lowest 10 percent	39	–	54	–	4
Second 25 percent	39	3	49	6	3
Third 25 percent	34	2	52	7	5
Highest 25 percent	33	3	56	6	2
Highest 10 percent	31	3	59	5	1
Establishment characteristics					
Service-providing industries	36	2	53	6	3
Education and health services	35	2	55	4	4
Educational services	31	3	59	4	4
Elementary and secondary schools	26	3	64	3	4
Junior colleges, colleges, and universities	44	3	44	6	4
Health care and social assistance	57	–	35	3	–
Hospitals	64	–	27	–	–
Public administration	35	2	52	8	3
1 to 99 workers	27	3	62	2	5
1 to 49 workers	20	–	69	–	5
50 to 99 workers	33	–	57	–	5
100 workers or more	38	2	51	6	3
100 to 499 workers	37	2	52	5	4
500 workers or more	39	2	50	7	2

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, state and local government workers, March 2020—continued

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
State government	40	3	45	6	5
Local government	34	2	56	5	3
Geographic areas					
Northeast	33	3	51	13	–
New England	21	–	72	–	–
Middle Atlantic	37	4	45	14	–
South	41	3	44	4	8
South Atlantic	52	5	27	2	14
East South Central	42	–	41	12	–
West South Central	23	–	71	5	–
Midwest	41	2	52	4	2
East North Central	41	–	54	4	–
West North Central	40	4	48	–	–
West	25	–	69	4	–
Mountain	40	–	56	–	–
Pacific	18	–	76	5	–

[1] Less than 0.5.
[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 18. Standard errors for life insurance plans: Method of benefit payment, state and local government workers, March 2020

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	1.1	0.3	1.0	0.5	0.7
Worker characteristics					
Management, professional, and related	1.4	0.3	1.2	0.6	1.2
Professional and related	1.5	0.3	1.4	0.7	1.5
Teachers	1.9	0.4	1.5	0.8	2.3
Primary, secondary, and special education school teachers	1.9	0.4	1.6	0.9	2.5
Service	1.8	0.5	1.8	0.8	0.4
Protective service	2.9	0.6	3.0	1.3	0.4
Sales and office	2.5	0.5	2.8	0.9	1.1
Office and administrative support	2.6	0.4	2.8	0.9	1.1
Natural resources, construction, and maintenance	4.1	–	4.2	1.8	–
Production, transportation, and material moving	4.8	–	3.8	3.3	–
Full time	1.1	0.2	1.0	0.5	0.7
Part time	3.3	–	3.4	0.8	–
Union	1.4	0.3	1.3	0.7	0.1
Nonunion	1.7	0.5	1.7	0.7	1.3
Average wage within the following categories:[1]					
Lowest 25 percent	1.8	0.4	1.9	0.8	0.6
Lowest 10 percent	2.2	–	2.3	–	0.7
Second 25 percent	1.8	0.6	1.9	1.0	0.6
Third 25 percent	1.7	0.5	1.5	0.8	1.9
Highest 25 percent	1.6	0.5	1.7	0.7	0.5
Highest 10 percent	1.4	0.9	2.0	1.3	0.4
Establishment characteristics					
Service-providing industries	1.1	0.3	1.0	0.5	0.7
Education and health services	1.4	0.3	1.2	0.6	1.0
Educational services	1.5	0.4	1.3	0.7	1.2
Elementary and secondary schools	1.6	0.4	1.4	0.8	1.2
Junior colleges, colleges, and universities	2.1	0.8	2.6	1.1	1.2
Health care and social assistance	4.5	–	4.0	1.1	–
Hospitals	5.9	–	4.2	–	–
Public administration	2.2	0.4	2.3	0.9	0.4
1 to 99 workers	2.4	0.7	3.1	1.1	1.6
1 to 49 workers	2.8	–	3.4	–	2.3
50 to 99 workers	3.6	–	4.2	–	1.2
100 workers or more	1.2	0.3	1.2	0.6	0.5
100 to 499 workers	2.4	0.5	2.4	1.4	1.0
500 workers or more	1.5	0.4	1.6	0.6	0.5

See footnotes at end of table.

Table 18. Standard errors for life insurance plans: Method of benefit payment, state and local government workers, March 2020—continued

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
State government	2.0	0.6	2.0	0.9	0.9
Local government	1.3	0.3	1.2	0.6	0.7
Geographic areas					
Northeast	2.0	0.5	1.8	1.0	–
New England	2.4	–	1.9	–	–
Middle Atlantic	2.4	0.7	2.1	1.2	–
South	2.0	0.4	1.5	0.9	1.7
South Atlantic	3.3	0.5	2.4	0.8	3.1
East South Central	3.8	–	3.1	1.8	–
West South Central	3.3	–	2.7	1.8	–
Midwest	2.7	0.6	2.8	1.2	0.6
East North Central	2.6	–	3.3	1.5	–
West North Central	5.9	1.2	4.8	–	–
West	1.9	–	1.8	1.0	–
Mountain	2.5	–	3.4	–	–
Pacific	2.5	–	2.1	0.9	–

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, state and local government workers, March 2020

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

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	–	51	20	23	6	1.4	1.0
Worker characteristics							
Management, professional, and related	–	49	23	23	6	1.5	1.3
Professional and related	–	49	24	21	5	1.5	1.1
Teachers	–	46	25	21	8	1.5	1.3
Primary, secondary, and special education school teachers	–	47	29	20	–	1.5	1.3
Service	–	54	17	20	9	1.5	1.0
Protective service	–	53	–	24	–	1.6	–
Sales and office	–	54	17	26	3	1.4	1.0
Office and administrative support	–	54	17	26	3	1.4	1.0
Natural resources, construction, and maintenance	–	56	–	31	–	1.4	1.0
Production, transportation, and material moving	–	52	–	28	–	1.4	1.0
Full time	–	51	20	23	6	1.4	1.0
Part time	–	53	16	29	–	1.4	–
Union	–	51	27	14	8	1.4	1.0
Nonunion	–	51	13	31	4	1.5	–
Average wage within the following categories:[2]							
Lowest 25 percent	–	55	18	23	4	1.4	1.0
Lowest 10 percent	–	54	24	20	–	1.4	1.0
Second 25 percent	–	52	19	25	5	1.4	1.0
Third 25 percent	–	54	18	23	4	1.4	1.0
Highest 25 percent	–	45	23	23	9	1.6	1.5
Highest 10 percent	–	44	22	23	11	1.6	1.5
Establishment characteristics							
Service-providing industries	–	51	20	23	6	1.4	1.0
Education and health services	–	48	23	23	6	1.5	1.3
Educational services	–	44	24	25	7	1.5	1.5
Elementary and secondary schools	–	44	28	24	5	1.5	1.5
Junior colleges, colleges, and universities	–	44	18	27	11	1.5	1.5
Health care and social assistance	–	60	20	–	4	1.4	1.0
Hospitals	–	64	17	–	–	1.4	1.0
Public administration	–	56	16	22	6	1.4	1.0
1 to 99 workers	–	58	19	19	4	1.4	1.0
1 to 49 workers	–	62	–	–	4	1.4	1.0
50 to 99 workers	–	56	24	–	–	1.4	1.0
100 workers or more	–	50	20	24	6	1.5	1.0
100 to 499 workers	–	45	25	24	5	1.5	1.5
500 workers or more	–	52	18	24	6	1.4	1.0

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, state and local government workers, March 2020—continued

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

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
State government	–	54	20	19	7	1.4	1.0
Local government	–	50	19	25	5	1.5	–
Geographic areas							
Northeast	–	36	45	7	12	1.6	1.5
New England	–	51	27	–	–	1.4	–
Middle Atlantic	–	33	48	6	13	1.6	1.5
South	–	54	12	32	3	1.4	1.0
South Atlantic	–	53	14	30	–	1.4	1.0
East South Central	–	53	–	40	–	1.4	–
West South Central	–	54	–	30	–	1.4	–
Midwest	–	50	22	21	7	1.4	1.1
East North Central	–	52	11	27	10	1.5	1.0
West North Central	–	45	42	–	–	1.3	–
West	–	65	8	22	–	1.4	1.0
Mountain	–	56	–	31	–	1.4	1.0
Pacific	–	75	4	–	–	1.4	1.0

[1] Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.
[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, state and local government workers, March 2020

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	–	1.8	1.9	1.7	0.9	([2])	0.1
Worker characteristics							
Management, professional, and related	–	2.0	2.1	2.1	1.1	([2])	0.2
Professional and related	–	2.2	2.2	2.0	1.3	([2])	0.2
Teachers	–	2.5	2.7	2.7	2.3	0.1	0.3
Primary, secondary, and special education school teachers	–	2.9	3.1	2.9	–	0.1	0.2
Service	–	4.6	2.8	3.3	2.5	0.1	0.2
Protective service	–	7.4	–	5.8	–	0.1	–
Sales and office	–	3.6	3.0	3.5	0.8	([2])	0.1
Office and administrative support	–	3.6	2.9	3.6	0.8	([2])	0.1
Natural resources, construction, and maintenance	–	5.1	–	4.5	–	([2])	0.1
Production, transportation, and material moving	–	6.4	–	6.6	–	0.1	0.3
Full time	–	1.9	1.9	1.7	0.9	([2])	0.1
Part time	–	6.9	3.1	6.7	–	0.1	–
Union	–	2.7	2.5	2.1	1.5	([2])	0.1
Nonunion	–	2.5	2.0	2.3	0.8	([2])	–
Average wage within the following categories:[3]							
Lowest 25 percent	–	3.5	3.0	2.8	1.1	([2])	0.0
Lowest 10 percent	–	4.3	4.6	3.6	–	([2])	0.1
Second 25 percent	–	2.7	2.8	2.3	0.9	([2])	0.1
Third 25 percent	–	2.4	2.3	2.3	1.0	([2])	0.0
Highest 25 percent	–	2.7	2.1	2.4	2.1	0.1	0.0
Highest 10 percent	–	3.8	3.9	3.6	2.5	([2])	0.0
Establishment characteristics							
Service-providing industries	–	1.9	1.9	1.7	0.9	([2])	0.1
Education and health services	–	2.3	2.4	2.3	1.1	([2])	0.3
Educational services	–	2.1	2.7	2.5	1.3	([2])	([2])
Elementary and secondary schools	–	2.8	3.2	3.0	1.9	0.1	0.1
Junior colleges, colleges, and universities	–	3.4	4.5	4.2	1.3	([2])	0.3
Health care and social assistance	–	6.6	5.1	–	2.0	0.1	0.0
Hospitals	–	6.2	4.8	–	–	0.1	0.0
Public administration	–	4.3	3.7	3.6	1.8	([2])	0.0
1 to 99 workers	–	5.4	4.6	5.0	2.1	0.1	0.0
1 to 49 workers	–	10.3	–	–	2.0	0.1	0.2
50 to 99 workers	–	6.1	6.5	–	–	0.1	0.1
100 workers or more	–	1.8	1.8	1.7	0.9	([2])	0.3
100 to 499 workers	–	3.9	3.5	3.5	1.9	0.1	0.2
500 workers or more	–	2.0	2.1	1.7	1.0	([2])	0.1

See footnotes at end of table.

Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, state and local government workers, March 2020—continued

Characteristics	Multiple of annual earnings amounts[1]					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
State government	–	2.7	3.3	2.4	1.4	([2])	0.0
Local government	–	2.2	1.9	2.0	1.1	([2])	–
Geographic areas							
Northeast	–	3.3	3.4	2.2	2.9	0.1	0.0
New England	–	6.9	7.8	–	–	0.1	–
Middle Atlantic	–	3.3	3.3	2.0	3.5	0.1	0.0
South	–	3.1	2.6	2.9	1.2	([2])	([2])
South Atlantic	–	3.4	2.6	3.1	–	([2])	([2])
East South Central	–	10.9	–	11.7	–	0.1	–
West South Central	–	6.7	–	6.7	–	0.1	–
Midwest	–	3.1	4.4	3.5	1.4	([2])	0.2
East North Central	–	2.2	1.5	4.7	2.1	([2])	0.1
West North Central	–	7.7	10.6	–	–	([2])	–
West	–	4.7	2.6	3.8	–	0.1	0.0
Mountain	–	6.8	–	5.0	–	0.1	0.2
Pacific	–	7.1	1.9	–	–	0.1	0.0

[1] Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.
[2] Less than 0.05.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 20. Life insurance plans: Maximum benefit amount, state and local government workers, March 2020

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

Characteristics	With maximum benefit amount	Maximum benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	58	$50,000	$50,000	$150,000	$300,000	$500,000	42
Worker characteristics							
Management, professional, and related	56	50,000	50,000	150,000	300,000	500,000	44
Professional and related	54	50,000	50,000	150,000	300,000	500,000	46
Teachers	47	50,000	50,000	100,000	250,000	400,000	53
Primary, secondary, and special education school teachers	44	50,000	50,000	–	250,000	–	56
Service	56	50,000	50,000	150,000	250,000	500,000	44
Protective service	58	50,000	–	150,000	250,000	500,000	42
Sales and office	63	40,000	50,000	–	250,000	500,000	37
Office and administrative support	63	40,000	50,000	–	250,000	500,000	37
Natural resources, construction, and maintenance	70	50,000	100,000	–	300,000	500,000	30
Production, transportation, and material moving	67	50,000	50,000	–	350,000	600,000	33
Full time	59	50,000	50,000	150,000	300,000	500,000	41
Part time	32	50,000	50,000	–	–	500,000	68
Union	57	40,000	50,000	150,000	250,000	500,000	43
Nonunion	59	50,000	–	150,000	350,000	500,000	41
Average wage within the following categories:[2]							
Lowest 25 percent	59	–	50,000	–	300,000	500,000	41
Lowest 10 percent	58	50,000	50,000	100,000	–	500,000	42
Second 25 percent	62	50,000	50,000	150,000	300,000	500,000	38
Third 25 percent	60	50,000	50,000	150,000	250,000	500,000	40
Highest 25 percent	52	50,000	50,000	200,000	300,000	500,000	48
Highest 10 percent	53	50,000	50,000	–	250,000	500,000	47
Establishment characteristics							
Service-providing industries	58	50,000	50,000	150,000	300,000	500,000	42
Education and health services	55	50,000	50,000	–	300,000	500,000	45
Educational services	52	50,000	50,000	100,000	250,000	–	48
Elementary and secondary schools	46	50,000	50,000	–	250,000	500,000	54
Junior colleges, colleges, and universities	62	50,000	50,000	100,000	250,000	400,000	38
Health care and social assistance	64	50,000	50,000	–	500,000	500,000	36
Hospitals	68	50,000	–	250,000	500,000	500,000	32
Public administration	61	40,000	–	150,000	250,000	500,000	39
1 to 99 workers	44	40,000	–	–	–	500,000	56
1 to 49 workers	57	–	–	150,000	–	–	43
50 to 99 workers	37	40,000	–	–	–	500,000	63
100 workers or more	61	50,000	50,000	150,000	300,000	500,000	39
100 to 499 workers	55	40,000	50,000	–	200,000	300,000	45
500 workers or more	63	50,000	50,000	200,000	300,000	500,000	37

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amount, state and local government workers, March 2020—continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	60	$40,000	$50,000	$100,000	$200,000	$400,000	40
Local government	57	50,000	50,000	180,000	300,000	500,000	43
Geographic areas							
Northeast	34	40,000	40,000	40,000	–	–	66
New England	32	50,000	–	–	–	500,000	68
Middle Atlantic	34	40,000	40,000	40,000	–	–	66
South	61	50,000	–	–	300,000	500,000	39
South Atlantic	56	50,000	100,000	200,000	350,000	500,000	44
West South Central	61	50,000	50,000	–	–	–	39
Midwest	54	50,000	50,000	200,000	250,000	500,000	46
East North Central	58	50,000	50,000	180,000	200,000	–	42
West North Central	46	–	–	200,000	–	500,000	54
West	84	50,000	50,000	150,000	300,000	500,000	16
Mountain	83	50,000	100,000	175,000	300,000	500,000	17

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Standard errors for life insurance plans: Maximum benefit amount, state and local government workers, March 2020

Characteristics	With maximum benefit amount	Maximum benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.8	$0.00	$0.00	$547.45	$57,706.15	$0.00	1.8
Worker characteristics							
Management, professional, and related	2.3	0.00	0.00	36,462.34	52,414.22	0.00	2.3
Professional and related	2.5	0.00	0.00	43,928.75	56,980.26	0.00	2.5
Teachers	3.3	0.00	0.00	25,334.91	31,606.96	96,560.86	3.3
Primary, secondary, and special education school teachers	4.3	0.00	0.00	–	41,812.08	–	4.3
Service	3.4	6,052.27	11,174.75	0.00	65,159.42	0.00	3.4
Protective service	4.9	6,321.39	–	0.00	38,710.46	83,624.16	4.9
Sales and office	3.8	6,052.27	0.00	–	49,974.99	0.00	3.8
Office and administrative support	3.7	5,770.62	0.00	–	44,698.99	0.00	3.7
Natural resources, construction, and maintenance	5.0	0.00	15,803.48	–	40,804.41	109,108.89	5.0
Production, transportation, and material moving	5.6	11,966.20	0.00	–	102,823.88	140,464.41	5.6
Full time	1.9	0.00	0.00	4,562.07	59,831.01	0.00	1.9
Part time	5.2	0.00	0.00	–	–	139,274.01	5.2
Union	3.1	0.00	0.00	37,420.11	25,806.98	48,280.43	3.1
Nonunion	2.1	0.00	–	18,809.90	66,961.52	0.00	2.1
Average wage within the following categories:[2]							
Lowest 25 percent	2.8	–	0.00	–	39,771.22	0.00	2.8
Lowest 10 percent	4.3	0.00	14,426.54	16,423.46	–	0.00	4.3
Second 25 percent	3.0	11,396.05	0.00	0.00	63,213.92	0.00	3.0
Third 25 percent	2.7	0.00	0.00	7,742.09	27,372.43	0.00	2.7
Highest 25 percent	3.1	0.00	12,070.11	51,322.80	24,140.22	95,258.86	3.1
Highest 10 percent	4.6	0.00	0.00	–	63,869.01	70,083.88	4.6
Establishment characteristics							
Service-providing industries	1.8	0.00	0.00	547.45	44,698.99	0.00	1.8
Education and health services	2.4	0.00	0.00	–	65,795.14	0.00	2.4
Educational services	2.5	0.00	0.00	15,484.19	18,248.29	–	2.5
Elementary and secondary schools	3.5	0.00	0.00	–	38,710.46	82,582.32	3.5
Junior colleges, colleges, and universities	5.0	0.00	0.00	17,762.81	18,248.29	48,280.43	5.0
Health care and social assistance	6.0	11,396.05	12,903.49	–	35,337.66	0.00	6.0
Hospitals	8.1	0.00	–	43,757.86	0.00	0.00	8.1
Public administration	4.4	9,995.00	–	24,220.78	49,974.99	0.00	4.4
1 to 99 workers	5.7	7,523.96	–	–	–	40,804.41	5.7
1 to 49 workers	8.6	–	–	34,139.42	–	–	8.6
50 to 99 workers	7.1	10,160.22	–	–	–	55,500.00	7.1
100 workers or more	1.7	0.00	0.00	17,668.83	43,757.86	0.00	1.7
100 to 499 workers	4.4	1,824.83	0.00	–	0.00	38,440.70	4.4
500 workers or more	2.4	0.00	0.00	29,211.51	61,869.50	0.00	2.4

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Maximum benefit amount, state and local government workers, March 2020—continued

Characteristics	With maximum benefit amount	Maximum benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	3.6	$0.00	$0.00	$29,011.33	$15,803.48	$101,191.65	3.6
Local government	2.4	0.00	12,838.81	43,822.49	17,455.51	0.00	2.4
Geographic areas							
Northeast	3.6	0.00	0.00	4,080.44	–	–	3.6
New England	5.7	12,510.40	–	–	–	0.00	5.7
Middle Atlantic	4.1	0.00	0.00	0.00	–	–	4.1
South	2.6	0.00	–	–	46,299.97	75,239.62	2.6
South Atlantic	2.2	0.00	25,806.98	22,349.50	58,954.96	103,227.90	2.2
West South Central	8.4	0.00	0.00	–	–	–	8.4
Midwest	4.3	0.00	0.00	34,527.38	4,562.07	31,606.96	4.3
East North Central	5.0	0.00	0.00	46,506.29	56,980.26	–	5.0
West North Central	8.0	–	–	0.00	–	0.00	8.0
West	2.9	0.00	0.00	44,698.99	20,402.21	38,710.46	2.9
Mountain	3.5	12,070.11	27,189.34	43,757.86	58,764.02	134,096.98	3.5

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 21. Life insurance plans: Flat-dollar amount benefit formulas,[1] state and local government workers, March 2020

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

Characteristics	Flat dollar amount[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$5,000	$10,000	$25,000	$50,000	$50,000
Worker characteristics					
Management, professional, and related	5,000	10,000	25,000	50,000	50,000
Professional and related	5,000	10,000	25,000	50,000	50,000
Teachers	6,000	–	25,000	50,000	50,000
Primary, secondary, and special education school teachers	–	15,000	25,000	50,000	50,000
Service	5,000	10,000	20,000	40,000	50,000
Protective service	5,000	10,000	20,000	50,000	50,000
Sales and office	5,000	10,000	20,000	38,505	50,000
Office and administrative support	5,000	10,000	20,000	38,505	50,000
Natural resources, construction, and maintenance	–	10,000	25,000	50,000	50,000
Production, transportation, and material moving	–	–	20,000	30,000	50,000
Full time	5,000	10,000	25,000	50,000	50,000
Part time	–	–	25,000	50,000	50,000
Union	5,000	10,000	25,000	50,000	50,000
Nonunion	5,000	10,000	20,000	40,000	50,000
Average wage within the following categories:[3]					
Lowest 25 percent	5,000	10,000	20,000	30,000	50,000
Lowest 10 percent	5,000	10,000	20,000	25,000	50,000
Second 25 percent	5,000	10,000	25,000	40,000	50,000
Third 25 percent	5,000	10,000	20,000	50,000	50,000
Highest 25 percent	5,000	10,000	25,000	50,000	50,000
Highest 10 percent	5,000	–	25,000	50,000	50,000
Establishment characteristics					
Service-providing industries	5,000	10,000	25,000	50,000	50,000
Education and health services	5,000	10,000	25,000	50,000	50,000
Educational services	6,000	–	25,000	50,000	50,000
Elementary and secondary schools	6,000	15,000	25,000	50,000	50,000
Junior colleges, colleges, and universities	5,000	–	25,000	40,000	50,000
Health care and social assistance	5,000	–	25,000	50,000	50,000
Hospitals	5,000	–	25,000	50,000	50,000
Public administration	5,000	10,000	20,000	40,000	50,000
1 to 99 workers	–	15,000	28,000	50,000	50,000
1 to 49 workers	5,000	–	25,000	50,000	50,000
50 to 99 workers	10,000	–	30,000	50,000	50,000
100 workers or more	5,000	10,000	20,000	40,000	50,000
100 to 499 workers	–	–	25,000	50,000	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,[1] state and local government workers, March 2020—continued

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

Characteristics	Flat dollar amount[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	$5,000	$5,000	$20,000	$30,000	$50,000
Local government	6,000	–	25,000	50,000	50,000
Geographic areas					
Northeast	5,000	6,000	–	50,000	50,000
New England	5,000	5,000	–	40,000	50,000
Middle Atlantic	5,000	6,000	20,000	50,000	50,000
South	5,000	10,000	20,000	25,000	50,000
South Atlantic	10,000	–	25,000	25,000	–
East South Central	10,000	15,000	20,000	–	50,000
West South Central	5,000	–	–	25,000	40,000
Midwest	10,000	20,000	30,000	50,000	50,000
East North Central	–	–	30,000	50,000	50,000
West North Central	10,000	20,000	25,000	50,000	50,000
West	5,000	15,000	25,000	50,000	50,000
Mountain	15,000	25,000	48,000	50,000	57,000
Pacific	5,000	10,000	25,000	50,000	50,000

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

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

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,[1] state and local government workers, March 2020

Characteristics	Flat dollar amount[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	$0.00	$0.00	$2,606.38	$3,091.46	$0.00
Worker characteristics					
Management, professional, and related	0.00	0.00	0.00	0.00	0.00
Professional and related	0.00	912.41	0.00	0.00	0.00
Teachers	0.00	–	1,778.62	0.00	0.00
Primary, secondary, and special education school teachers	–	1,677.45	2,379.29	0.00	0.00
Service	0.00	0.00	982.70	5,280.84	0.00
Protective service	0.00	0.00	3,704.00	9,952.57	11,285.94
Sales and office	0.00	0.00	0.00	7,480.38	0.00
Office and administrative support	0.00	0.00	0.00	7,148.20	0.00
Natural resources, construction, and maintenance	–	2,580.70	5,983.10	12,410.18	0.00
Production, transportation, and material moving	–	–	1,290.35	3,649.66	3,649.66
Full time	0.00	0.00	2,908.30	3,181.70	0.00
Part time	–	–	5,550.00	6,876.48	0.00
Union	0.00	0.00	0.00	0.00	0.00
Nonunion	0.00	0.00	2,264.55	10,565.11	0.00
Average wage within the following categories:[3]					
Lowest 25 percent	0.00	0.00	0.00	3,495.87	0.00
Lowest 10 percent	0.00	0.00	0.00	5,994.22	0.00
Second 25 percent	0.00	0.00	4,031.18	1,674.43	0.00
Third 25 percent	182.48	0.00	4,228.72	11,066.17	0.00
Highest 25 percent	0.00	632.14	6,541.44	0.00	0.00
Highest 10 percent	482.80	–	912.41	0.00	0.00
Establishment characteristics					
Service-providing industries	0.00	0.00	2,896.83	2,656.52	0.00
Education and health services	258.07	2,838.77	0.00	0.00	0.00
Educational services	1,124.90	–	0.00	516.14	0.00
Elementary and secondary schools	465.24	1,311.15	0.00	0.00	0.00
Junior colleges, colleges, and universities	0.00	–	0.00	8,062.36	0.00
Health care and social assistance	0.00	–	4,181.21	5,585.22	0.00
Hospitals	0.00	–	7,412.49	8,008.55	9,894.54
Public administration	0.00	0.00	0.00	10,597.24	0.00
1 to 99 workers	–	2,737.24	4,698.71	0.00	0.00
1 to 49 workers	0.00	–	5,624.50	0.00	0.00
50 to 99 workers	0.00	–	6,147.80	0.00	6,704.85
100 workers or more	0.00	0.00	4,208.99	1,580.35	0.00
100 to 499 workers	–	–	2,606.38	4,741.04	0.00
500 workers or more	0.00	0.00	1,601.28	3,422.81	0.00

See footnotes at end of table.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,[1] state and local government workers, March 2020—continued

Characteristics	Flat dollar amount[2]				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	$0.00	$0.00	$2,234.95	$4,409.94	$0.00
Local government	1,146.89	–	774.21	0.00	0.00
Geographic areas					
Northeast	0.00	0.00	–	0.00	0.00
New England	0.00	0.00	–	10,641.26	0.00
Middle Atlantic	0.00	0.00	2,580.70	0.00	0.00
South	0.00	0.00	3,533.77	0.00	11,100.00
South Atlantic	0.00	–	4,375.79	0.00	–
East South Central	0.00	0.00	0.00	–	0.00
West South Central	0.00	–	–	6,827.88	0.00
Midwest	729.93	0.00	1,580.35	0.00	0.00
East North Central	–	–	182.48	0.00	0.00
West North Central	0.00	4,997.50	4,913.50	0.00	0.00
West	0.00	0.00	0.00	0.00	0.00
Mountain	0.00	0.00	10,147.10	0.00	5,991.44
Pacific	0.00	0.00	912.41	0.00	0.00

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

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

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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: Employee contribution requirement, state and local government workers, March 2020

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	12	88
Worker characteristics		
Management, professional, and related	10	90
Professional and related	10	90
Teachers	11	89
Primary, secondary, and special education school teachers	9	91
Service	18	82
Protective service	17	83
Sales and office	14	86
Office and administrative support	15	85
Natural resources, construction, and maintenance	6	94
Production, transportation, and material moving	12	88
Full time	11	89
Part time	22	78
Union	16	84
Nonunion	9	91
Average wage within the following categories:[1]		
Lowest 25 percent	12	88
Lowest 10 percent	13	87
Second 25 percent	11	89
Third 25 percent	13	87
Highest 25 percent	13	87
Highest 10 percent	13	87
Establishment characteristics		
Service-providing industries	12	88
Education and health services	12	88
Educational services	11	89
Elementary and secondary schools	11	89
Junior colleges, colleges, and universities	12	88
Public administration	14	86
1 to 99 workers	4	96
100 workers or more	14	86
100 to 499 workers	19	81
500 workers or more	12	88

See footnotes at end of table.

Table 22. Short-term disability plans: Employee contribution requirement, state and local government workers, March 2020—continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	12	88
Local government	12	88
Geographic areas		
Northeast	32	68
Middle Atlantic	34	66
South	5	95
South Atlantic	5	95
Midwest	6	94
East North Central	7	93
West	6	94

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 22. Standard errors for short-term disability plans: Employee contribution requirement, state and local government workers, March 2020

Characteristics	Employee contribution required	Employee contribution not required
All workers	1.2	1.2
Worker characteristics		
Management, professional, and related	1.1	1.1
Professional and related	1.3	1.3
Teachers	1.9	1.9
Primary, secondary, and special education school teachers	1.8	1.8
Service	3.2	3.2
Protective service	3.9	3.9
Sales and office	2.4	2.4
Office and administrative support	2.7	2.7
Natural resources, construction, and maintenance	2.6	2.6
Production, transportation, and material moving	3.4	3.4
Full time	1.3	1.3
Part time	3.5	3.5
Union	2.0	2.0
Nonunion	1.3	1.3
Average wage within the following categories:[1]		
Lowest 25 percent	1.7	1.7
Lowest 10 percent	1.9	1.9
Second 25 percent	1.6	1.6
Third 25 percent	2.0	2.0
Highest 25 percent	1.5	1.5
Highest 10 percent	2.3	2.3
Establishment characteristics		
Service-providing industries	1.2	1.2
Education and health services	1.7	1.7
Educational services	1.8	1.8
Elementary and secondary schools	1.9	1.9
Junior colleges, colleges, and universities	2.6	2.6
Public administration	1.7	1.7
1 to 99 workers	2.1	2.1
100 workers or more	1.4	1.4
100 to 499 workers	2.9	2.9
500 workers or more	1.5	1.5

See footnotes at end of table.

Table 22. Standard errors for short-term disability plans: Employee contribution requirement, state and local government workers, March 2020—continued

Characteristics	Employee contribution required	Employee contribution not required
State government	2.1	2.1
Local government	1.3	1.3
Geographic areas		
Northeast	2.6	2.6
Middle Atlantic	2.5	2.5
South	1.5	1.5
South Atlantic	1.7	1.7
Midwest	1.6	1.6
East North Central	1.8	1.8
West	2.6	2.6

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 23. Short-term disability plans: Method of benefit payment, state and local government workers, March 2020

(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	–	–	89	8	2
Worker characteristics					
Management, professional, and related	–	–	86	10	3
Professional and related	–	–	86	10	3
Teachers	–	–	83	12	5
Primary, secondary, and special education school teachers	–	–	84	10	5
Service	–	–	95	4	–
Protective service	–	–	96	3	–
Sales and office	–	–	93	6	–
Office and administrative support	–	–	92	6	–
Natural resources, construction, and maintenance	–	–	89	8	–
Production, transportation, and material moving	–	–	78	–	–
Full time	–	–	89	9	2
Part time	–	–	88	8	–
Union	–	–	88	8	3
Nonunion	–	–	90	9	–
Average wage within the following categories:[1]					
Lowest 25 percent	–	–	92	6	–
Lowest 10 percent	–	–	95	–	–
Second 25 percent	–	–	90	9	–
Third 25 percent	–	–	88	8	–
Highest 25 percent	–	–	85	10	4
Highest 10 percent	–	–	83	14	–
Establishment characteristics					
Service-providing industries	–	–	89	8	2
Education and health services	–	–	87	10	3
Educational services	–	–	86	10	3
Elementary and secondary schools	–	–	88	8	3
Junior colleges, colleges, and universities	–	–	81	17	–
Health care and social assistance	–	–	89	8	–
Hospitals	–	–	89	7	–
Public administration	–	–	94	6	–
1 to 99 workers	–	–	87	8	–
1 to 49 workers	–	–	89	–	–
50 to 99 workers	–	–	85	–	–
100 workers or more	–	–	89	9	1
100 to 499 workers	–	–	91	7	–
500 workers or more	–	–	88	9	–

See footnotes at end of table.

Table 23. Short-term disability plans: Method of benefit payment, state and local government workers, March 2020—continued

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
State government	–	–	87	10	–
Local government	–	–	89	8	1
Geographic areas					
Northeast	–	–	95	–	–
New England	–	–	68	–	–
Middle Atlantic	–	–	97	–	–
South	–	–	87	12	–
South Atlantic	–	–	83	15	–
East South Central	–	–	97	–	–
West South Central	–	–	97	–	–
Midwest	–	–	79	19	–
East North Central	–	–	77	20	–
West	–	–	94	2	4
Mountain	–	–	95	5	–
Pacific	–	–	93	–	6

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Standard errors for short-term disability plans: Method of benefit payment, state and local government workers, March 2020

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	–	–	1.3	1.1	0.6
Worker characteristics					
Management, professional, and related	–	–	1.8	1.7	0.9
Professional and related	–	–	2.0	1.8	1.1
Teachers	–	–	3.1	2.3	1.9
Primary, secondary, and special education school teachers	–	–	3.8	2.9	1.8
Service	–	–	1.5	1.3	–
Protective service	–	–	1.9	1.6	–
Sales and office	–	–	1.6	1.4	–
Office and administrative support	–	–	1.6	1.4	–
Natural resources, construction, and maintenance	–	–	3.9	2.9	–
Production, transportation, and material moving	–	–	5.5	–	–
Full time	–	–	1.3	1.1	0.5
Part time	–	–	3.3	2.2	–
Union	–	–	1.7	1.4	0.9
Nonunion	–	–	1.4	1.3	–
Average wage within the following categories:[1]					
Lowest 25 percent	–	–	1.7	1.3	–
Lowest 10 percent	–	–	2.1	–	–
Second 25 percent	–	–	2.1	2.0	–
Third 25 percent	–	–	2.1	1.6	–
Highest 25 percent	–	–	1.9	1.6	1.4
Highest 10 percent	–	–	2.2	2.3	–
Establishment characteristics					
Service-providing industries	–	–	1.2	1.1	0.6
Education and health services	–	–	2.0	1.8	1.0
Educational services	–	–	2.4	2.2	1.1
Elementary and secondary schools	–	–	2.5	2.1	1.2
Junior colleges, colleges, and universities	–	–	3.1	3.5	–
Health care and social assistance	–	–	2.4	1.6	–
Hospitals	–	–	1.8	2.6	–
Public administration	–	–	1.5	1.6	–
1 to 99 workers	–	–	3.4	2.3	–
1 to 49 workers	–	–	4.4	–	–
50 to 99 workers	–	–	5.1	–	–
100 workers or more	–	–	1.6	1.5	0.6
100 to 499 workers	–	–	2.3	2.1	–
500 workers or more	–	–	2.1	2.0	–

See footnotes at end of table.

Table 23. Standard errors for short-term disability plans: Method of benefit payment, state and local government workers, March 2020—continued

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
State government	–	–	2.0	1.2	–
Local government	–	–	1.7	1.5	0.5
Geographic areas					
Northeast	–	–	1.4	–	–
New England	–	–	8.0	–	–
Middle Atlantic	–	–	1.5	–	–
South	–	–	3.0	2.9	–
South Atlantic	–	–	4.1	3.9	–
East South Central	–	–	2.1	–	–
West South Central	–	–	2.1	–	–
Midwest	–	–	2.9	2.2	–
East North Central	–	–	3.2	2.4	–
West	–	–	1.6	0.5	1.6
Mountain	–	–	0.9	0.9	–
Pacific	–	–	2.3	–	2.3

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 24. Short-term disability plans: Duration of benefits, state and local government workers, March 2020

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

Characteristics	Fixed duration	Duration varies
All workers	87	13
Worker characteristics		
Management, professional, and related	88	12
Professional and related	88	12
Teachers	91	9
Primary, secondary, and special education school teachers	89	11
Service	90	10
Protective service	94	6
Sales and office	84	16
Office and administrative support	83	17
Natural resources, construction, and maintenance	90	10
Production, transportation, and material moving	69	31
Full time	87	13
Part time	80	20
Union	85	15
Nonunion	88	12
Average wage within the following categories:[1]		
Lowest 25 percent	83	17
Second 25 percent	88	12
Third 25 percent	87	13
Highest 25 percent	88	12
Highest 10 percent	91	9
Establishment characteristics		
Service-providing industries	87	13
Education and health services	86	14
Educational services	88	12
Elementary and secondary schools	84	16
Junior colleges, colleges, and universities	98	2
Public administration	88	12
1 to 99 workers	86	14
50 to 99 workers	90	10
100 workers or more	87	13
100 to 499 workers	87	13
500 workers or more	87	13

See footnotes at end of table.

Table 24. Short-term disability plans: Duration of benefits, state and local government workers, March 2020—continued

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

Characteristics	Fixed duration	Duration varies
State government	95	5
Local government	84	16
Geographic areas		
Northeast	93	7
Middle Atlantic	93	7
Midwest	56	44
East North Central	53	47
West	92	8

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Standard errors for short-term disability plans: Duration of benefits, state and local government workers, March 2020

Characteristics	Fixed duration	Duration varies
All workers	1.2	1.2
Worker characteristics		
Management, professional, and related	1.6	1.6
Professional and related	1.8	1.8
Teachers	1.7	1.7
Primary, secondary, and special education school teachers	2.5	2.5
Service	1.2	1.2
Protective service	1.2	1.2
Sales and office	2.4	2.4
Office and administrative support	2.5	2.5
Natural resources, construction, and maintenance	2.6	2.6
Production, transportation, and material moving	6.4	6.4
Full time	1.1	1.1
Part time	4.2	4.2
Union	1.5	1.5
Nonunion	2.2	2.2
Average wage within the following categories:[1]		
Lowest 25 percent	2.3	2.3
Second 25 percent	1.9	1.9
Third 25 percent	1.8	1.8
Highest 25 percent	1.7	1.7
Highest 10 percent	2.1	2.1
Establishment characteristics		
Service-providing industries	1.2	1.2
Education and health services	1.9	1.9
Educational services	1.3	1.3
Elementary and secondary schools	2.0	2.0
Junior colleges, colleges, and universities	0.5	0.5
Public administration	1.6	1.6
1 to 99 workers	3.7	3.7
50 to 99 workers	3.1	3.1
100 workers or more	1.4	1.4
100 to 499 workers	2.6	2.6
500 workers or more	1.9	1.9

See footnotes at end of table.

Table 24. Standard errors for short-term disability plans: Duration of benefits, state and local government workers, March 2020—continued

Characteristics	Fixed duration	Duration varies
State government	1.7	1.7
Local government	1.3	1.3
Geographic areas		
Northeast	1.0	1.0
Middle Atlantic	1.0	1.0
Midwest	2.9	2.9
East North Central	2.7	2.7
West	2.8	2.8

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 25. Short-term disability plans: Fixed percent of annual earnings, state and local government workers, March 2020

(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	–	35	–	26	23	10	60.0	60.0
Worker characteristics								
Management, professional, and related	–	36	–	22	24	10	60.3	60.0
Professional and related	–	36	–	23	25	10	60.7	60.0
Teachers	–	38	–	14	31	13	62.2	60.0
Primary, secondary, and special education school teachers	–	36	–	17	34	11	62.2	60.0
Service	–	33	–	33	21	10	59.6	60.0
Protective service	–	33	–	33	22	10	59.8	60.0
Sales and office	–	37	9	23	25	–	58.7	60.0
Office and administrative support	–	37	9	22	25	–	58.8	60.0
Natural resources, construction, and maintenance	–	26	–	37	18	–	62.8	60.0
Production, transportation, and material moving	–	40	–	37	–	–	58.7	60.0
Full time	–	34	–	27	24	10	60.3	60.0
Part time	–	57	8	13	–	7	56.3	50.0
Union	–	27	10	20	35	8	61.2	60.0
Nonunion	–	42	–	31	13	11	58.9	60.0
Average wage within the following categories:[1]								
Lowest 25 percent	–	46	–	31	15	8	57.7	60.0
Lowest 10 percent	–	43	–	32	–	–	58.1	60.0
Second 25 percent	–	33	–	29	23	8	60.0	60.0
Third 25 percent	–	38	–	24	23	10	60.2	60.0
Highest 25 percent	–	27	12	20	29	–	61.4	60.0
Highest 10 percent	–	22	16	16	35	–	62.5	60.0
Establishment characteristics								
Service-providing industries	–	36	–	25	23	9	59.9	60.0
Education and health services	–	35	–	21	22	11	60.5	60.0
Educational services	–	40	–	14	25	12	60.9	60.0
Elementary and secondary schools	–	42	4	15	29	10	60.6	60.0
Junior colleges, colleges, and universities	–	34	21	–	16	17	61.4	55.0
Health care and social assistance	–	–	–	47	–	6	58.7	60.0
Hospitals	–	–	–	43	–	7	58.2	60.0
Public administration	–	38	–	28	24	8	58.9	60.0
1 to 99 workers	–	50	–	30	12	–	56.9	58.0
1 to 49 workers	–	49	–	29	–	–	57.3	58.0
50 to 99 workers	–	51	–	32	–	–	56.3	50.0
100 workers or more	–	32	–	25	25	10	60.6	60.0
100 to 499 workers	–	42	–	27	25	4	58.2	60.0
500 workers or more	–	28	–	24	26	13	61.6	60.0

See footnotes at end of table.

Table 25. Short-term disability plans: Fixed percent of annual earnings, state and local government workers, March 2020—continued

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
State government	–	33	14	28	15	–	59.8	60.0
Local government	–	36	3	25	26	9	60.0	60.0
Geographic areas								
Northeast	–	25	–	10	54	6	61.9	67.0
Middle Atlantic	–	26	–	8	56	–	61.4	67.0
South	–	48	–	30	10	13	59.7	60.0
South Atlantic	–	62	–	–	8	11	57.4	50.0
West South Central	–	–	–	56	–	–	63.8	60.0
Midwest	–	48	–	20	14	18	59.7	60.0
East North Central	–	52	–	18	13	17	59.4	50.0
West	–	22	19	41	15	4	58.5	60.0
Mountain	–	–	–	68	–	–	61.0	60.0
Pacific	–	29	28	28	11	4	57.3	58.0

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Standard errors for short-term disability plans: Fixed percent of annual earnings, state and local government workers, March 2020

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	–	1.8	–	2.0	1.6	1.3	0.5	0.0
Worker characteristics								
Management, professional, and related	–	2.3	–	2.0	2.0	1.6	0.7	0.0
Professional and related	–	3.0	–	2.2	2.3	1.8	0.8	0.0
Teachers	–	3.9	–	1.5	3.8	2.7	1.3	0.0
Primary, secondary, and special education school teachers	–	4.9	–	2.0	4.4	2.8	1.3	0.0
Service	–	2.8	–	3.8	2.6	2.2	0.5	0.0
Protective service	–	3.3	–	5.2	4.0	2.7	0.6	0.0
Sales and office	–	3.2	2.7	3.5	3.4	–	0.6	0.4
Office and administrative support	–	3.3	2.8	3.2	3.3	–	0.6	0.5
Natural resources, construction, and maintenance	–	4.2	–	6.6	4.8	–	1.7	0.0
Production, transportation, and material moving	–	8.6	–	7.0	–	–	1.6	1.3
Full time	–	1.9	–	2.0	1.4	1.3	0.5	0.0
Part time	–	6.5	2.1	3.2	–	1.9	1.3	0.0
Union	–	2.1	1.6	1.8	2.4	1.8	0.6	0.0
Nonunion	–	3.1	–	2.7	1.9	1.9	0.8	0.0
Average wage within the following categories:[1]								
Lowest 25 percent	–	3.5	–	3.0	3.1	2.3	0.7	2.0
Lowest 10 percent	–	7.2	–	6.4	–	–	1.3	4.8
Second 25 percent	–	3.6	–	3.5	2.5	1.6	0.8	0.0
Third 25 percent	–	3.9	–	3.1	2.8	2.1	0.9	0.0
Highest 25 percent	–	2.2	2.5	2.4	2.9	–	0.7	0.0
Highest 10 percent	–	3.2	2.9	3.4	4.0	–	1.1	2.4
Establishment characteristics								
Service-providing industries	–	1.8	–	2.0	1.6	1.3	0.5	0.0
Education and health services	–	2.4	–	2.3	2.0	1.8	0.8	0.0
Educational services	–	2.3	–	1.4	1.9	2.3	1.0	2.0
Elementary and secondary schools	–	2.8	0.9	1.9	2.5	2.4	0.9	0.0
Junior colleges, colleges, and universities	–	3.7	2.1	–	2.7	4.0	2.0	1.5
Health care and social assistance	–	–	–	9.2	–	0.8	1.0	0.0
Hospitals	–	–	–	10.6	–	0.9	1.1	2.0
Public administration	–	2.9	–	2.8	2.6	2.2	0.6	0.0
1 to 99 workers	–	4.6	–	5.2	3.6	–	0.8	11.8
1 to 49 workers	–	5.3	–	6.7	–	–	1.1	10.2
50 to 99 workers	–	6.2	–	7.3	–	–	0.9	12.5
100 workers or more	–	2.3	–	2.5	2.0	1.4	0.6	0.0
100 to 499 workers	–	4.7	–	4.3	5.8	1.7	0.9	0.0
500 workers or more	–	2.9	–	2.6	1.7	1.9	0.9	0.0

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Fixed percent of annual earnings, state and local government workers, March 2020—continued

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
State government	–	2.3	1.6	2.6	2.5	–	1.0	1.0
Local government	–	2.2	0.9	2.5	1.8	1.5	0.5	0.0
Geographic areas								
Northeast	–	2.4	–	2.3	3.9	2.5	0.7	0.4
Middle Atlantic	–	2.7	–	2.2	4.5	–	0.7	0.3
South	–	4.8	–	4.6	2.2	2.8	1.3	8.6
South Atlantic	–	6.5	–	–	1.8	1.8	0.9	0.0
West South Central	–	–	–	6.2	–	–	5.3	0.0
Midwest	–	3.4	–	2.8	3.3	3.5	1.2	6.1
East North Central	–	3.1	–	2.9	3.4	3.7	1.3	8.2
West	–	2.7	2.9	3.9	2.9	1.4	0.4	0.0
Mountain	–	–	–	6.1	–	–	0.3	0.0
Pacific	–	3.4	4.0	4.3	2.6	1.4	0.5	4.4

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 26. Short-term disability plans: Maximum benefit amount, state and local government workers, March 2020

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	75	$170	$200	$650	$808	$1,500	25
Worker characteristics							
Management, professional, and related	78	170	200	650	739	1,500	22
Professional and related	79	170	200	650	739	1,385	21
Teachers	83	185	225	692	692	1,000	17
Primary, secondary, and special education school teachers	85	200	225	692	692	1,000	15
Service	74	170	200	615	1,000	2,300	26
Protective service	76	135	200	600	1,000	2,300	24
Sales and office	71	170	200	604	716	1,270	29
Office and administrative support	70	170	200	600	692	1,385	30
Natural resources, construction, and maintenance	66	170	–	750	1,500	1,500	34
Production, transportation, and material moving	59	170	170	–	692	1,000	41
Full time	75	170	200	667	923	1,500	25
Part time	70	–	170	185	615	–	30
Union	77	135	185	225	667	1,067	23
Nonunion	73	185	500	692	1,000	1,750	27
Average wage within the following categories:[2]							
Lowest 25 percent	70	170	–	692	808	1,500	30
Lowest 10 percent	75	170	–	692	1,000	1,500	25
Second 25 percent	73	170	200	615	1,000	1,500	27
Third 25 percent	78	170	–	692	961	1,750	22
Highest 25 percent	77	–	185	–	716	1,173	23
Highest 10 percent	80	135	185	200	650	831	20
Establishment characteristics							
Service-providing industries	74	170	200	633	808	1,500	26
Education and health services	77	185	200	692	831	1,500	23
Educational services	77	185	200	650	692	1,000	23
Elementary and secondary schools	75	185	200	692	692	1,150	25
Junior colleges, colleges, and universities	81	185	185	650	692	923	19
Health care and social assistance	76	185	–	923	–	2,500	24
Hospitals	74	185	–	961	2,000	2,500	26
Public administration	71	135	200	576	731	1,500	29
1 to 99 workers	72	135	–	600	692	1,500	28
1 to 49 workers	65	135	135	500	–	1,500	35
50 to 99 workers	80	135	–	692	692	1,270	20
100 workers or more	75	170	200	650	923	1,500	25
100 to 499 workers	73	170	–	692	1,000	1,000	27
500 workers or more	76	185	200	576	808	1,750	24

See footnotes at end of table.

Table 26. Short-term disability plans: Maximum benefit amount, state and local government workers, March 2020—continued

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	81	$135	$185	$650	$692	–	19
Local government	72	170	200	625	1,000	$1,500	28
Geographic areas							
Northeast	93	170	170	200	615	716	7
Middle Atlantic	96	170	170	200	615	667	4
South	79	500	600	692	692	–	21
South Atlantic	83	500	692	692	692	2,000	17
Midwest	31	–	–	1,000	1,500	1,500	69
East North Central	27	–	–	923	1,500	1,500	73
West	80	135	185	594	1,385	2,310	20
Mountain	77	800	1,160	1,500	2,310	2,310	23
Pacific	81	135	135	185	716	1,000	19

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Standard errors for short-term disability plans: Maximum benefit amount, state and local government workers, March 2020

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.7	$0.00	$0.00	$49.81	$123.34	$0.00	1.7
Worker characteristics							
Management, professional, and related	2.1	13.13	0.00	44.71	94.43	341.89	2.1
Professional and related	2.3	12.54	0.00	56.27	109.38	288.64	2.3
Teachers	2.7	16.87	0.00	39.62	0.00	0.00	2.7
Primary, secondary, and special education school teachers	2.8	0.00	27.75	0.00	66.94	61.21	2.8
Service	2.5	26.33	26.54	42.27	87.04	465.21	2.5
Protective service	3.2	0.00	36.21	52.28	187.00	13.16	3.2
Sales and office	3.3	11.69	0.00	59.01	50.91	344.02	3.3
Office and administrative support	3.1	7.78	6.12	51.76	26.80	335.37	3.1
Natural resources, construction, and maintenance	7.6	6.39	–	212.72	399.72	0.00	7.6
Production, transportation, and material moving	7.2	0.00	0.00	–	35.98	164.23	7.2
Full time	1.7	0.00	0.00	25.96	124.01	0.00	1.7
Part time	4.5	–	0.00	25.76	169.57	–	4.5
Union	2.2	23.19	5.90	34.74	71.91	124.76	2.2
Nonunion	2.9	12.24	39.09	0.00	24.34	322.13	2.9
Average wage within the following categories:[2]							
Lowest 25 percent	2.7	0.00	–	55.54	169.39	118.71	2.7
Lowest 10 percent	4.7	0.00	–	95.76	239.38	248.30	4.7
Second 25 percent	2.9	15.93	27.75	51.98	137.91	141.78	2.9
Third 25 percent	2.3	0.00	–	0.00	152.77	229.11	2.3
Highest 25 percent	2.3	–	3.87	–	72.17	244.45	2.3
Highest 10 percent	3.0	38.85	0.00	6.45	29.06	77.22	3.0
Establishment characteristics							
Service-providing industries	1.7	0.00	0.00	41.42	84.76	29.68	1.7
Education and health services	2.1	6.12	0.00	49.51	133.74	229.00	2.1
Educational services	2.1	15.02	0.00	33.09	0.00	154.84	2.1
Elementary and secondary schools	2.7	20.67	0.00	78.62	56.01	199.37	2.7
Junior colleges, colleges, and universities	4.0	39.78	0.00	12.77	0.00	0.00	4.0
Health care and social assistance	6.5	0.00	–	263.14	–	129.03	6.5
Hospitals	7.7	18.25	–	57.99	309.41	0.00	7.7
Public administration	3.1	0.00	0.00	26.27	122.19	41.97	3.1
1 to 99 workers	6.3	0.00	–	122.05	138.11	268.35	6.3
1 to 49 workers	8.9	11.40	25.55	147.12	–	403.23	8.9
50 to 99 workers	4.4	6.39	–	59.45	157.63	286.25	4.4
100 workers or more	2.2	2.74	0.00	45.95	131.86	93.48	2.2
100 to 499 workers	3.3	0.00	–	14.83	112.89	0.00	3.3
500 workers or more	2.9	16.61	0.00	47.30	130.23	245.08	2.9

See footnotes at end of table.

Table 26. Standard errors for short-term disability plans: Maximum benefit amount, state and local government workers, March 2020—continued

Characteristics	With maximum benefit amount	Maximum weekly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	2.4	$0.00	$0.00	$29.72	$0.00	–	2.4
Local government	2.2	0.00	0.00	58.34	12.33	$0.00	2.2
Geographic areas							
Northeast	2.5	0.00	14.22	0.00	46.42	120.42	2.5
Middle Atlantic	1.7	0.00	12.24	0.00	42.56	15.49	1.7
South	4.0	30.54	74.98	0.00	45.81	–	4.0
South Atlantic	4.5	15.51	0.00	0.00	0.00	249.87	4.5
Midwest	4.7	–	–	74.35	308.42	344.06	4.7
East North Central	4.5	–	–	93.20	412.75	434.88	4.5
West	2.5	0.00	24.14	91.79	260.44	490.27	2.5
Mountain	5.0	185.20	276.47	0.00	0.00	120.11	5.0
Pacific	2.8	0.00	0.00	0.00	167.97	90.14	2.8

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 27. Long-term disability plans: Employee contribution requirement, state and local government workers, March 2020

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	17	83
Worker characteristics		
Management, professional, and related	19	81
Professional and related	20	80
Teachers	24	76
Primary, secondary, and special education school teachers	28	72
Service	12	88
Sales and office	14	86
Office and administrative support	14	86
Natural resources, construction, and maintenance	13	87
Full time	17	83
Part time	19	81
Union	16	84
Nonunion	17	83
Average wage within the following categories:[1]		
Lowest 25 percent	17	83
Lowest 10 percent	21	79
Second 25 percent	12	88
Third 25 percent	18	82
Highest 25 percent	19	81
Highest 10 percent	18	82
Establishment characteristics		
Service-providing industries	17	83
Education and health services	19	81
Educational services	20	80
Elementary and secondary schools	24	76
Junior colleges, colleges, and universities	12	88
Health care and social assistance	13	87
Public administration	14	86
1 to 99 workers	22	78
1 to 49 workers	19	81
50 to 99 workers	25	75
100 workers or more	15	85
100 to 499 workers	18	82
500 workers or more	14	86

See footnotes at end of table.

Table 27. Long-term disability plans: Employee contribution requirement, state and local government workers, March 2020—continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	18	82
Local government	16	84
Geographic areas		
South	14	86
South Atlantic	18	82
Midwest	24	76
East North Central	32	68
West North Central	5	95
West	14	86
Mountain	27	73
Pacific	4	96

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 27. Standard errors for long-term disability plans: Employee contribution requirement, state and local government workers, March 2020

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.9	0.9
Worker characteristics		
Management, professional, and related	1.3	1.3
Professional and related	1.4	1.4
Teachers	2.0	2.0
Primary, secondary, and special education school teachers	2.7	2.7
Service	3.0	3.0
Sales and office	1.8	1.8
Office and administrative support	1.8	1.8
Natural resources, construction, and maintenance	3.8	3.8
Full time	0.9	0.9
Part time	3.9	3.9
Union	1.3	1.3
Nonunion	1.2	1.2
Average wage within the following categories:[1]		
Lowest 25 percent	1.9	1.9
Lowest 10 percent	2.3	2.3
Second 25 percent	1.5	1.5
Third 25 percent	1.8	1.8
Highest 25 percent	1.8	1.8
Highest 10 percent	3.1	3.1
Establishment characteristics		
Service-providing industries	1.0	1.0
Education and health services	1.1	1.1
Educational services	1.2	1.2
Elementary and secondary schools	1.8	1.8
Junior colleges, colleges, and universities	2.0	2.0
Health care and social assistance	2.9	2.9
Public administration	2.1	2.1
1 to 99 workers	3.1	3.1
1 to 49 workers	4.7	4.7
50 to 99 workers	4.6	4.6
100 workers or more	1.1	1.1
100 to 499 workers	2.8	2.8
500 workers or more	1.2	1.2

See footnotes at end of table.

Table 27. Standard errors for long-term disability plans: Employee contribution requirement, state and local government workers, March 2020—continued

Characteristics	Employee contribution required	Employee contribution not required
State government	2.1	2.1
Local government	1.2	1.2
Geographic areas		
South	1.0	1.0
South Atlantic	1.1	1.1
Midwest	2.0	2.0
East North Central	2.6	2.6
West North Central	1.4	1.4
West	1.9	1.9
Mountain	3.5	3.5
Pacific	1.7	1.7

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 28. Long-term disability plans: Method of benefit payment, state and local government workers, March 2020

(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	97	1	–	–
Worker characteristics				
Management, professional, and related	97	–	1	–
Professional and related	97	–	1	–
Teachers	96	–	2	–
Primary, secondary, and special education school teachers	95	–	3	–
Service	97	–	–	–
Protective service	97	–	–	–
Sales and office	98	2	–	–
Office and administrative support	98	2	–	–
Natural resources, construction, and maintenance	98	–	–	–
Production, transportation, and material moving	96	–	–	–
Full time	97	2	–	–
Part time	98	–	–	–
Union	97	–	2	–
Nonunion	98	2	–	–
Average wage within the following categories:[1]				
Lowest 25 percent	98	1	–	–
Lowest 10 percent	100	–	–	–
Second 25 percent	97	2	–	–
Third 25 percent	98	1	–	–
Highest 25 percent	96	–	2	–
Highest 10 percent	95	2	3	–
Establishment characteristics				
Service-providing industries	97	2	–	–
Education and health services	97	1	–	–
Educational services	96	–	2	–
Elementary and secondary schools	96	–	2	–
Junior colleges, colleges, and universities	97	–	–	–
Health care and social assistance	99	–	–	–
Hospitals	99	–	–	–
Public administration	98	2	–	–
1 to 99 workers	96	–	3	–
1 to 49 workers	97	–	–	–
50 to 99 workers	95	–	4	–
100 workers or more	98	2	–	–
100 to 499 workers	96	2	–	–
500 workers or more	98	1	–	–

See footnotes at end of table.

Table 28. Long-term disability plans: Method of benefit payment, state and local government workers, March 2020—continued

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
State government	97	3	–	–
Local government	97	–	1	–
Geographic areas				
Northeast	92	–	8	–
New England	100	–	–	–
Middle Atlantic	89	–	–	–
South	100	–	–	–
South Atlantic	100	–	–	–
East South Central	99	–	–	–
West South Central	99	–	–	–
Midwest	96	4	–	–
East North Central	95	5	–	–
West North Central	97	–	–	–
West	98	–	–	–
Mountain	100	–	–	–
Pacific	96	–	–	–

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Standard errors for long-term disability plans: Method of benefit payment, state and local government workers, March 2020

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	0.5	0.3	–	–
Worker characteristics				
Management, professional, and related	0.6	–	0.4	–
Professional and related	0.7	–	0.4	–
Teachers	1.1	–	0.7	–
Primary, secondary, and special education school teachers	1.4	–	1.0	–
Service	1.5	–	–	–
Protective service	1.9	–	–	–
Sales and office	0.7	0.5	–	–
Office and administrative support	0.7	0.6	–	–
Natural resources, construction, and maintenance	1.1	–	–	–
Production, transportation, and material moving	1.9	–	–	–
Full time	0.5	0.3	–	–
Part time	1.2	–	–	–
Union	0.9	–	0.5	–
Nonunion	0.4	0.4	–	–
Average wage within the following categories:[1]				
Lowest 25 percent	0.6	0.6	–	–
Lowest 10 percent	([2])	–	–	–
Second 25 percent	0.7	0.5	–	–
Third 25 percent	0.4	0.3	–	–
Highest 25 percent	1.1	–	0.7	–
Highest 10 percent	1.3	0.6	1.2	–
Establishment characteristics				
Service-providing industries	0.5	0.3	–	–
Education and health services	0.7	0.4	–	–
Educational services	0.8	–	0.5	–
Elementary and secondary schools	1.2	–	0.7	–
Junior colleges, colleges, and universities	0.7	–	–	–
Health care and social assistance	0.9	–	–	–
Hospitals	1.2	–	–	–
Public administration	0.7	0.7	–	–
1 to 99 workers	1.3	–	1.2	–
1 to 49 workers	2.4	–	–	–
50 to 99 workers	1.3	–	1.2	–
100 workers or more	0.5	0.3	–	–
100 to 499 workers	1.1	0.8	–	–
500 workers or more	0.4	0.3	–	–

See footnotes at end of table.

Table 28. Standard errors for long-term disability plans: Method of benefit payment, state and local government workers, March 2020—continued

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
State government	0.5	0.5	–	–
Local government	0.6	–	0.4	–
Geographic areas				
Northeast	2.4	–	2.4	–
New England	0.0	–	–	–
Middle Atlantic	3.4	–	–	–
South	0.2	–	–	–
South Atlantic	0.2	–	–	–
East South Central	0.6	–	–	–
West South Central	0.7	–	–	–
Midwest	0.9	0.9	–	–
East North Central	1.1	1.1	–	–
West North Central	1.8	–	–	–
West	1.3	–	–	–
Mountain	0.1	–	–	–
Pacific	2.2	–	–	–

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.
[2] Less than 0.05.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/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: Fixed percent of annual earnings, state and local government workers, March 2020

(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	18	43	20	17	2	60.3	60.0
Worker characteristics							
Management, professional, and related	17	39	24	18	2	60.4	60.0
Professional and related	17	39	24	17	2	60.4	60.0
Teachers	17	32	28	19	4	60.8	62.0
Primary, secondary, and special education school teachers	18	26	29	24	4	61.0	65.0
Service	22	47	13	15	3	59.7	60.0
Protective service	25	45	–	18	–	59.4	60.0
Sales and office	–	47	18	17	–	60.2	60.0
Office and administrative support	–	47	19	17	–	60.4	60.0
Natural resources, construction, and maintenance	16	52	–	18	–	60.2	60.0
Production, transportation, and material moving	–	49	–	24	–	61.4	60.0
Full time	17	43	20	18	2	60.2	60.0
Part time	24	34	24	–	–	60.7	60.0
Union	23	43	11	20	4	59.7	60.0
Nonunion	14	42	28	16	1	60.8	60.0
Average wage within the following categories:[1]							
Lowest 25 percent	16	45	23	14	2	60.4	60.0
Lowest 10 percent	–	42	25	16	–	60.4	60.0
Second 25 percent	17	47	19	15	1	60.0	60.0
Third 25 percent	18	39	23	18	2	60.3	60.0
Highest 25 percent	18	41	17	21	3	60.3	60.0
Highest 10 percent	–	46	19	19	–	60.4	60.0
Establishment characteristics							
Service-providing industries	18	43	20	17	2	60.3	60.0
Education and health services	17	40	25	15	3	60.4	60.0
Educational services	16	37	27	17	3	60.9	60.0
Elementary and secondary schools	16	30	28	22	4	61.4	63.0
Junior colleges, colleges, and universities	14	53	26	–	–	60.3	60.0
Health care and social assistance	–	56	15	–	–	58.1	60.0
Hospitals	–	59	11	–	–	57.8	60.0
Public administration	20	44	–	21	–	60.0	60.0
1 to 99 workers	13	22	35	27	2	62.6	65.0
1 to 49 workers	13	28	30	28	–	61.8	65.0
50 to 99 workers	13	18	38	27	4	63.2	65.0
100 workers or more	19	48	17	15	2	59.7	60.0
100 to 499 workers	17	40	20	19	4	60.7	60.0
500 workers or more	20	51	15	13	1	59.3	60.0

See footnotes at end of table.

Table 29. Long-term disability plans: Fixed percent of annual earnings, state and local government workers, March 2020—continued

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
State government	14	42	29	–	–	60.7	60.0
Local government	19	43	17	18	2	60.1	60.0
Geographic areas							
Northeast	–	56	15	12	–	60.0	60.0
New England	–	51	–	–	–	58.9	60.0
Middle Atlantic	–	58	–	13	–	60.4	60.0
South	8	48	38	–	–	61.0	60.0
South Atlantic	–	35	52	5	–	61.5	62.0
East South Central	–	70	–	–	–	60.2	60.0
West South Central	–	77	6	7	–	59.7	60.0
Midwest	35	33	8	18	6	58.1	60.0
East North Central	44	23	8	20	5	57.2	60.0
West North Central	15	58	8	–	–	60.1	60.0
West	–	44	14	32	–	62.0	60.0
Mountain	5	39	–	47	–	63.3	66.0
Pacific	–	48	18	22	–	61.0	60.0

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 29. Standard errors for long-term disability plans: Fixed percent of annual earnings, state and local government workers, March 2020

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	1.4	1.9	1.4	1.6	0.4	0.3	0.0
Worker characteristics							
Management, professional, and related	1.7	2.0	1.7	1.9	0.4	0.4	0.0
Professional and related	1.8	2.2	2.1	2.0	0.5	0.4	0.0
Teachers	1.9	2.2	2.6	2.5	1.0	0.6	1.8
Primary, secondary, and special education school teachers	2.3	2.7	3.2	3.2	1.5	0.8	3.0
Service	3.1	3.4	2.4	2.5	0.8	0.4	0.0
Protective service	5.1	4.7	–	4.2	–	0.7	0.0
Sales and office	–	3.2	2.9	3.0	–	0.4	0.0
Office and administrative support	–	3.3	2.9	3.0	–	0.4	0.0
Natural resources, construction, and maintenance	3.3	5.5	–	4.9	–	0.6	0.0
Production, transportation, and material moving	–	8.1	–	6.9	–	0.8	0.0
Full time	1.4	1.9	1.4	1.7	0.4	0.3	0.0
Part time	5.0	5.4	4.4	–	–	1.0	0.0
Union	1.9	2.3	1.4	2.3	0.5	0.4	0.0
Nonunion	2.0	3.0	1.9	1.7	0.3	0.4	0.0
Average wage within the following categories:[1]							
Lowest 25 percent	1.9	3.1	1.4	2.0	0.5	0.3	0.0
Lowest 10 percent	–	4.6	2.0	3.3	–	0.6	0.0
Second 25 percent	2.0	2.9	2.9	2.1	0.4	0.4	0.0
Third 25 percent	2.4	2.9	2.7	1.9	0.6	0.5	0.0
Highest 25 percent	1.6	2.3	1.8	3.0	0.8	0.4	0.0
Highest 10 percent	–	4.1	2.4	4.5	–	0.5	0.0
Establishment characteristics							
Service-providing industries	1.4	1.9	1.4	1.7	0.4	0.3	0.0
Education and health services	1.8	2.2	1.5	1.9	0.5	0.4	0.0
Educational services	1.1	1.9	1.7	2.2	0.6	0.3	0.0
Elementary and secondary schools	1.6	2.5	2.2	3.0	1.1	0.5	1.6
Junior colleges, colleges, and universities	2.6	1.8	1.7	–	–	0.5	0.0
Health care and social assistance	–	8.1	2.4	–	–	1.3	0.0
Hospitals	–	8.7	1.4	–	–	1.4	0.0
Public administration	2.8	4.0	–	3.5	–	0.5	0.0
1 to 99 workers	2.8	2.4	3.7	4.4	0.4	0.5	0.3
1 to 49 workers	3.7	4.4	5.6	5.4	–	0.7	1.2
50 to 99 workers	3.4	3.8	5.1	5.0	0.7	0.6	0.6
100 workers or more	1.7	2.0	1.5	1.8	0.4	0.4	0.0
100 to 499 workers	3.0	2.6	2.3	3.4	1.6	0.9	0.0
500 workers or more	2.1	2.7	2.0	2.0	0.3	0.4	0.0

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Fixed percent of annual earnings, state and local government workers, March 2020—continued

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
State government	2.3	2.6	1.4	–	–	0.4	0.0
Local government	1.7	2.2	1.6	2.0	0.6	0.4	0.0
Geographic areas							
Northeast	–	5.8	4.2	2.9	–	0.8	0.0
New England	–	14.5	–	–	–	2.5	0.0
Middle Atlantic	–	5.9	–	2.8	–	0.5	0.0
South	2.9	3.8	2.8	–	–	0.5	0.0
South Atlantic	–	4.9	2.9	1.6	–	0.7	1.0
East South Central	–	4.1	–	–	–	0.9	0.0
West South Central	–	4.4	2.1	2.0	–	0.6	0.0
Midwest	2.0	2.2	1.6	2.8	1.0	0.5	0.0
East North Central	2.3	1.9	2.1	3.0	1.2	0.7	0.0
West North Central	3.8	5.4	1.8	–	–	0.9	0.0
West	–	4.0	1.9	4.6	–	0.6	3.5
Mountain	2.5	7.0	–	5.9	–	0.6	3.0
Pacific	–	4.6	2.6	6.4	–	0.8	0.0

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 30. Long-term disability plans: Maximum benefit amount, state and local government workers, March 2020

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	73	$2,400	$3,900	$5,000	$7,500	$10,000	27
Worker characteristics							
Management, professional, and related	73	–	3,900	5,000	7,500	10,000	27
Professional and related	74	1,500	3,900	5,000	7,200	10,000	26
Teachers	72	1,500	3,900	5,000	6,000	10,000	28
Primary, secondary, and special education school teachers	70	–	3,900	5,000	6,000	8,000	30
Service	72	–	3,900	5,000	6,000	10,000	28
Protective service	73	3,102	3,900	5,000	6,000	10,000	27
Sales and office	74	3,000	3,900	5,000	8,000	10,000	26
Office and administrative support	73	3,000	3,900	5,000	9,000	10,000	27
Natural resources, construction, and maintenance	73	3,000	5,000	5,000	8,500	12,000	27
Production, transportation, and material moving	67	3,900	5,000	5,000	6,000	10,000	33
Full time	73	2,400	3,900	5,000	7,500	10,000	27
Part time	59	–	5,000	6,000	8,000	10,000	41
Union	70	3,000	5,000	5,000	7,500	10,000	30
Nonunion	75	800	3,900	5,000	7,500	10,000	25
Average wage within the following categories:[2]							
Lowest 25 percent	69	–	3,900	5,000	6,666	10,000	31
Lowest 10 percent	67	800	3,900	5,000	6,500	10,000	33
Second 25 percent	73	2,500	3,900	5,000	7,000	10,000	27
Third 25 percent	73	1,500	3,900	5,000	7,500	10,000	27
Highest 25 percent	75	3,000	5,000	5,000	8,000	10,000	25
Highest 10 percent	76	3,000	5,000	5,000	8,000	10,000	24
Establishment characteristics							
Service-providing industries	73	2,400	3,900	5,000	7,500	10,000	27
Education and health services	73	1,500	3,900	5,000	7,500	10,000	27
Educational services	72	1,500	3,900	5,000	7,000	10,000	28
Elementary and secondary schools	69	–	3,900	5,000	6,000	8,333	31
Junior colleges, colleges, and universities	78	–	3,900	6,000	10,000	15,000	22
Health care and social assistance	81	–	5,000	5,000	10,000	–	19
Hospitals	79	–	5,000	7,000	10,000	15,000	21
Public administration	67	3,102	4,000	5,000	6,500	10,000	33
1 to 99 workers	72	800	3,900	5,000	6,000	10,000	28
1 to 49 workers	67	2,500	3,900	5,000	7,500	10,000	33
50 to 99 workers	75	800	3,900	5,000	6,000	8,250	25
100 workers or more	73	2,500	3,900	5,000	7,500	10,000	27
100 to 499 workers	72	3,900	4,000	5,000	6,500	10,000	28
500 workers or more	73	–	3,900	5,000	8,000	10,000	27

See footnotes at end of table.

Table 30. Long-term disability plans: Maximum benefit amount, state and local government workers, March 2020—continued

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	74	–	$3,900	$5,000	$7,500	$15,000	26
Local government	72	$2,500	3,900	5,000	7,000	10,000	28
Geographic areas							
Northeast	80	2,500	5,000	5,000	–	13,000	20
Middle Atlantic	79	2,500	4,500	5,000	6,000	–	21
South	88	800	3,900	5,000	6,000	10,000	12
South Atlantic	90	800	–	3,900	5,000	10,000	10
Midwest	51	–	5,000	5,000	7,500	11,667	49
East North Central	48	–	5,000	5,000	7,500	11,667	52
West North Central	58	5,000	5,000	5,000	7,500	–	42
West	77	3,102	5,000	6,000	8,000	10,000	23
Mountain	65	4,000	5,000	6,000	8,333	–	35
Pacific	86	3,000	4,000	6,000	8,000	10,000	14

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Standard errors for long-term disability plans: Maximum benefit amount, state and local government workers, March 2020

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.5	$623.92	$0.00	$0.00	$443.25	$0.00	1.5
Worker characteristics							
Management, professional, and related	1.7	–	0.00	0.00	273.12	228.10	1.7
Professional and related	2.0	306.03	0.00	0.00	492.70	182.48	2.0
Teachers	2.5	381.69	0.00	0.00	336.38	1,056.01	2.5
Primary, secondary, and special education school teachers	3.7	–	508.67	0.00	316.07	393.81	3.7
Service	2.8	–	319.74	0.00	622.51	0.00	2.8
Protective service	4.0	364.90	1,101.11	0.00	0.00	0.00	4.0
Sales and office	2.8	429.90	18.25	441.55	1,417.98	0.00	2.8
Office and administrative support	2.9	429.90	18.25	622.51	1,520.75	0.00	2.9
Natural resources, construction, and maintenance	4.0	739.07	1,157.00	1,064.05	1,551.10	2,873.74	4.0
Production, transportation, and material moving	6.3	759.02	877.82	182.48	682.79	790.17	6.3
Full time	1.5	707.93	0.00	0.00	567.46	0.00	1.5
Part time	5.2	–	1,030.19	374.45	698.22	0.00	5.2
Union	1.8	0.00	0.00	0.00	543.79	0.00	1.8
Nonunion	2.1	141.35	0.00	0.00	740.70	467.47	2.1
Average wage within the following categories:[2]							
Lowest 25 percent	2.6	–	0.00	0.00	816.70	0.00	2.6
Lowest 10 percent	4.6	0.00	677.16	0.00	1,045.67	0.00	4.6
Second 25 percent	2.4	533.59	51.61	0.00	858.22	0.00	2.4
Third 25 percent	2.4	120.70	0.00	0.00	606.60	0.00	2.4
Highest 25 percent	1.9	113.98	0.00	0.00	552.31	2,064.05	1.9
Highest 10 percent	3.6	67.11	1,282.84	0.00	456.21	1,665.00	3.6
Establishment characteristics							
Service-providing industries	1.5	704.39	0.00	0.00	452.54	0.00	1.5
Education and health services	1.8	371.86	0.00	0.00	388.04	709.58	1.8
Educational services	2.0	241.40	0.00	0.00	651.59	0.00	2.0
Elementary and secondary schools	3.3	–	274.33	0.00	274.47	645.22	3.3
Junior colleges, colleges, and universities	3.6	–	1,067.33	1,175.56	992.81	2,728.21	3.6
Health care and social assistance	4.9	–	0.00	1,490.90	1,436.87	–	4.9
Hospitals	5.8	–	0.00	1,787.96	632.14	3,327.50	5.8
Public administration	2.7	149.69	548.36	0.00	1,001.00	0.00	2.7
1 to 99 workers	4.1	0.00	126.43	0.00	635.42	863.18	4.1
1 to 49 workers	6.8	482.80	302.61	0.00	1,874.34	364.97	6.8
50 to 99 workers	4.6	0.00	1,019.46	0.00	299.69	1,271.66	4.6
100 workers or more	1.8	724.21	140.17	0.00	253.51	0.00	1.8
100 to 499 workers	4.1	475.33	290.26	0.00	646.79	507.11	4.1
500 workers or more	1.8	–	72.99	0.00	701.46	2,681.94	1.8

See footnotes at end of table.

Table 30. Standard errors for long-term disability plans: Maximum benefit amount, state and local government workers, March 2020—continued

Characteristics	With maximum benefit amount	Maximum monthly benefit amount[1]					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	2.8	–	$0.00	$0.00	$1,681.02	$3,473.29	2.8
Local government	1.9	$253.51	166.25	0.00	734.22	0.00	1.9
Geographic areas							
Northeast	5.0	182.48	0.00	286.97	–	2,656.99	5.0
Middle Atlantic	6.1	456.21	916.56	0.00	1,719.12	–	6.1
South	1.8	0.00	0.00	1,261.45	182.48	0.00	1.8
South Atlantic	1.8	0.00	–	0.00	1,182.62	1,515.82	1.8
Midwest	1.8	–	0.00	0.00	591.16	1,712.20	1.8
East North Central	1.7	–	0.00	0.00	427.96	2,056.18	1.7
West North Central	4.3	1,210.45	0.00	999.50	1,413.51	–	4.3
West	3.7	115.87	328.98	999.50	942.02	1,860.97	3.7
Mountain	7.1	446.99	0.00	816.09	1,142.84	–	7.1
Pacific	3.0	45.59	726.15	1,161.31	790.17	0.00	3.0

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 31. Leave benefits: Access, state and local government workers, March 2020

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave[1]	
								Paid	Unpaid
All workers	68	91	60	60	82	87	69	26	94
Worker characteristics									
Management, professional, and related	56	93	46	63	83	88	69	27	94
Professional and related	51	93	40	65	83	88	67	27	94
Teachers	31	93	14	70	82	87	64	28	94
Primary, secondary, and special education school teachers	26	99	11	82	85	91	63	29	95
Service	79	85	75	53	78	83	67	23	93
Protective service	90	91	90	52	84	89	77	27	97
Sales and office	88	92	86	55	83	88	74	24	95
Office and administrative support	88	93	87	54	84	89	74	24	95
Natural resources, construction, and maintenance	95	96	96	61	87	88	68	27	95
Production, transportation, and material moving	74	90	62	58	82	86	70	22	93
Full time	73	99	67	66	87	92	74	28	97
Part time	33	46	23	24	50	55	39	13	78
Union	69	98	58	70	91	93	71	28	95
Nonunion	66	86	63	51	75	82	68	23	93
Average wage within the following categories:[2]									
Lowest 25 percent	65	79	58	46	70	77	60	21	89
Lowest 10 percent	54	67	45	41	62	69	49	18	88
Second 25 percent	89	96	86	57	85	90	74	27	96
Third 25 percent	70	97	62	70	87	92	76	25	96
Highest 25 percent	51	96	40	66	87	91	69	29	95
Highest 10 percent	49	94	38	54	87	88	71	28	94
Establishment characteristics									
Service-providing industries	67	91	60	59	82	87	69	25	94
Education and health services	55	93	44	63	82	87	67	27	93
Educational services	49	93	36	66	81	87	66	27	93
Elementary and secondary schools	38	93	25	74	81	87	62	28	92
Junior colleges, colleges, and universities	80	91	69	42	83	88	79	24	97
Health care and social assistance	92	92	93	50	84	91	75	25	93
Hospitals	92	92	92	51	84	90	72	23	91
Public administration	91	92	91	54	85	89	77	24	96
1 to 99 workers	62	90	55	61	79	85	65	23	91
1 to 49 workers	67	86	62	55	80	83	61	27	93
50 to 99 workers	56	93	47	68	79	87	69	20	90
100 workers or more	70	92	62	59	83	88	71	26	95
100 to 499 workers	68	90	60	63	80	83	62	29	93
500 workers or more	70	93	63	57	84	90	75	25	95

See footnotes at end of table.

Table 31. Leave benefits: Access, state and local government workers, March 2020—continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave[1]	
								Paid	Unpaid
State government	92	95	86	51	90	94	88	23	98
Local government	60	90	52	62	80	85	63	26	93
Geographic areas									
Northeast	64	90	56	73	93	92	74	24	94
New England	60	91	55	81	92	90	73	20	95
Middle Atlantic	65	90	57	70	93	93	75	25	94
South	68	92	61	57	80	89	76	27	94
South Atlantic	76	91	65	60	80	87	73	22	94
East South Central	72	90	61	45	73	85	76	23	92
West South Central	56	95	56	58	85	95	79	37	97
Midwest	66	89	55	65	80	84	56	30	95
East North Central	68	88	55	66	80	84	56	36	95
West North Central	62	92	57	62	80	85	56	19	96
West	72	94	67	49	78	82	67	20	92
Mountain	66	89	61	46	66	74	61	–	98
Pacific	74	96	70	50	84	85	70	23	89

[1] The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.
[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 31. Standard errors for leave benefits: Access, state and local government workers, March 2020

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
All workers	0.8	0.5	0.9	1.1	0.9	0.8	1.0	0.8	0.6
Worker characteristics									
Management, professional, and related	1.2	0.6	1.2	1.2	1.0	1.0	1.2	1.0	0.6
Professional and related	1.4	0.7	1.3	1.2	1.0	1.1	1.4	1.1	0.7
Teachers	2.1	0.9	1.7	1.2	1.3	1.6	1.9	1.3	0.9
Primary, secondary, and special education school teachers	2.5	0.4	2.2	0.9	1.5	1.9	2.2	1.7	0.8
Service	1.2	1.4	1.4	2.2	1.7	1.4	1.5	1.3	1.0
Protective service	1.1	1.2	1.2	3.4	2.1	1.4	2.0	1.7	0.8
Sales and office	1.4	1.2	1.5	1.7	1.7	1.4	1.6	1.9	0.9
Office and administrative support	1.4	1.1	1.4	1.7	1.7	1.4	1.7	2.0	0.8
Natural resources, construction, and maintenance	1.3	1.4	1.2	4.3	2.9	2.4	3.7	2.4	1.7
Production, transportation, and material moving	3.7	2.4	4.4	4.3	3.2	3.3	3.4	3.1	2.8
Full time	0.8	0.3	0.8	1.1	1.0	0.8	1.0	0.8	0.5
Part time	2.1	2.2	1.8	1.8	2.3	2.3	2.0	1.6	1.9
Union	1.1	0.4	1.3	1.3	0.9	1.0	1.2	1.0	0.7
Nonunion	1.1	1.0	1.1	1.6	1.3	1.1	1.4	1.1	0.8
Average wage within the following categories:[1]									
Lowest 25 percent	1.6	1.4	1.5	1.5	1.8	1.5	1.7	1.2	1.3
Lowest 10 percent	2.2	2.1	2.1	2.0	2.7	2.2	2.3	1.5	1.7
Second 25 percent	1.2	0.7	1.2	2.1	1.7	1.3	1.6	1.6	0.6
Third 25 percent	2.1	0.7	1.8	1.4	1.2	1.1	1.6	1.1	0.7
Highest 25 percent	1.6	0.8	1.7	1.5	1.0	1.2	1.6	1.6	0.8
Highest 10 percent	2.5	1.3	3.0	1.9	1.5	1.7	2.0	2.1	1.1
Establishment characteristics									
Service-providing industries	0.8	0.5	0.9	1.0	0.9	0.8	1.0	0.8	0.6
Education and health services	1.1	0.6	1.2	1.2	0.9	1.1	1.3	1.0	0.6
Educational services	1.2	0.6	1.3	1.0	1.0	1.2	1.3	1.0	0.7
Elementary and secondary schools	1.5	0.7	1.4	0.9	1.3	1.5	1.4	1.2	0.8
Junior colleges, colleges, and universities	1.6	1.6	2.2	3.3	1.4	1.8	2.5	2.9	0.8
Health care and social assistance	1.5	1.4	1.2	5.2	2.5	2.6	4.5	2.7	1.9
Hospitals	1.5	1.5	1.2	7.7	2.0	3.0	6.1	3.8	2.8
Public administration	0.7	0.8	0.9	2.3	1.9	1.2	1.6	1.2	1.1
1 to 99 workers	1.9	1.3	1.6	2.2	2.0	2.0	2.3	2.1	1.3
1 to 49 workers	2.8	2.0	2.6	3.5	2.6	2.4	3.4	2.9	2.1
50 to 99 workers	2.7	1.1	2.8	2.6	2.7	2.6	3.6	3.1	2.4
100 workers or more	1.1	0.5	1.0	1.3	1.1	0.8	1.1	1.0	0.7
100 to 499 workers	2.1	1.2	1.7	1.8	2.3	2.0	2.4	2.2	1.3
500 workers or more	1.3	0.8	1.3	1.6	1.1	1.1	1.2	1.3	0.8

See footnotes at end of table.

Table 31. Standard errors for leave benefits: Access, state and local government workers, March 2020—continued

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
State government	1.0	1.0	1.1	1.8	1.2	1.1	1.5	1.9	0.5
Local government	1.0	0.6	1.1	1.2	1.1	1.1	1.1	1.0	0.7
Geographic areas									
Northeast	2.2	1.2	3.1	1.7	1.1	1.6	1.7	1.8	1.2
New England	2.1	0.8	2.7	2.8	2.2	2.7	3.0	3.9	2.7
Middle Atlantic	2.8	1.5	3.8	2.1	1.3	1.7	2.1	2.2	1.3
South	1.4	0.9	1.4	1.9	1.5	1.2	1.7	1.1	1.2
South Atlantic	1.5	1.5	1.3	2.9	1.5	1.2	1.7	1.1	1.4
East South Central	6.4	1.0	6.4	6.0	6.3	5.1	7.2	4.1	4.9
West South Central	1.6	1.6	1.8	1.5	2.3	1.6	2.5	1.7	1.4
Midwest	1.8	1.1	1.3	1.9	2.2	2.2	2.0	1.9	0.7
East North Central	2.2	1.7	1.9	2.2	2.0	2.7	2.2	1.8	0.9
West North Central	3.2	0.4	0.8	3.7	5.2	4.0	4.1	4.0	1.1
West	1.2	0.9	1.3	2.6	2.1	1.7	2.2	1.8	1.2
Mountain	1.2	2.3	2.6	6.2	6.2	4.0	5.9	–	1.4
Pacific	1.6	0.6	1.5	2.6	1.0	1.7	1.7	1.8	1.7

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 32. Paid holidays: Number of days provided, state and local government workers, March 2020

(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	3	2	4	3	3	7	14	21	19	10	5	8	11	11
Worker characteristics														
Management, professional, and related	4	2	6	4	2	8	12	20	16	11	5	9	11	11
Professional and related	4	3	8	4	3	7	12	20	14	11	5	9	11	11
Teachers	9	5	16	7	3	6	11	14	8	6	5	9	10	10
Primary, secondary, and special education school teachers	13	7	24	8	–	4	8	–	4	4	–	–	9	7
Service	3	1	4	2	4	7	17	20	20	10	5	7	11	11
Protective service	–	–	–	2	2	6	19	24	26	10	4	3	11	11
Sales and office	–	–	2	1	4	8	14	22	25	9	6	8	12	11
Office and administrative support	–	–	2	1	4	8	14	22	25	9	6	8	12	11
Natural resources, construction, and maintenance	–	–	–	–	4	6	21	26	17	10	4	8	11	11
Production, transportation, and material moving	–	–	4	3	8	8	–	24	19	–	–	3	10	11
Full time	2	1	4	3	3	8	14	21	19	10	5	8	11	11
Part time	–	4	4	3	5	5	14	17	16	8	5	–	10	11
Union	3	1	6	3	1	4	12	24	22	10	5	7	11	11
Nonunion	2	2	3	2	5	11	16	19	16	10	5	9	11	11
Average wage within the following categories:[1]														
Lowest 25 percent	4	2	5	2	6	9	15	17	16	10	4	9	11	11
Lowest 10 percent	5	3	8	3	9	8	15	14	14	11	3	9	10	11
Second 25 percent	([2])	1	2	1	3	8	15	23	22	10	6	8	11	11
Third 25 percent	4	2	8	3	2	6	14	23	19	10	4	6	11	11
Highest 25 percent	3	1	3	4	2	7	13	20	20	11	5	10	11	11
Highest 10 percent	–	–	1	7	3	6	11	17	22	12	5	13	12	12
Establishment characteristics														
Service-providing industries	3	2	5	3	3	8	14	21	19	10	5	8	11	11
Education and health services	4	3	8	4	4	7	13	14	14	12	6	12	11	11
Educational services	5	4	8	4	3	6	12	12	12	11	7	15	11	11
Elementary and secondary schools	8	6	14	6	3	4	11	12	9	8	5	16	10	10
Junior colleges, colleges, and universities	–	–	–	2	4	9	14	13	17	17	9	13	12	12
Health care and social assistance	–	–	–	–	–	9	17	19	19	14	–	–	10	11
Hospitals	–	–	–	–	–	–	–	19	21	–	–	–	10	11
Public administration	–	–	([2])	–	1	8	15	29	26	9	4	5	11	11
1 to 99 workers	3	–	3	3	–	5	15	28	14	10	4	9	11	11
1 to 49 workers	–	–	4	2	–	5	18	28	19	10	3	9	11	11
50 to 99 workers	7	–	2	–	3	5	11	28	10	10	6	9	11	11
100 workers or more	3	1	5	2	4	8	14	19	20	10	5	8	11	11
100 to 499 workers	4	–	4	–	3	9	13	23	18	9	7	7	11	11
500 workers or more	2	1	5	3	4	8	15	17	22	11	5	8	11	11

See footnotes at end of table.

Table 32. Paid holidays: Number of days provided, state and local government workers, March 2020—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		
State government	–	–	–	1	3	10	12	26	23	11	5	8	11	11
Local government	4	2	7	3	4	6	15	19	17	10	5	8	11	11
Geographic areas														
Northeast	–	–	–	–	2	1	6	26	35	9	5	11	12	12
New England	–	–	–	–	–	–	–	36	24	–	–	–	11	11
Middle Atlantic	–	–	–	–	–	–	6	23	38	8	6	13	12	12
South	3	2	7	2	4	10	12	18	18	9	5	10	11	11
South Atlantic	3	–	10	–	3	11	14	20	23	8	3	4	11	11
East South Central	8	6	3	–	8	–	15	9	–	20	3	7	10	11
West South Central	–	–	–	–	5	11	6	21	–	5	11	22	12	11
Midwest	–	–	6	7	5	10	19	17	13	9	5	4	10	10
East North Central	4	–	7	9	–	9	16	14	13	14	6	5	10	11
West North Central	4	–	–	4	–	–	24	22	13	–	1	3	10	10
West	–	–	3	2	2	6	20	26	14	13	5	7	11	11
Mountain	–	–	–	–	4	8	39	18	6	3	4	–	10	10
Pacific	–	–	2	2	–	6	12	29	17	17	5	8	12	11

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.
[2] Less than 0.5.

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

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

Table 32. Standard errors for paid holidays: Number of days provided, state and local government workers, March 2020

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	0.4	0.4	0.5	0.5	0.5	0.8	0.8	1.1	1.0	0.8	0.5	0.7	0.1	0.0
Worker characteristics														
Management, professional, and related	0.4	0.8	0.8	0.8	0.5	1.1	1.0	1.6	1.1	1.1	0.7	1.3	0.1	0.0
Professional and related	0.5	0.9	1.1	1.0	0.6	1.2	1.2	1.8	1.2	1.4	0.8	1.4	0.2	0.0
Teachers	1.5	1.8	2.6	1.8	1.2	2.0	1.6	3.5	1.5	1.5	1.4	2.3	0.3	0.2
Primary, secondary, and special education school teachers	2.1	2.7	3.9	2.1	–	2.0	2.4	–	1.7	1.3	–	–	0.4	1.7
Service	0.9	0.5	1.1	0.6	1.0	1.0	1.7	1.6	2.3	1.2	0.9	1.0	0.1	0.0
Protective service	–	–	–	0.9	0.6	1.3	2.4	1.8	3.4	1.8	1.2	0.9	0.2	0.0
Sales and office	–	–	0.6	0.3	0.8	1.6	1.5	1.3	2.2	1.1	1.0	1.2	0.1	0.4
Office and administrative support	–	–	0.6	0.3	0.8	1.6	1.5	1.3	2.2	1.2	1.0	1.2	0.1	0.5
Natural resources, construction, and maintenance	–	–	–	–	1.2	1.4	3.0	3.8	3.2	2.1	1.3	1.6	0.1	0.0
Production, transportation, and material moving	–	–	1.7	1.2	2.6	2.7	–	4.0	3.1	–	–	0.8	0.3	0.0
Full time	0.3	0.4	0.5	0.4	0.5	0.9	0.8	1.1	0.9	0.8	0.5	0.7	0.1	0.0
Part time	–	1.4	1.1	1.2	2.1	1.3	3.0	3.7	2.8	1.7	2.0	–	0.4	0.2
Union	0.6	0.7	0.7	0.6	0.4	0.7	1.1	1.7	1.5	1.1	0.8	1.0	0.1	0.0
Nonunion	0.5	0.3	0.6	0.5	0.9	1.4	1.1	1.3	1.7	1.1	0.6	1.0	0.1	0.0
Average wage within the following categories:[1]														
Lowest 25 percent	1.0	0.6	0.9	0.6	1.2	1.0	1.2	1.4	1.7	1.2	0.7	1.2	0.2	0.0
Lowest 10 percent	1.2	1.0	1.7	1.2	2.6	1.7	1.8	2.6	2.8	1.4	0.6	2.0	0.2	1.1
Second 25 percent	0.1	0.4	0.6	0.4	0.6	1.3	1.3	1.6	1.3	1.2	1.0	1.0	0.1	0.0
Third 25 percent	1.1	0.9	0.8	1.0	0.6	0.9	1.3	1.8	1.4	1.0	0.6	0.9	0.2	0.0
Highest 25 percent	0.8	0.4	1.1	0.5	0.6	1.1	1.0	1.9	1.6	1.3	1.2	1.9	0.2	0.0
Highest 10 percent	–	–	0.6	0.7	1.0	1.6	1.3	3.1	2.8	1.7	1.2	2.8	0.3	0.7
Establishment characteristics														
Service-providing industries	0.4	0.4	0.5	0.5	0.5	0.8	0.8	1.1	0.9	0.8	0.5	0.7	0.1	0.0
Education and health services	0.5	0.9	0.9	0.9	0.7	1.1	1.3	1.6	1.0	1.4	0.7	1.3	0.2	0.0
Educational services	0.6	1.1	0.9	0.9	0.5	1.2	1.2	1.7	1.0	1.4	0.8	1.5	0.2	0.0
Elementary and secondary schools	1.1	1.8	1.4	1.2	0.9	0.8	1.3	2.5	1.2	0.9	1.2	2.4	0.4	1.2
Junior colleges, colleges, and universities	–	–	–	0.6	0.8	1.8	1.4	2.6	2.0	2.9	1.3	2.0	0.2	0.0
Health care and social assistance	–	–	–	–	–	2.9	4.5	3.4	2.9	3.5	–	–	0.3	0.1
Hospitals	–	–	–	–	–	–	–	4.8	3.9	–	–	–	0.4	0.5
Public administration	–	–	0.2	–	0.5	1.2	1.1	1.4	2.0	0.9	0.9	0.8	0.1	0.0
1 to 99 workers	1.0	–	1.1	1.4	–	1.7	2.3	2.3	1.8	1.9	1.1	1.3	0.2	0.0
1 to 49 workers	–	–	1.6	1.1	–	2.2	3.8	3.3	2.6	2.1	1.1	2.0	0.2	0.0
50 to 99 workers	2.2	–	1.0	–	1.4	2.2	2.8	4.8	2.3	3.1	1.7	2.4	0.4	0.0
100 workers or more	0.5	0.4	0.5	0.4	0.6	0.8	0.9	1.1	1.1	0.8	0.7	0.8	0.1	0.0
100 to 499 workers	1.0	–	1.4	–	0.9	1.4	1.8	2.3	2.2	1.3	1.6	1.7	0.2	0.0
500 workers or more	0.5	0.2	0.4	0.5	0.8	1.0	1.2	1.4	1.1	1.0	0.6	0.8	0.1	0.0

See footnotes at end of table.

Table 32. Standard errors for paid holidays: Number of days provided, state and local government workers, March 2020—continued

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		
State government	–	–	–	0.3	0.7	1.5	1.2	1.9	1.7	1.1	0.6	1.0	0.1	0.2
Local government	0.5	0.6	0.8	0.6	0.7	0.7	0.9	1.4	1.2	0.9	0.6	1.0	0.1	0.0
Geographic areas														
Northeast	–	–	–	–	0.8	0.5	0.9	2.0	2.1	1.7	1.2	2.5	0.3	0.0
New England	–	–	–	–	–	–	–	6.2	5.5	–	–	–	0.3	0.3
Middle Atlantic	–	–	–	–	–	–	0.6	1.8	2.1	1.4	1.5	3.0	0.3	0.0
South	0.7	0.3	0.6	0.6	0.9	1.5	1.2	1.7	1.9	1.3	0.8	1.1	0.1	0.0
South Atlantic	1.0	–	0.5	–	1.0	2.3	1.8	2.2	1.9	1.7	0.9	0.9	0.2	0.0
East South Central	0.1	0.4	1.6	–	1.7	–	0.3	2.9	–	3.4	0.7	2.7	0.2	0.5
West South Central	–	–	–	–	2.4	1.3	2.4	3.8	–	2.3	2.5	3.0	0.3	1.1
Midwest	–	–	1.8	1.7	1.5	2.3	2.2	2.8	1.4	1.1	1.1	0.7	0.1	0.5
East North Central	0.9	–	2.5	2.4	–	2.8	2.4	2.6	2.1	1.4	1.5	0.8	0.2	0.5
West North Central	0.4	–	–	1.3	–	–	4.6	6.7	1.1	–	0.6	1.3	0.2	0.0
West	–	–	1.1	0.7	0.5	1.4	1.5	2.4	1.8	2.0	1.2	1.2	0.2	0.0
Mountain	–	–	–	–	1.4	1.2	3.2	4.1	1.7	1.5	1.0	–	0.7	0.0
Pacific	–	–	0.4	0.7	–	1.9	1.9	2.9	2.4	2.8	1.6	1.2	0.1	0.3

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 33. Paid sick leave: Type of provision, state and local government workers, March 2020

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year[1]	As needed[2]	As part of consolidated leave plan[3]
All workers	89	1	10
Worker characteristics			
Management, professional, and related	90	1	9
Professional and related	90	1	9
Teachers	94	–	–
Primary, secondary, and special education school teachers	94	–	–
Service	86	3	11
Protective service	86	6	8
Sales and office	88	1	10
Office and administrative support	88	1	10
Natural resources, construction, and maintenance	83	–	–
Production, transportation, and material moving	87	–	–
Full time	89	1	10
Part time	89	–	–
Union	91	2	7
Nonunion	86	1	13
Average wage within the following categories:[4]			
Lowest 25 percent	89	1	10
Lowest 10 percent	89	–	–
Second 25 percent	88	1	11
Third 25 percent	87	2	11
Highest 25 percent	91	1	8
Highest 10 percent	90	1	9
Establishment characteristics			
Service-providing industries	89	1	10
Education and health services	90	1	9
Educational services	94	([5])	5
Elementary and secondary schools	94	([5])	6
Junior colleges, colleges, and universities	95	–	–
Health care and social assistance	66	–	–
Hospitals	56	–	–
Public administration	87	3	10
1 to 99 workers	90	–	–
1 to 49 workers	87	–	–
50 to 99 workers	92	–	–
100 workers or more	88	1	10
100 to 499 workers	92	–	–
500 workers or more	86	2	11

See footnotes at end of table.

Table 33. Paid sick leave: Type of provision, state and local government workers, March 2020—continued

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year[1]	As needed[2]	As part of consolidated leave plan[3]
State government	88	1	11
Local government	89	2	10
Geographic areas			
Northeast	95	–	–
New England	97	–	–
Middle Atlantic	94	–	–
South	88	1	11
South Atlantic	88	–	–
East South Central	92	–	–
West South Central	87	–	–
Midwest	89	2	10
East North Central	88	2	10
West North Central	90	–	–
West	84	–	–
Mountain	87	–	13
Pacific	83	–	–

[1] Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.
[2] Plan does not specify maximum number of days.
[3] A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business.
[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.
[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 33. Standard errors for paid sick leave: Type of provision, state and local government workers, March 2020

Characteristics	Sick leave provision		
	Fixed number of days per year[1]	As needed[2]	As part of consolidated leave plan[3]
All workers	0.7	0.2	0.6
Worker characteristics			
Management, professional, and related	0.9	0.2	0.8
Professional and related	1.0	0.2	0.9
Teachers	1.3	–	–
Primary, secondary, and special education school teachers	1.4	–	–
Service	1.1	0.6	1.0
Protective service	1.5	1.1	1.0
Sales and office	1.2	0.6	1.1
Office and administrative support	1.1	0.6	1.0
Natural resources, construction, and maintenance	3.4	–	–
Production, transportation, and material moving	2.9	–	–
Full time	0.8	0.3	0.7
Part time	1.2	–	–
Union	0.8	0.4	0.8
Nonunion	1.1	0.3	1.0
Average wage within the following categories:[4]			
Lowest 25 percent	0.8	0.4	0.7
Lowest 10 percent	1.3	–	–
Second 25 percent	1.3	0.4	1.2
Third 25 percent	1.2	0.5	1.1
Highest 25 percent	1.1	0.3	1.0
Highest 10 percent	1.6	0.4	1.5
Establishment characteristics			
Service-providing industries	0.7	0.2	0.6
Education and health services	0.8	0.2	0.8
Educational services	0.7	0.2	0.7
Elementary and secondary schools	0.8	0.1	0.8
Junior colleges, colleges, and universities	1.6	–	–
Health care and social assistance	3.5	–	–
Hospitals	4.5	–	–
Public administration	1.3	0.6	1.0
1 to 99 workers	1.6	–	–
1 to 49 workers	2.1	–	–
50 to 99 workers	2.4	–	–
100 workers or more	0.8	0.3	0.7
100 to 499 workers	1.1	–	–
500 workers or more	1.1	0.4	1.0

See footnotes at end of table.

Table 33. Standard errors for paid sick leave: Type of provision, state and local government workers, March 2020—continued

Characteristics	Sick leave provision		
	Fixed number of days per year[1]	As needed[2]	As part of consolidated leave plan[3]
State government	1.1	0.4	1.1
Local government	0.8	0.3	0.7
Geographic areas			
Northeast	1.2	–	–
New England	1.9	–	–
Middle Atlantic	1.5	–	–
South	1.1	0.4	0.9
South Atlantic	1.5	–	–
East South Central	1.8	–	–
West South Central	2.0	–	–
Midwest	1.8	0.6	1.6
East North Central	2.2	0.9	1.6
West North Central	3.1	–	–
West	1.7	–	–
Mountain	3.8	–	3.8
Pacific	1.8	–	–

[1] Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.
[2] Plan does not specify maximum number of days.
[3] A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business.
[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 34. Paid sick leave: Number of annual days by service requirement,[1] state and local government workers, March 2020

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

Characteristics	Paid sick leave days by length of service[2]					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	9	15	62	13	1	11	12
Full time	8	15	63	14	1	11	12
Part time	21	26	49	4	–	9	10
Union	8	11	65	15	1	12	12
Nonunion	–	20	58	11	–	10	12
1 to 99 workers	14	15	60	–	–	10	10
1 to 49 workers	8	15	61	15	–	11	12
50 to 99 workers	19	15	59	–	–	10	10
100 workers or more	8	15	62	14	1	12	12
100 to 499 workers	–	13	65	15	–	13	12
500 workers or more	9	16	61	14	([3])	11	12
After 5 years							
All workers	9	15	60	15	1	11	12
Full time	8	14	61	16	1	12	12
Part time	20	26	49	4	–	9	10
Union	8	10	64	17	1	12	12
Nonunion	–	20	56	13	–	11	12
1 to 99 workers	14	14	59	–	–	10	11
1 to 49 workers	8	15	59	18	–	11	12
50 to 99 workers	19	13	59	–	–	10	10
100 workers or more	8	15	60	16	1	12	12
100 to 499 workers	–	14	63	17	–	13	12
500 workers or more	9	16	59	15	1	11	12

See footnotes at end of table.

Table 34. Paid sick leave: Number of annual days by service requirement,[1] state and local government workers, March 2020—continued

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

Characteristics	Paid sick leave days by length of service[2]					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	9	15	60	16	1	11	12
Full time	8	14	61	16	1	12	12
Part time	20	26	48	5	–	9	10
Union	8	10	63	18	1	12	12
Nonunion	–	20	56	13	–	11	12
1 to 99 workers	–	14	59	14	–	11	11
1 to 49 workers	8	16	57	19	–	11	12
50 to 99 workers	19	12	60	–	–	10	10
100 workers or more	8	15	60	16	1	12	12
100 to 499 workers	–	14	62	18	–	13	12
500 workers or more	9	16	59	16	1	11	12
After 20 years							
All workers	9	15	59	16	1	12	12
Full time	8	14	60	17	1	12	12
Part time	20	26	48	5	–	9	10
Union	7	10	63	18	1	12	12
Nonunion	10	20	56	14	([3])	11	12
1 to 99 workers	–	14	59	14	–	11	11
1 to 49 workers	8	16	57	19	–	11	12
50 to 99 workers	19	12	60	–	–	10	10
100 workers or more	8	15	60	17	1	12	12
100 to 499 workers	5	14	62	18	1	13	12
500 workers or more	9	16	59	16	1	11	12

[1] Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression.
[2] Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.
[3] Less than 0.5.

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

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

Table 34. Standard errors for paid sick leave: Number of annual days by service requirement,[1] state and local government workers, March 2020

Characteristics	Paid sick leave days by length of service[2]					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	0.7	1.1	1.3	0.7	0.1	0.2	0.0
Full time	0.8	1.1	1.4	0.7	0.1	0.2	0.0
Part time	2.8	2.3	3.4	1.4	–	0.3	0.1
Union	0.8	0.9	1.4	1.0	0.3	0.5	0.0
Nonunion	–	1.9	2.1	1.1	–	0.1	([3])
1 to 99 workers	1.6	2.4	3.1	–	–	0.3	0.8
1 to 49 workers	2.5	3.9	4.2	2.9	–	0.4	([3])
50 to 99 workers	3.2	2.3	3.9	–	–	0.5	0.0
100 workers or more	0.9	1.2	1.4	0.9	0.2	0.3	0.0
100 to 499 workers	–	1.4	2.0	1.6	–	0.8	([3])
500 workers or more	1.2	1.6	1.6	1.1	0.1	0.2	0.0
After 5 years							
All workers	0.7	0.9	1.3	0.7	0.2	0.2	0.0
Full time	0.8	1.0	1.3	0.8	0.2	0.2	0.0
Part time	2.9	2.4	3.6	1.4	–	0.3	([3])
Union	0.8	0.9	1.6	1.1	0.3	0.5	0.0
Nonunion	–	1.6	1.8	1.2	–	0.2	([3])
1 to 99 workers	1.6	2.3	3.2	–	–	0.3	0.8
1 to 49 workers	2.5	3.7	4.6	3.6	–	0.4	([3])
50 to 99 workers	3.2	2.2	4.0	–	–	0.5	0.0
100 workers or more	0.8	1.0	1.4	1.0	0.2	0.3	0.0
100 to 499 workers	–	1.5	2.0	1.6	–	0.8	([3])
500 workers or more	1.1	1.3	1.6	1.1	0.2	0.2	0.0

See footnotes at end of table.

Table 34. Standard errors for paid sick leave: Number of annual days by service requirement,[1] state and local government workers, March 2020—continued

Characteristics	Paid sick leave days by length of service[2]					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	0.7	0.9	1.3	0.7	0.2	0.2	0.0
Full time	0.8	1.0	1.3	0.8	0.2	0.3	0.0
Part time	2.9	2.4	3.5	1.5	–	0.3	([3])
Union	0.8	0.9	1.5	1.1	0.3	0.5	0.0
Nonunion	–	1.6	1.8	1.2	–	0.2	([3])
1 to 99 workers	–	2.3	3.1	1.8	–	0.3	1.0
1 to 49 workers	2.5	3.8	4.5	3.8	–	0.4	([3])
50 to 99 workers	3.2	2.1	3.9	–	–	0.5	0.0
100 workers or more	0.8	1.0	1.4	1.0	0.2	0.3	0.0
100 to 499 workers	–	1.4	1.9	1.6	–	0.8	([3])
500 workers or more	1.1	1.3	1.6	1.2	0.2	0.2	0.0
After 20 years							
All workers	0.7	0.9	1.3	0.7	0.2	0.2	0.0
Full time	0.8	1.0	1.3	0.8	0.2	0.3	0.0
Part time	2.9	2.4	3.5	1.5	–	0.3	([3])
Union	0.8	0.9	1.6	1.1	0.3	0.5	0.0
Nonunion	1.3	1.6	1.8	1.2	0.1	0.2	0.0
1 to 99 workers	–	2.3	3.1	1.7	–	0.3	0.9
1 to 49 workers	2.5	3.8	4.5	3.8	–	0.5	([3])
50 to 99 workers	3.2	2.1	3.9	–	–	0.5	0.0
100 workers or more	0.8	1.0	1.4	1.0	0.2	0.3	0.0
100 to 499 workers	1.0	1.4	2.0	1.6	0.6	0.8	([3])
500 workers or more	1.1	1.3	1.7	1.2	0.2	0.2	0.0

[1] Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression.
[2] Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.
[3] Less than 0.05.

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

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

Table 35. Paid sick leave: Carryover provisions, state and local government workers, March 2020

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

Characteristics	Carryover provision[1]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	92	58	34	8
Worker characteristics				
Management, professional, and related	92	60	33	8
Professional and related	92	59	33	8
Teachers	90	57	33	10
Primary, secondary, and special education school teachers	90	56	35	10
Service	90	56	34	10
Protective service	93	57	36	7
Sales and office	95	59	36	5
Office and administrative support	95	59	36	5
Natural resources, construction, and maintenance	95	52	43	5
Production, transportation, and material moving	93	53	40	7
Full time	93	59	34	7
Part time	91	54	37	9
Union	93	59	35	7
Nonunion	92	58	33	8
Average wage within the following categories:[2]				
Lowest 25 percent	92	55	37	8
Lowest 10 percent	87	53	35	13
Second 25 percent	94	63	31	6
Third 25 percent	93	60	33	7
Highest 25 percent	92	56	35	8
Highest 10 percent	91	57	34	9
Establishment characteristics				
Service-providing industries	92	58	34	8
Education and health services	91	60	32	9
Educational services	91	59	32	9
Elementary and secondary schools	91	56	35	9
Junior colleges, colleges, and universities	93	70	22	7
Health care and social assistance	–	62	–	–
Hospitals	–	57	–	–
Public administration	94	57	36	6
1 to 99 workers	91	56	35	9
1 to 49 workers	94	60	34	6
50 to 99 workers	89	53	36	11
100 workers or more	93	59	34	7
100 to 499 workers	96	55	41	4
500 workers or more	92	61	30	8

See footnotes at end of table.

Table 35. Paid sick leave: Carryover provisions, state and local government workers, March 2020—continued

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

Characteristics	Carryover provision[1]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
State government	95	73	23	5
Local government	92	54	38	8
Geographic areas				
Northeast	94	42	52	6
New England	94	33	61	6
Middle Atlantic	94	44	49	6
South	91	65	26	9
South Atlantic	93	70	22	7
East South Central	90	60	29	10
West South Central	88	59	30	12
Midwest	90	49	42	10
East North Central	91	53	37	9
West North Central	90	40	50	10
West	96	73	24	4
Mountain	96	63	33	4
Pacific	97	77	20	3

[1] Plans that allow employees to accumulate unused sick leave from year to year.
[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Standard errors for paid sick leave: Carryover provisions, state and local government workers, March 2020

Characteristics	Carryover provision[1]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	0.6	1.2	1.1	0.6
Worker characteristics				
Management, professional, and related	0.7	1.4	1.4	0.7
Professional and related	0.8	1.7	1.6	0.8
Teachers	1.1	2.1	2.0	1.1
Primary, secondary, and special education school teachers	1.3	2.6	2.5	1.3
Service	1.5	2.1	2.0	1.5
Protective service	1.3	3.1	2.7	1.3
Sales and office	0.6	2.1	1.9	0.6
Office and administrative support	0.7	2.2	1.9	0.7
Natural resources, construction, and maintenance	1.3	3.2	3.4	1.3
Production, transportation, and material moving	2.3	4.3	4.2	2.3
Full time	0.6	1.2	1.2	0.6
Part time	2.2	3.8	3.3	2.2
Union	0.7	1.6	1.5	0.7
Nonunion	1.0	1.7	1.4	1.0
Average wage within the following categories:[2]				
Lowest 25 percent	1.1	2.0	2.0	1.1
Lowest 10 percent	1.9	3.2	2.7	1.9
Second 25 percent	0.9	1.8	1.6	0.9
Third 25 percent	0.9	1.5	1.6	0.9
Highest 25 percent	1.0	2.0	1.7	1.0
Highest 10 percent	1.5	3.1	2.3	1.5
Establishment characteristics				
Service-providing industries	0.6	1.2	1.2	0.6
Education and health services	0.8	1.6	1.5	0.8
Educational services	0.8	1.7	1.7	0.8
Elementary and secondary schools	1.1	2.4	2.2	1.1
Junior colleges, colleges, and universities	1.6	3.2	3.1	1.6
Health care and social assistance	–	4.0	–	–
Hospitals	–	4.8	–	–
Public administration	1.0	2.1	1.7	1.0
1 to 99 workers	1.5	2.6	2.6	1.5
1 to 49 workers	1.7	4.0	3.7	1.7
50 to 99 workers	2.4	3.5	3.6	2.4
100 workers or more	0.7	1.2	1.2	0.7
100 to 499 workers	1.1	2.3	2.5	1.1
500 workers or more	0.8	1.6	1.4	0.8

See footnotes at end of table.

Table 35. Standard errors for paid sick leave: Carryover provisions, state and local government workers, March 2020—continued

Characteristics	Carryover provision[1]			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
State government	0.9	2.1	1.9	0.9
Local government	0.9	1.6	1.4	0.9
Geographic areas				
Northeast	1.1	2.8	2.5	1.1
New England	2.2	3.4	4.0	2.2
Middle Atlantic	1.2	3.4	2.9	1.2
South	1.2	1.8	1.8	1.2
South Atlantic	1.3	3.1	2.5	1.3
East South Central	1.9	4.3	2.6	1.9
West South Central	2.8	2.3	3.5	2.8
Midwest	1.7	2.7	2.4	1.7
East North Central	2.2	2.7	1.5	2.2
West North Central	2.8	5.7	6.2	2.8
West	1.0	2.9	2.8	1.0
Mountain	1.3	8.4	8.4	1.3
Pacific	1.3	1.8	1.5	1.3

[1] Plans that allow employees to accumulate unused sick leave from year to year.
[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 36. Paid sick leave: Limit on days accumulated, state and local government workers, March 2020

(Includes workers in sick leave plans[1] that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated[2]					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	25	80	125	180	250	136
Worker characteristics						
Management, professional, and related	28	90	150	185	259	144
Professional and related	25	90	150	184	240	143
Teachers	25	90	160	191	260	151
Primary, secondary, and special education school teachers	30	100	160	191	260	155
Service	20	–	120	180	250	123
Protective service	25	45	120	150	250	118
Sales and office	30	75	120	200	260	137
Office and administrative support	30	75	120	200	259	137
Natural resources, construction, and maintenance	15	–	90	132	200	104
Production, transportation, and material moving	10	–	130	200	250	131
Full time	30	90	125	180	250	137
Part time	7	13	119	200	240	126
Union	25	100	160	200	300	157
Nonunion	20	60	110	150	200	114
Average wage within the following categories:[3]						
Lowest 25 percent	–	60	120	180	240	120
Lowest 10 percent	–	60	100	150	195	110
Second 25 percent	–	–	120	180	255	133
Third 25 percent	25	90	120	180	250	134
Highest 25 percent	30	100	160	200	260	156
Highest 10 percent	–	130	160	200	220	161
Establishment characteristics						
Service-providing industries	25	80	125	180	250	137
Education and health services	26	90	150	190	260	147
Educational services	–	90	150	191	255	146
Elementary and secondary schools	27	90	150	190	260	147
Junior colleges, colleges, and universities	15	100	150	200	220	143
Health care and social assistance	–	–	–	–	–	156
Hospitals	–	–	–	–	–	127
Public administration	25	60	120	165	240	121
1 to 99 workers	34	90	120	180	240	132
1 to 49 workers	45	90	120	180	200	130
50 to 99 workers	30	–	120	180	260	133
100 workers or more	24	75	130	185	250	138
100 to 499 workers	–	60	120	189	265	135
500 workers or more	25	90	132	180	240	140

See footnotes at end of table.

Table 36. Paid sick leave: Limit on days accumulated, state and local government workers, March 2020—continued

(Includes workers in sick leave plans[1] that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated[2]					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	–	100	150	200	300	158
Local government	24	72	120	180	240	132
Geographic areas						
Northeast	–	120	175	200	300	170
New England	–	110	130	187	215	147
Middle Atlantic	27	160	195	215	300	180
South	–	60	120	150	180	110
South Atlantic	–	90	120	180	180	119
East South Central	–	75	–	160	180	126
West South Central	20	–	90	120	180	92
Midwest	–	–	120	189	260	139
East North Central	–	–	141	240	340	162
West North Central	–	60	115	150	185	109
West	–	45	120	180	248	115
Mountain	45	–	120	150	240	126
Pacific	8	–	–	180	248	107

[1] Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.
[2] The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 36. Standard errors for paid sick leave: Limit on days accumulated, state and local government workers, March 2020

Characteristics	Limit on paid sick leave days accumulated[1]					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	2.6	14.4	7.3	3.0	7.7	2.5
Worker characteristics						
Management, professional, and related	4.0	0.0	6.8	7.3	19.7	3.2
Professional and related	4.7	1.7	8.6	6.3	15.7	3.3
Teachers	7.4	10.6	7.5	8.6	13.5	4.4
Primary, secondary, and special education school teachers	7.6	12.6	0.0	11.9	5.4	4.7
Service	5.0	–	1.3	8.9	7.4	4.7
Protective service	4.7	10.7	6.6	16.7	42.9	7.4
Sales and office	0.8	21.4	0.0	18.0	22.9	7.2
Office and administrative support	0.0	22.0	0.0	17.7	18.2	7.2
Natural resources, construction, and maintenance	4.0	–	12.0	11.8	12.6	5.7
Production, transportation, and material moving	0.0	–	14.9	28.5	42.8	13.4
Full time	3.5	9.3	7.6	2.0	8.1	2.6
Part time	1.6	3.6	21.7	19.2	21.0	11.9
Union	4.3	10.8	0.0	0.0	32.9	4.0
Nonunion	5.1	0.0	15.0	19.8	8.7	2.3
Average wage within the following categories:[2]						
Lowest 25 percent	–	5.2	13.6	0.0	13.2	5.1
Lowest 10 percent	–	9.3	14.0	26.6	13.4	6.0
Second 25 percent	–	–	0.0	1.8	10.6	4.5
Third 25 percent	6.8	8.7	6.0	0.0	11.2	4.8
Highest 25 percent	4.1	12.0	0.0	0.0	8.4	5.1
Highest 10 percent	–	10.1	0.0	13.0	26.8	6.6
Establishment characteristics						
Service-providing industries	3.0	14.4	7.5	2.6	7.9	2.5
Education and health services	4.1	2.2	2.9	8.4	5.4	3.5
Educational services	–	1.3	4.2	9.3	12.5	3.6
Elementary and secondary schools	4.9	1.3	10.0	6.7	13.1	4.3
Junior colleges, colleges, and universities	0.5	16.8	23.8	18.6	51.0	7.1
Health care and social assistance	–	–	–	–	–	12.2
Hospitals	–	–	–	–	–	16.6
Public administration	3.7	7.8	0.0	20.7	29.7	3.7
1 to 99 workers	7.2	22.1	0.9	3.5	46.1	7.6
1 to 49 workers	13.1	19.7	4.5	23.5	39.9	8.6
50 to 99 workers	6.4	–	7.9	14.8	30.6	11.0
100 workers or more	5.5	16.1	2.2	9.5	10.1	3.1
100 to 499 workers	–	8.3	8.0	13.1	36.8	7.1
500 workers or more	2.6	2.9	10.8	15.1	9.0	4.6

See footnotes at end of table.

Table 36. Standard errors for paid sick leave: Limit on days accumulated, state and local government workers, March 2020—continued

Characteristics	Limit on paid sick leave days accumulated[1]					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	–	20.8	11.2	8.8	0.0	6.1
Local government	5.5	13.9	8.0	0.0	0.9	3.1
Geographic areas						
Northeast	–	0.9	11.0	0.0	0.0	3.2
New England	–	15.0	10.2	13.1	27.6	4.1
Middle Atlantic	2.6	10.1	21.8	11.2	0.0	5.4
South	–	12.4	29.5	13.4	0.0	4.6
South Atlantic	–	0.0	11.5	9.5	4.1	6.7
East South Central	–	19.1	–	23.4	0.0	10.0
West South Central	4.7	–	2.7	0.0	0.0	6.2
Midwest	–	–	2.4	11.5	5.5	5.3
East North Central	–	–	15.0	19.9	31.9	9.6
West North Central	–	14.7	4.4	9.3	8.5	4.7
West	–	8.8	17.5	33.7	28.1	7.8
Mountain	0.0	–	10.4	44.6	30.0	13.8
Pacific	0.7	–	–	18.5	52.9	6.2

[1] The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers 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.

[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 2020.

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 37. Paid vacations: Number of annual days by service requirement,[1] state and local government workers, March 2020

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service[2]						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	4	11	56	18	10	2	13	12
Full time	3	10	56	18	10	2	13	12
Part time	9	24	45	16	–	–	11	10
Union	5	12	56	18	7	1	12	11
Nonunion	3	10	55	18	12	2	13	12
1 to 99 workers	6	18	57	16	–	–	11	10
1 to 49 workers	8	18	53	17	–	–	11	10
50 to 99 workers	–	18	62	13	3	–	11	11
100 workers or more	3	9	55	19	11	2	13	12
100 to 499 workers	4	10	65	12	8	1	12	12
500 workers or more	3	9	51	22	13	2	14	12
After 5 years								
All workers	2	5	28	46	13	6	16	15
Full time	1	5	27	47	14	6	16	15
Part time	4	13	34	36	10	3	14	15
Union	2	6	26	49	13	5	15	15
Nonunion	1	4	29	44	14	7	16	15
1 to 99 workers	2	6	35	46	8	2	15	15
1 to 49 workers	–	7	31	47	9	–	15	15
50 to 99 workers	–	4	41	46	7	–	14	15
100 workers or more	1	5	26	46	15	7	16	15
100 to 499 workers	1	5	33	50	6	5	15	15
500 workers or more	1	5	22	45	19	8	17	15

See footnotes at end of table.

Table 37. Paid vacations: Number of annual days by service requirement,[1] state and local government workers, March 2020—continued

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service[2]						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	1	3	11	48	25	11	19	18
Full time	1	3	11	49	26	12	19	18
Part time	3	8	19	44	18	8	16	17
Union	1	3	12	48	24	12	18	18
Nonunion	1	3	11	49	26	11	19	18
1 to 99 workers	2	1	13	57	21	6	17	17
1 to 49 workers	3	2	9	58	21	7	18	17
50 to 99 workers	–	–	17	56	20	5	17	17
100 workers or more	1	3	11	46	26	13	19	19
100 to 499 workers	–	–	11	54	23	7	18	18
500 workers or more	([3])	3	11	42	28	15	19	19
After 20 years								
All workers	1	2	6	13	47	31	22	22
Full time	1	2	6	13	47	32	22	23
Part time	–	–	12	21	41	18	20	20
Union	–	–	5	12	46	35	22	23
Nonunion	1	2	7	14	48	28	22	22
1 to 99 workers	2	1	7	15	48	27	21	21
1 to 49 workers	–	–	4	16	50	26	22	22
50 to 99 workers	–	–	10	13	47	28	21	21
100 workers or more	1	2	6	13	47	32	22	23
100 to 499 workers	–	–	6	14	47	29	22	22
500 workers or more	([3])	2	6	12	46	33	23	23

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

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

[3] Less than 0.5.

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

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

Table 37. Standard errors for paid vacations: Number of annual days by service requirement,[1] state and local government workers, March 2020

Characteristics	Paid vacation days by length of service[2]						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	0.5	0.8	1.2	1.0	0.7	0.3	0.1	([3])
Full time	0.5	0.8	1.3	1.0	0.7	0.3	0.1	([3])
Part time	2.9	4.6	4.1	2.7	–	–	0.3	0.6
Union	0.7	1.1	2.1	1.0	1.1	0.4	0.2	1.0
Nonunion	0.6	1.0	1.5	1.6	0.9	0.5	0.2	([3])
1 to 99 workers	1.6	1.9	2.9	2.4	–	–	0.2	0.9
1 to 49 workers	2.2	2.4	3.2	3.2	–	–	0.4	0.9
50 to 99 workers	–	3.3	5.3	3.9	1.4	–	0.3	1.1
100 workers or more	0.5	0.9	1.4	1.0	0.9	0.4	0.2	0.0
100 to 499 workers	0.9	2.0	3.0	2.1	1.3	0.6	0.2	0.1
500 workers or more	0.6	0.9	1.6	1.2	1.2	0.5	0.2	0.3
After 5 years								
All workers	0.3	0.4	1.3	1.3	0.8	0.7	0.1	([3])
Full time	0.3	0.4	1.3	1.3	0.8	0.7	0.1	([3])
Part time	1.5	2.3	3.9	4.3	2.0	1.2	0.4	1.1
Union	0.4	0.6	1.6	1.5	0.9	1.2	0.2	0.0
Nonunion	0.4	0.6	1.9	1.9	1.2	0.9	0.2	0.0
1 to 99 workers	0.7	1.1	3.1	3.2	1.7	1.1	0.2	0.0
1 to 49 workers	–	1.6	3.9	3.8	2.1	–	0.3	0.0
50 to 99 workers	–	1.3	3.9	4.5	2.1	–	0.3	([3])
100 workers or more	0.4	0.5	1.2	1.5	0.9	0.7	0.2	0.0
100 to 499 workers	0.6	1.1	3.0	3.3	1.2	1.3	0.3	0.0
500 workers or more	0.4	0.6	1.4	1.6	1.2	0.9	0.2	0.1

See footnotes at end of table.

Table 37. Standard errors for paid vacations: Number of annual days by service requirement,[1] state and local government workers, March 2020—continued

Characteristics	Paid vacation days by length of service[2]						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	0.2	0.3	0.9	1.1	1.1	0.7	0.1	0.1
Full time	0.2	0.4	0.9	1.1	1.1	0.8	0.1	0.3
Part time	1.3	2.1	3.8	3.8	3.4	1.5	0.4	0.7
Union	0.3	0.6	0.9	1.5	1.5	1.3	0.2	0.1
Nonunion	0.4	0.4	1.2	1.5	1.5	1.0	0.2	0.5
1 to 99 workers	0.7	0.4	1.6	2.5	1.8	1.4	0.3	0.5
1 to 49 workers	1.2	0.6	2.1	2.9	2.6	1.7	0.4	0.9
50 to 99 workers	–	–	3.0	4.1	2.6	2.2	0.3	0.7
100 workers or more	0.2	0.4	0.9	1.3	1.3	0.9	0.2	0.7
100 to 499 workers	–	–	1.9	2.9	2.4	1.6	0.3	0.2
500 workers or more	0.2	0.4	0.9	1.5	1.6	1.1	0.2	0.4
After 20 years								
All workers	0.2	0.3	0.6	0.9	1.3	1.1	0.2	0.3
Full time	0.2	0.3	0.6	0.9	1.3	1.1	0.2	0.6
Part time	–	–	2.7	5.0	3.7	2.9	0.4	0.1
Union	–	–	0.7	1.3	1.9	1.8	0.2	0.8
Nonunion	0.4	0.4	0.9	1.1	1.9	1.5	0.2	([3])
1 to 99 workers	0.7	0.4	1.3	2.1	2.9	2.2	0.3	0.5
1 to 49 workers	–	–	1.0	3.1	4.3	3.0	0.3	0.5
50 to 99 workers	–	–	2.9	2.4	4.1	3.3	0.4	0.3
100 workers or more	0.2	0.4	0.6	0.9	1.4	1.2	0.2	0.3
100 to 499 workers	–	–	1.0	1.8	3.0	2.5	0.3	0.4
500 workers or more	0.2	0.4	0.6	1.1	1.8	1.6	0.2	0.3

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

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

[3] Less than 0.05.

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

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

Table 38. Consolidated leave plans:[1] Access, state and local government workers, March 2020

(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	14	18	21	24	27	86	12	15	18	21
Worker characteristics										
Management, professional, and related	15	18	21	24	26	85	13	16	18	22
Professional and related	17	18	21	23	25	83	13	16	18	22
Service	14	17	21	24	27	86	11	14	17	21
Protective service	10	17	20	23	28	90	11	14	17	21
Sales and office	11	18	22	25	28	89	12	15	18	22
Office and administrative support	11	18	22	25	29	89	12	15	18	22
Natural resources, construction, and maintenance	17	18	22	26	30	83	11	14	17	21
Full time	14	18	22	25	28	86	12	15	18	22
Part time	22	12	15	17	19	78	11	13	16	20
Union	9	19	23	26	30	91	11	15	18	22
Nonunion	18	17	21	23	26	82	12	15	18	21
Average wage within the following categories:[2]										
Lowest 25 percent	16	16	20	23	26	84	11	14	17	20
Lowest 10 percent	18	15	19	22	24	82	12	14	17	20
Second 25 percent	12	18	22	25	29	88	12	15	18	22
Third 25 percent	15	18	21	24	27	85	12	15	18	22
Highest 25 percent	14	19	22	25	28	86	13	16	18	22
Highest 10 percent	11	20	24	26	29	89	14	16	19	21
Establishment characteristics										
Service-providing industries	14	18	21	24	27	86	12	15	18	21
Education and health services	17	19	22	24	26	83	13	15	18	21
Educational services	7	15	17	17	18	93	13	15	18	20
Elementary and secondary schools	9	13	14	14	14	91	11	13	16	19
Health care and social assistance	40	20	24	27	29	60	13	16	19	23
Hospitals	54	20	24	27	30	46	13	17	19	23
Public administration	10	18	22	25	30	90	11	14	17	22
1 to 99 workers	10	15	19	21	25	90	11	14	17	21
1 to 49 workers	7	14	19	22	25	93	11	14	17	21
50 to 99 workers	13	15	18	21	24	87	11	14	17	21
100 workers or more	15	18	22	25	27	85	12	15	18	22
100 to 499 workers	11	18	21	24	27	89	11	14	17	21
500 workers or more	17	18	22	25	28	83	13	16	18	22

See footnotes at end of table.

Table 38. Consolidated leave plans:[1] Access, state and local government workers, March 2020—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
State government	7	20	24	27	30	93	14	16	19	23
Local government	18	17	21	24	26	82	11	14	17	21
Geographic areas										
Northeast	5	17	19	23	25	95	12	16	19	23
Middle Atlantic	5	19	20	24	26	95	12	16	19	23
South	15	18	21	24	27	85	12	15	17	21
South Atlantic	15	18	22	24	28	85	12	15	17	21
East South Central	13	20	22	26	28	87	12	15	17	21
West South Central	17	17	20	22	25	83	11	14	17	21
Midwest	16	17	20	23	25	84	12	14	18	22
East North Central	16	17	20	24	27	84	12	15	18	22
West	17	19	23	26	29	83	12	15	18	21
Mountain	24	16	18	21	24	76	13	15	18	21
Pacific	15	21	26	29	33	85	12	15	17	21

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 38. Standard errors for consolidated leave plans:[1] Access, state and local government workers, March 2020

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	1.1	0.4	0.4	0.5	0.6	1.1	0.1	0.1	0.1	0.1
Worker characteristics										
Management, professional, and related	1.6	0.5	0.6	0.7	0.8	1.6	0.1	0.1	0.2	0.2
Professional and related	2.0	0.6	0.7	0.8	0.9	2.0	0.2	0.2	0.2	0.2
Service	1.4	0.8	0.7	0.7	0.9	1.4	0.2	0.2	0.2	0.3
Protective service	1.9	1.0	1.1	0.8	1.2	1.9	0.3	0.3	0.2	0.4
Sales and office	1.1	0.6	0.6	0.8	0.9	1.1	0.2	0.2	0.2	0.2
Office and administrative support	1.0	0.6	0.7	0.9	1.0	1.0	0.2	0.2	0.2	0.2
Natural resources, construction, and maintenance	3.0	1.3	1.5	1.8	1.7	3.0	0.2	0.2	0.3	0.4
Full time	1.1	0.4	0.5	0.5	0.6	1.1	0.1	0.1	0.1	0.2
Part time	3.0	1.1	1.2	1.4	1.6	3.0	0.4	0.4	0.4	0.4
Union	1.7	0.7	1.1	1.3	1.3	1.7	0.1	0.1	0.1	0.1
Nonunion	1.6	0.5	0.5	0.6	0.7	1.6	0.1	0.1	0.1	0.2
Average wage within the following categories:[2]										
Lowest 25 percent	1.1	0.7	0.6	0.7	0.8	1.1	0.2	0.2	0.2	0.2
Lowest 10 percent	2.2	1.3	1.3	1.5	1.8	2.2	0.3	0.3	0.3	0.4
Second 25 percent	1.4	0.7	0.8	0.8	1.0	1.4	0.2	0.2	0.2	0.2
Third 25 percent	1.6	0.6	0.7	0.9	1.1	1.6	0.2	0.1	0.2	0.2
Highest 25 percent	2.0	0.6	0.9	1.0	1.2	2.0	0.2	0.2	0.2	0.2
Highest 10 percent	2.0	1.0	1.3	1.3	1.3	2.0	0.4	0.4	0.4	0.4
Establishment characteristics										
Service-providing industries	1.1	0.4	0.4	0.5	0.6	1.1	0.1	0.1	0.1	0.1
Education and health services	1.8	0.5	0.5	0.6	0.7	1.8	0.2	0.2	0.2	0.2
Educational services	1.8	1.4	1.5	1.5	1.5	1.8	0.2	0.2	0.2	0.2
Elementary and secondary schools	2.3	0.7	0.8	0.9	1.0	2.3	0.3	0.3	0.3	0.3
Health care and social assistance	3.8	0.4	0.4	0.3	0.4	3.8	0.4	0.5	0.5	0.7
Hospitals	4.1	0.4	0.3	0.4	0.4	4.1	0.5	0.6	0.7	1.3
Public administration	1.3	0.8	1.1	1.1	1.2	1.3	0.1	0.1	0.1	0.2
1 to 99 workers	1.7	0.9	1.3	1.5	1.7	1.7	0.3	0.2	0.2	0.2
1 to 49 workers	2.5	1.8	2.7	3.1	3.4	2.5	0.4	0.3	0.3	0.3
50 to 99 workers	3.4	1.4	1.4	1.9	2.0	3.4	0.3	0.3	0.3	0.4
100 workers or more	1.2	0.4	0.4	0.5	0.6	1.2	0.1	0.1	0.1	0.2
100 to 499 workers	2.2	0.8	0.9	1.0	1.4	2.2	0.2	0.3	0.3	0.3
500 workers or more	1.4	0.5	0.5	0.6	0.6	1.4	0.2	0.2	0.2	0.2

See footnotes at end of table.

Table 38. Standard errors for consolidated leave plans:[1] Access, state and local government workers, March 2020—continued

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
State government	1.3	0.9	1.1	1.0	1.2	1.3	0.2	0.1	0.2	0.2
Local government	1.3	0.4	0.5	0.6	0.7	1.3	0.1	0.1	0.2	0.2
Geographic areas										
Northeast	1.5	2.2	2.2	3.0	3.1	1.5	0.3	0.3	0.3	0.4
Middle Atlantic	1.7	1.8	2.3	3.5	3.5	1.7	0.4	0.4	0.4	0.4
South	1.5	0.6	0.6	0.6	0.7	1.5	0.1	0.2	0.2	0.3
South Atlantic	1.6	0.7	0.6	0.6	0.7	1.6	0.2	0.2	0.2	0.3
East South Central	1.4	0.5	1.2	1.4	2.0	1.4	0.3	0.4	0.5	0.6
West South Central	3.8	1.5	1.3	1.4	1.4	3.8	0.3	0.4	0.5	0.8
Midwest	2.9	0.9	0.8	1.0	1.4	2.9	0.2	0.2	0.1	0.2
East North Central	2.9	1.3	1.1	1.1	1.5	2.9	0.2	0.2	0.1	0.2
West	2.7	0.5	0.8	0.8	1.0	2.7	0.2	0.2	0.3	0.2
Mountain	5.8	1.3	1.7	1.9	2.6	5.8	0.3	0.3	0.4	0.6
Pacific	2.9	0.5	0.9	0.9	0.8	2.9	0.3	0.3	0.3	0.2

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 39. Quality of life benefits: Access, state and local government workers, March 2020

(All workers = 100 percent)

Characteristics	Childcare[1]	Flexible workplace	Flexible work schedule	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	14	5	8	12	63	78
Worker characteristics						
Management, professional, and related	15	5	8	11	63	79
Professional and related	15	5	7	10	62	78
Teachers	12	3	6	6	59	73
Primary, secondary, and special education school teachers	10	2	2	4	56	72
Service	12	3	6	9	60	75
Protective service	13	3	7	12	61	80
Sales and office	16	5	12	13	64	82
Office and administrative support	16	5	12	13	64	82
Natural resources, construction, and maintenance	12	7	8	16	63	76
Production, transportation, and material moving	10	–	7	20	64	76
Full time	16	5	8	13	66	82
Part time	5	2	8	6	41	55
Union	15	4	7	16	58	82
Nonunion	14	5	9	8	67	75
Average wage within the following categories:[2]						
Lowest 25 percent	12	4	7	6	59	69
Lowest 10 percent	9	4	6	2	55	61
Second 25 percent	17	5	9	16	66	83
Third 25 percent	16	4	7	13	69	83
Highest 25 percent	13	6	9	13	58	80
Highest 10 percent	12	6	10	13	55	80
Establishment characteristics						
Service-providing industries	14	4	8	11	63	78
Education and health services	14	4	6	7	63	77
Educational services	12	4	6	6	60	75
Elementary and secondary schools	8	2	2	3	54	70
Junior colleges, colleges, and universities	22	8	17	16	78	91
Health care and social assistance	26	7	9	13	80	91
Hospitals	27	6	5	–	79	95
Public administration	17	6	12	17	64	81
1 to 99 workers	10	4	7	10	56	64
1 to 49 workers	11	4	9	15	53	60
50 to 99 workers	9	4	6	6	59	68
100 workers or more	16	5	8	12	65	82
100 to 499 workers	13	5	8	10	55	69
500 workers or more	17	5	9	13	69	89

See footnotes at end of table.

Table 39. Quality of life benefits: Access, state and local government workers, March 2020—continued

(All workers = 100 percent)

Characteristics	Childcare[1]	Flexible workplace	Flexible work schedule	Subsidized commuting	Wellness programs	Employee assistance programs
State government	31	8	14	22	85	93
Local government	9	3	6	8	55	73
Geographic areas						
Northeast	20	2	6	8	45	80
New England	19	–	11	12	52	79
Middle Atlantic	20	–	5	7	42	80
South	14	6	7	5	73	79
South Atlantic	16	7	7	5	73	86
East South Central	7	–	10	9	71	69
West South Central	–	6	4	2	75	74
Midwest	14	5	10	13	61	70
East North Central	14	5	8	13	61	69
West North Central	13	5	14	12	60	70
West	12	5	10	24	62	84
Mountain	13	4	8	17	68	82
Pacific	12	5	11	27	59	85

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 39. Standard errors for quality of life benefits: Access, state and local government workers, March 2020

Characteristics	Childcare[1]	Flexible workplace	Flexible work schedule	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	1.0	0.7	0.6	0.6	1.2	0.9
Worker characteristics						
Management, professional, and related	1.3	0.9	0.7	0.7	1.4	1.1
Professional and related	1.4	0.8	0.8	0.7	1.5	1.3
Teachers	1.6	0.9	1.2	0.7	1.9	1.9
Primary, secondary, and special education school teachers	1.8	0.9	0.7	0.6	2.5	2.4
Service	1.2	0.6	0.7	1.0	2.2	1.9
Protective service	1.8	0.9	1.3	1.6	2.7	2.7
Sales and office	1.2	0.8	1.2	1.0	2.0	1.3
Office and administrative support	1.2	0.8	1.2	1.0	2.1	1.4
Natural resources, construction, and maintenance	2.8	2.4	1.9	2.4	3.7	3.1
Production, transportation, and material moving	2.8	–	2.8	4.1	4.0	3.9
Full time	1.1	0.7	0.6	0.6	1.2	0.9
Part time	0.8	0.7	1.4	1.1	2.9	2.8
Union	1.1	0.8	0.8	0.9	1.6	1.4
Nonunion	1.4	0.7	0.8	0.8	1.4	0.9
Average wage within the following categories:[2]						
Lowest 25 percent	1.1	0.6	0.8	0.7	1.8	1.5
Lowest 10 percent	1.5	0.9	1.1	0.8	2.5	2.0
Second 25 percent	1.1	0.9	0.8	1.3	1.5	1.4
Third 25 percent	1.7	0.8	0.9	0.9	1.9	1.6
Highest 25 percent	1.2	1.1	0.9	1.1	1.5	1.6
Highest 10 percent	1.3	1.3	1.1	1.7	2.4	2.4
Establishment characteristics						
Service-providing industries	1.0	0.6	0.6	0.6	1.3	0.9
Education and health services	1.4	0.8	0.7	0.7	1.6	1.1
Educational services	1.6	0.8	0.7	0.6	1.8	1.1
Elementary and secondary schools	1.6	0.9	0.4	0.5	2.1	1.6
Junior colleges, colleges, and universities	3.6	1.6	2.1	2.4	2.7	2.1
Health care and social assistance	3.0	2.5	2.7	3.3	2.9	2.5
Hospitals	2.9	2.1	2.5	–	3.3	2.1
Public administration	1.4	1.3	1.1	1.2	1.8	1.2
1 to 99 workers	1.6	1.3	1.3	1.4	2.0	1.9
1 to 49 workers	2.3	1.9	2.1	2.3	2.9	2.9
50 to 99 workers	2.2	1.6	1.6	1.8	3.5	2.5
100 workers or more	1.2	0.7	0.6	0.8	1.4	1.0
100 to 499 workers	1.3	1.2	1.3	1.3	2.8	2.6
500 workers or more	1.6	0.8	0.7	1.0	1.5	1.3

See footnotes at end of table.

Table 39. Standard errors for quality of life benefits: Access, state and local government workers, March 2020—continued

Characteristics	Childcare[1]	Flexible workplace	Flexible work schedule	Subsidized commuting	Wellness programs	Employee assistance programs
State government	2.4	1.3	1.3	1.8	1.2	1.1
Local government	1.0	0.7	0.5	0.6	1.6	1.2
Geographic areas						
Northeast	1.5	0.8	1.4	1.1	2.3	1.8
New England	2.9	–	2.5	3.5	2.3	3.3
Middle Atlantic	1.6	–	1.5	0.8	3.1	2.0
South	1.9	1.3	0.9	0.7	1.5	1.2
South Atlantic	1.4	2.3	1.6	1.1	1.9	1.2
East South Central	1.3	–	1.4	1.2	3.3	3.2
West South Central	–	1.7	1.2	1.1	2.8	2.1
Midwest	2.4	1.3	1.4	1.5	3.2	2.0
East North Central	3.5	1.9	1.5	1.7	4.3	2.7
West North Central	2.1	1.3	2.6	2.8	4.1	2.5
West	1.5	1.4	0.9	1.5	3.1	2.2
Mountain	3.5	1.2	1.3	3.7	8.3	2.0
Pacific	1.6	2.0	1.2	1.2	2.6	3.0

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

[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 40. Financial benefits: Access, state and local government workers, March 2020

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution[3]	Financial planning	Student loan repayment
		Flexible benefits	Dependent care flexible spending account[1]	Healthcare flexible spending account[2]			
All workers	37	36	63	70	63	26	4
Worker characteristics							
Management, professional, and related	39	37	65	72	65	27	5
Professional and related	38	37	64	71	65	27	5
Teachers	39	38	59	68	62	24	7
Primary, secondary, and special education school teachers	39	40	58	68	61	22	6
Service	32	34	60	64	58	23	2
Protective service	30	35	63	68	64	27	2
Sales and office	37	36	64	71	64	27	5
Office and administrative support	38	37	64	71	65	28	5
Natural resources, construction, and maintenance	37	37	63	68	58	24	3
Production, transportation, and material moving	31	40	59	63	63	25	3
Full time	39	39	68	75	68	28	5
Part time	20	19	33	34	35	13	4
Union	32	28	63	71	66	28	6
Nonunion	41	44	64	69	61	25	4
Average wage within the following categories:[4]							
Lowest 25 percent	33	37	56	60	53	22	4
Lowest 10 percent	30	37	51	55	47	17	3
Second 25 percent	39	35	67	73	66	30	3
Third 25 percent	39	43	69	75	69	29	6
Highest 25 percent	36	31	62	71	66	26	6
Highest 10 percent	36	28	53	68	66	23	6
Establishment characteristics							
Service-providing industries	37	37	63	70	63	26	5
Education and health services	39	38	64	71	64	26	5
Educational services	39	38	61	69	63	24	5
Elementary and secondary schools	35	39	55	64	58	21	5
Junior colleges, colleges, and universities	48	37	79	83	75	34	8
Health care and social assistance	37	36	79	85	70	34	–
Hospitals	34	36	82	85	73	33	–
Public administration	35	35	65	70	65	30	4
1 to 99 workers	33	30	52	56	50	22	4
1 to 49 workers	31	25	43	49	46	21	4
50 to 99 workers	34	35	61	64	54	22	5
100 workers or more	38	38	67	73	67	28	4
100 to 499 workers	36	34	60	64	60	25	3
500 workers or more	38	41	70	78	71	29	5

See footnotes at end of table.

Table 40. Financial benefits: Access, state and local government workers, March 2020—continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution[3]	Financial planning	Student loan repaym-ent
		Flexible benefits	Dependent care flexible spending account[1]	Healthcare flexible spending account[2]			
State government	48	40	85	88	83	43	5
Local government	33	35	57	64	57	21	4
Geographic areas							
Northeast	15	9	48	59	71	25	3
New England	19	–	53	56	60	20	–
Middle Atlantic	13	11	47	59	75	26	3
South	42	53	71	77	66	27	6
South Atlantic	43	48	75	80	69	25	6
East South Central	43	58	63	69	64	33	7
West South Central	39	58	70	76	63	25	5
Midwest	41	31	59	67	61	27	4
East North Central	39	29	56	64	62	27	4
West North Central	45	34	63	71	60	27	4
West	42	37	67	70	54	26	3
Mountain	40	43	69	70	58	31	1
Pacific	43	34	67	69	52	24	4

[1] Formerly referred to as Dependent care reimbursement account.
[2] Formerly referred to as Healthcare reimbursement account.
[3] Savings plans established by the employer on behalf of the employee, but with no employer contribution. These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees' contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.
[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 40. Standard errors for financial benefits: Access, state and local government workers, March 2020

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution[3]	Financial planning	Student loan repayment
		Flexible benefits	Dependent care flexible spending account[1]	Healthcare flexible spending account[2]			
All workers	1.0	1.0	0.9	0.8	1.0	0.9	0.4
Worker characteristics							
Management, professional, and related	1.0	1.2	1.1	0.9	1.1	1.2	0.5
Professional and related	1.1	1.3	1.3	1.0	1.1	1.2	0.5
Teachers	1.4	1.5	1.9	1.4	1.3	1.5	0.7
Primary, secondary, and special education school teachers	1.9	1.9	2.1	1.6	1.6	1.2	0.7
Service	1.5	2.0	1.3	1.8	1.8	1.4	0.4
Protective service	2.1	3.1	2.4	2.8	3.0	2.4	0.5
Sales and office	1.7	1.9	1.7	1.4	1.9	1.7	0.8
Office and administrative support	1.8	1.8	1.8	1.4	2.0	1.8	0.8
Natural resources, construction, and maintenance	3.9	4.1	3.4	3.5	3.3	3.3	1.0
Production, transportation, and material moving	2.7	3.5	5.0	5.0	5.1	4.3	0.7
Full time	1.0	1.0	1.0	0.9	1.0	1.0	0.4
Part time	1.8	2.6	2.9	2.6	2.0	1.8	0.8
Union	1.4	1.2	1.2	1.1	1.3	1.2	0.5
Nonunion	1.4	1.1	1.1	1.0	1.5	1.2	0.5
Average wage within the following categories:[4]							
Lowest 25 percent	1.6	1.7	1.7	1.6	1.7	1.1	0.5
Lowest 10 percent	2.0	2.3	2.3	2.2	2.3	1.1	0.5
Second 25 percent	1.5	1.7	1.4	1.3	1.8	1.5	0.5
Third 25 percent	1.4	1.5	1.6	1.6	1.2	1.5	0.4
Highest 25 percent	1.2	1.4	1.5	1.3	1.4	1.4	0.7
Highest 10 percent	2.3	2.3	2.2	2.1	2.0	1.5	1.0
Establishment characteristics							
Service-providing industries	1.0	1.0	0.9	0.8	1.0	0.9	0.4
Education and health services	1.1	1.3	1.3	1.0	1.2	1.1	0.5
Educational services	1.2	1.3	1.4	1.1	1.1	1.2	0.5
Elementary and secondary schools	1.7	1.5	1.8	1.4	1.4	1.0	0.6
Junior colleges, colleges, and universities	2.3	2.2	1.7	2.0	2.4	4.1	1.1
Health care and social assistance	3.4	4.1	3.3	1.9	4.6	3.5	–
Hospitals	4.2	5.3	3.7	2.1	4.1	5.7	–
Public administration	1.9	1.4	1.1	1.4	1.7	1.8	0.5
1 to 99 workers	2.2	2.3	2.3	2.2	1.6	1.7	0.8
1 to 49 workers	3.0	3.1	3.2	3.2	3.3	2.6	1.0
50 to 99 workers	3.1	4.0	3.4	3.4	2.9	2.9	1.3
100 workers or more	1.1	1.0	1.1	0.9	1.2	1.1	0.4
100 to 499 workers	2.8	2.3	2.1	1.9	2.3	2.0	0.8
500 workers or more	1.2	1.2	1.5	1.3	1.5	1.7	0.6

See footnotes at end of table.

Table 40. Standard errors for financial benefits: Access, state and local government workers, March 2020—continued

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution[3]	Financial planning	Student loan repayment
		Flexible benefits	Dependent care flexible spending account[1]	Healthcare flexible spending account[2]			
State government	1.8	2.0	1.2	1.2	2.0	2.5	0.8
Local government	1.2	1.1	1.1	0.9	1.2	0.9	0.4
Geographic areas							
Northeast	1.9	1.1	1.7	1.9	1.8	1.8	0.8
New England	5.0	–	4.7	6.4	3.6	3.8	–
Middle Atlantic	1.8	1.1	1.8	1.5	2.1	2.3	0.8
South	1.5	1.5	1.4	1.1	2.0	1.6	0.8
South Atlantic	2.0	2.1	1.4	1.0	1.6	2.5	0.7
East South Central	2.7	4.2	6.0	4.0	6.4	3.8	2.3
West South Central	3.2	2.4	2.7	2.3	4.4	1.8	1.6
Midwest	2.3	2.2	2.3	1.6	2.3	1.7	0.8
East North Central	2.7	2.9	1.6	1.8	2.9	1.5	1.1
West North Central	4.3	3.0	6.0	3.2	3.8	3.9	1.2
West	1.9	2.6	1.5	1.7	1.6	2.1	0.2
Mountain	3.8	4.9	2.7	4.2	2.0	5.1	0.3
Pacific	2.1	3.1	1.8	1.6	2.2	2.0	0.3

[1] Formerly referred to as Dependent care reimbursement account.
[2] Formerly referred to as Healthcare reimbursement account.
[3] Savings plans established by the employer on behalf of the employee, but with no employer contribution. These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees' contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.
[4] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Health-related benefits: Access, state and local government workers, March 2020

(All workers = 100 percent)

Characteristics	Long-term care insurance[1]	Retiree healthcare benefits[2]	
		Under age 65	Age 65 and over
All workers	29	68	63
Worker characteristics			
Management, professional, and related	32	71	65
Professional and related	31	70	64
Teachers	29	70	63
Primary, secondary, and special education school teachers	26	71	62
Service	24	62	57
Protective service	28	70	67
Sales and office	29	71	68
Office and administrative support	29	71	68
Natural resources, construction, and maintenance	25	65	59
Production, transportation, and material moving	23	61	58
Full time	32	74	69
Part time	14	33	28
Union	28	73	69
Nonunion	30	64	59
Average wage within the following categories:[3]			
Lowest 25 percent	21	56	50
Lowest 10 percent	17	47	41
Second 25 percent	33	71	66
Third 25 percent	33	74	70
Highest 25 percent	31	73	68
Highest 10 percent	30	72	67
Establishment characteristics			
Service-providing industries	29	68	63
Education and health services	31	69	62
Educational services	30	69	62
Elementary and secondary schools	23	66	58
Junior colleges, colleges, and universities	50	80	76
Health care and social assistance	34	68	61
Hospitals	36	67	61
Public administration	28	72	70
1 to 99 workers	23	61	55
1 to 49 workers	24	59	52
50 to 99 workers	23	63	58
100 workers or more	31	70	66
100 to 499 workers	22	62	58
500 workers or more	35	75	69

See footnotes at end of table.

Table 41. Health-related benefits: Access, state and local government workers, March 2020—continued

(All workers = 100 percent)

Characteristics	Long-term care insurance[1]	Retiree healthcare benefits[2]	
		Under age 65	Age 65 and over
State government	51	89	87
Local government	22	62	56
Geographic areas			
Northeast	21	75	74
New England	13	71	73
Middle Atlantic	24	77	74
South	34	74	69
South Atlantic	37	74	70
East South Central	35	68	58
West South Central	29	78	72
Midwest	23	62	55
East North Central	23	60	53
West North Central	24	67	58
West	34	59	53
Mountain	29	47	42
Pacific	36	64	58

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

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

[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 41. Standard errors for health-related benefits: Access, state and local government workers, March 2020

Characteristics	Long-term care insurance[1]	Retiree healthcare benefits[2]	
		Under age 65	Age 65 and over
All workers	0.9	1.0	1.1
Worker characteristics			
Management, professional, and related	1.1	1.2	1.2
Professional and related	1.3	1.4	1.3
Teachers	1.8	2.0	1.8
Primary, secondary, and special education school teachers	1.9	2.2	2.0
Service	1.6	1.8	1.8
Protective service	2.5	2.6	2.5
Sales and office	1.4	1.9	2.1
Office and administrative support	1.4	1.9	2.1
Natural resources, construction, and maintenance	3.2	3.8	4.8
Production, transportation, and material moving	3.3	4.3	4.5
Full time	1.0	1.1	1.1
Part time	1.3	1.9	2.0
Union	1.1	1.6	1.7
Nonunion	1.2	1.3	1.1
Average wage within the following categories:[3]			
Lowest 25 percent	1.4	1.6	1.9
Lowest 10 percent	2.0	2.1	2.1
Second 25 percent	1.7	1.5	1.4
Third 25 percent	1.6	1.6	1.4
Highest 25 percent	1.4	1.7	1.6
Highest 10 percent	2.2	2.2	2.7
Establishment characteristics			
Service-providing industries	0.9	1.0	1.1
Education and health services	1.3	1.4	1.4
Educational services	1.3	1.6	1.4
Elementary and secondary schools	1.6	1.8	1.9
Junior colleges, colleges, and universities	2.4	2.7	2.7
Health care and social assistance	4.7	3.7	4.2
Hospitals	5.8	4.9	5.3
Public administration	1.5	1.5	1.5
1 to 99 workers	1.7	2.4	2.8
1 to 49 workers	2.7	3.7	4.3
50 to 99 workers	3.0	3.7	2.7
100 workers or more	1.0	1.2	1.1
100 to 499 workers	1.7	2.7	2.5
500 workers or more	1.4	1.2	1.2

See footnotes at end of table.

Table 41. Standard errors for health-related benefits: Access, state and local government workers, March 2020—continued

Characteristics	Long-term care insurance[1]	Retiree healthcare benefits[2]	
		Under age 65	Age 65 and over
State government	1.7	1.6	1.6
Local government	1.0	1.2	1.3
Geographic areas			
Northeast	2.0	2.1	2.8
New England	3.8	3.2	4.2
Middle Atlantic	2.3	2.5	3.2
South	1.6	1.6	1.5
South Atlantic	1.8	1.7	1.6
East South Central	3.6	7.2	5.9
West South Central	3.4	2.3	2.6
Midwest	2.0	2.7	3.1
East North Central	1.4	2.5	4.4
West North Central	5.0	6.3	3.6
West	1.6	2.0	1.9
Mountain	4.6	4.0	3.4
Pacific	1.1	2.1	2.3

[1] A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care. The plan, although sponsored by the employer, may be fully paid for by the employee.
[2] A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.
[3] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 42. Nonproduction bonuses: Access, state and local government workers, March 2020

(All workers = 100 percent)

Characteristics	All nonproduction bonuses[1]	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus[2]
All workers	37	4	1	1	20	7	([3])	11
Worker characteristics								
Management, professional, and related	36	4	1	([3])	21	6	([3])	12
Professional and related	35	3	1	–	20	6	([3])	12
Teachers	32	2	1	–	20	5	–	12
Primary, secondary, and special education school teachers	35	2	–	–	23	5	–	13
Service	36	4	2	1	18	8	–	10
Protective service	48	6	2	1	24	11	–	15
Sales and office	37	4	2	1	20	7	([3])	11
Office and administrative support	38	4	2	1	20	8	([3])	11
Natural resources, construction, and maintenance	38	3	2	3	19	9	–	8
Production, transportation, and material moving	40	–	–	–	20	9	–	13
Full time	40	4	1	1	22	8	([3])	13
Part time	16	2	–	1	7	2	–	4
Union	49	5	1	–	35	9	([3])	13
Nonunion	26	3	2	1	7	5	([3])	10
Average wage within the following categories:[4]								
Lowest 25 percent	27	1	2	2	9	6	–	10
Lowest 10 percent	19	1	2	2	5	5	–	5
Second 25 percent	39	4	1	1	19	9	–	12
Third 25 percent	38	4	1	–	22	6	([3])	13
Highest 25 percent	44	5	1	–	31	7	–	11
Highest 10 percent	48	7	–	–	35	6	–	14
Establishment characteristics								
Service-providing industries	37	4	1	1	20	7	([3])	11
Education and health services	33	3	1	–	19	6	([3])	10
Educational services	32	2	1	–	20	5	–	10
Elementary and secondary schools	31	1	1	–	21	5	–	11
Junior colleges, colleges, and universities	31	6	–	–	15	6	–	5
Health care and social assistance	39	6	–	–	17	8	2	12
Hospitals	34	8	–	–	12	5	–	10
Public administration	46	6	2	1	23	10	–	14
1 to 99 workers	33	5	1	–	22	5	–	7
1 to 49 workers	33	6	2	–	21	7	–	7
50 to 99 workers	34	4	–	–	23	4	–	8
100 workers or more	38	3	1	1	20	7	([3])	12
100 to 499 workers	37	2	2	1	19	9	–	12
500 workers or more	38	4	1	([3])	20	7	([3])	13

See footnotes at end of table.

Table 42. Nonproduction bonuses: Access, state and local government workers, March 2020—continued

(All workers = 100 percent)

Characteristics	All nonproduction bonuses[1]	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus[2]
State government	44	10	–	–	20	10	–	16
Local government	34	2	2	1	20	6	([3])	10
Geographic areas								
Northeast	56	–	–	–	46	8	–	14
New England	57	–	–	–	37	18	–	–
Middle Atlantic	56	–	–	–	49	5	–	15
South	31	2	2	2	6	7	–	15
South Atlantic	43	4	3	2	10	6	–	25
East South Central	30	–	–	4	–	18	–	2
West South Central	15	–	–	–	2	4	–	8
Midwest	31	2	–	–	18	10	–	10
East North Central	33	1	–	–	24	9	–	10
West North Central	27	–	–	–	8	13	–	9
West	34	10	–	–	23	2	–	5
Mountain	15	–	–	–	3	–	–	5
Pacific	43	13	–	–	33	2	–	4

[1] The sum of the individual components may be greater than the total because some employees may have access to more than one type of nonproduction bonus.
[2] Includes all other bonuses provided to employees and not published separately.
[3] 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 2020.

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. Standard errors for nonproduction bonuses: Access, state and local government workers, March 2020

Characteristics	All nonproduction bonuses	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus[1]
All workers	0.9	0.4	0.3	0.1	0.9	0.5	0.1	0.5
Worker characteristics								
Management, professional, and related	1.2	0.5	0.3	0.1	1.1	0.4	0.2	0.8
Professional and related	1.3	0.5	0.3	–	1.2	0.5	0.1	0.9
Teachers	1.4	0.5	0.4	–	1.4	0.5	–	1.1
Primary, secondary, and special education school teachers	1.8	0.5	–	–	2.0	0.8	–	1.3
Service	1.4	0.7	0.6	0.3	1.1	0.9	–	1.2
Protective service	2.2	1.3	0.8	0.5	1.9	1.5	–	2.4
Sales and office	1.6	1.0	0.6	0.2	1.5	1.1	0.2	0.8
Office and administrative support	1.7	1.0	0.6	0.2	1.6	1.1	0.2	0.9
Natural resources, construction, and maintenance	3.2	1.3	0.7	1.1	1.9	1.8	–	1.9
Production, transportation, and material moving	3.6	–	–	–	4.0	2.2	–	2.4
Full time	0.9	0.4	0.3	0.1	1.0	0.5	0.2	0.6
Part time	1.6	0.4	–	0.4	0.9	0.6	–	0.9
Union	1.5	0.6	0.3	–	1.6	0.7	0.1	0.8
Nonunion	1.0	0.5	0.5	0.3	0.8	0.6	0.2	0.6
Average wage within the following categories:[2]								
Lowest 25 percent	1.4	0.3	0.6	0.3	0.8	0.8	–	0.9
Lowest 10 percent	1.7	0.4	0.7	0.6	0.9	0.9	–	0.8
Second 25 percent	1.6	0.6	0.4	0.2	1.4	1.1	–	0.8
Third 25 percent	1.6	0.7	0.3	–	1.6	0.6	0.1	1.2
Highest 25 percent	1.7	1.0	0.5	–	1.9	0.7	–	1.0
Highest 10 percent	2.4	1.4	–	–	2.6	0.9	–	1.4
Establishment characteristics								
Service-providing industries	0.9	0.4	0.3	0.1	0.9	0.5	0.1	0.5
Education and health services	1.1	0.4	0.3	–	1.1	0.5	0.2	0.6
Educational services	1.1	0.3	0.3	–	1.2	0.5	–	0.6
Elementary and secondary schools	1.4	0.4	0.3	–	1.6	0.8	–	0.6
Junior colleges, colleges, and universities	2.6	0.7	–	–	1.7	1.7	–	0.9
Health care and social assistance	4.3	1.8	–	–	2.9	2.0	1.1	2.6
Hospitals	5.0	2.2	–	–	2.6	2.5	–	2.1
Public administration	1.5	1.1	0.7	0.4	1.6	1.2	–	1.2
1 to 99 workers	2.4	1.1	0.6	–	2.3	1.3	–	1.1
1 to 49 workers	3.8	1.2	1.0	–	3.6	2.6	–	1.9
50 to 99 workers	3.0	1.5	–	–	2.8	1.4	–	1.7
100 workers or more	0.9	0.4	0.4	0.1	0.9	0.7	0.2	0.7
100 to 499 workers	1.9	0.6	0.6	0.4	1.5	1.2	–	1.7
500 workers or more	1.3	0.5	0.4	([3])	1.3	0.9	0.2	0.8

See footnotes at end of table.

Table 42. Standard errors for nonproduction bonuses: Access, state and local government workers, March 2020—continued

Characteristics	All nonproduction bonuses	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus[1]
State government	2.1	1.0	–	–	1.5	1.4	–	1.3
Local government	1.1	0.3	0.4	0.2	1.1	0.6	0.1	0.7
Geographic areas								
Northeast	2.1	–	–	–	1.9	0.8	–	1.2
New England	3.9	–	–	–	3.1	1.5	–	–
Middle Atlantic	2.5	–	–	–	2.3	1.0	–	1.1
South	1.1	0.5	0.6	0.3	1.1	0.9	–	0.9
South Atlantic	1.4	0.8	0.9	0.4	2.1	1.2	–	1.4
East South Central	2.4	–	–	0.9	–	2.3	–	0.8
West South Central	2.3	–	–	–	0.9	1.4	–	1.5
Midwest	1.7	0.6	–	–	1.8	1.1	–	1.1
East North Central	2.4	0.5	–	–	2.2	1.0	–	1.0
West North Central	2.2	–	–	–	3.0	2.5	–	2.6
West	2.4	1.2	–	–	2.2	0.8	–	1.0
Mountain	2.3	–	–	–	0.2	–	–	1.3
Pacific	3.3	1.3	–	–	3.0	1.0	–	1.3

[1] Includes all other bonuses provided to employees and not published separately.
[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.
[3] Less than 0.05.

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

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

Table 43. Unmarried domestic partner benefits: Access[1], state and local government workers, March 2020

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	56	56	49	44
Worker characteristics				
Management, professional, and related	58	58	50	45
Professional and related	58	57	49	45
Teachers	60	59	48	44
Primary, secondary, and special education school teachers	63	62	49	45
Service	50	50	44	41
Protective service	53	53	50	46
Sales and office	58	58	51	46
Office and administrative support	59	59	51	46
Natural resources, construction, and maintenance	52	52	49	42
Production, transportation, and material moving	56	57	46	43
Full time	61	61	53	48
Part time	28	28	25	24
Union	60	60	67	61
Nonunion	53	53	33	30
Average wage within the following categories:[2]				
Lowest 25 percent	45	45	31	28
Lowest 10 percent	39	38	21	20
Second 25 percent	56	56	51	47
Third 25 percent	60	60	52	47
Highest 25 percent	64	63	62	56
Highest 10 percent	64	64	69	63
Establishment characteristics				
Service-providing industries	56	56	49	44
Education and health services	59	58	48	44
Educational services	61	60	49	44
Elementary and secondary schools	61	60	47	42
Junior colleges, colleges, and universities	59	58	55	47
Health care and social assistance	48	48	44	41
Hospitals	47	48	38	36
Public administration	55	55	51	46
1 to 99 workers	56	54	47	45
1 to 49 workers	48	47	49	46
50 to 99 workers	63	61	45	44
100 workers or more	57	57	49	44
100 to 499 workers	53	54	42	40
500 workers or more	58	58	53	46

See footnotes at end of table.

Table 43. Unmarried domestic partner benefits: Access[1], state and local government workers, March 2020—continued

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
State government	63	62	54	46
Local government	54	54	47	44
Geographic areas				
Northeast	62	62	68	62
New England	34	31	49	43
Middle Atlantic	72	72	74	68
South	56	56	25	22
South Atlantic	50	51	26	21
East South Central	63	60	22	21
West South Central	61	63	23	24
Midwest	30	28	42	33
East North Central	28	25	51	39
West North Central	33	33	24	23
West	77	77	79	77
Mountain	68	66	66	59
Pacific	82	82	85	85

[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] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 43. Standard errors for unmarried domestic partner benefits: Access[1], state and local government workers, March 2020

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	1.2	1.2	1.2	1.1
Worker characteristics				
Management, professional, and related	1.7	1.7	1.5	1.3
Professional and related	2.0	2.0	1.6	1.5
Teachers	2.5	2.7	1.9	1.7
Primary, secondary, and special education school teachers	2.5	2.7	2.0	1.8
Service	1.7	1.6	1.8	1.6
Protective service	2.3	2.3	2.6	2.9
Sales and office	1.7	1.8	1.8	1.9
Office and administrative support	1.6	1.7	1.9	1.9
Natural resources, construction, and maintenance	4.2	4.1	3.4	3.6
Production, transportation, and material moving	4.5	4.6	4.3	4.2
Full time	1.2	1.2	1.3	1.2
Part time	2.2	2.3	1.9	1.7
Union	1.6	1.6	1.3	1.4
Nonunion	1.4	1.4	1.5	1.4
Average wage within the following categories:[2]				
Lowest 25 percent	1.5	1.6	1.7	1.6
Lowest 10 percent	1.9	1.9	2.0	1.9
Second 25 percent	1.9	2.0	1.9	1.9
Third 25 percent	2.1	2.2	1.9	1.9
Highest 25 percent	1.4	1.4	1.5	1.5
Highest 10 percent	2.4	2.4	2.2	2.2
Establishment characteristics				
Service-providing industries	1.2	1.2	1.2	1.1
Education and health services	1.8	1.8	1.7	1.5
Educational services	2.0	1.9	1.9	1.6
Elementary and secondary schools	2.4	2.3	2.0	1.8
Junior colleges, colleges, and universities	2.8	2.8	3.3	3.6
Health care and social assistance	4.3	4.7	3.3	3.9
Hospitals	6.0	6.4	4.1	5.2
Public administration	1.0	1.2	1.8	1.8
1 to 99 workers	2.1	2.1	2.4	2.3
1 to 49 workers	3.1	3.1	3.8	3.8
50 to 99 workers	3.0	2.9	3.8	3.2
100 workers or more	1.2	1.2	1.5	1.3
100 to 499 workers	2.9	2.8	2.2	2.1
500 workers or more	1.2	1.3	1.9	1.8

See footnotes at end of table.

Table 43. Standard errors for unmarried domestic partner benefits: Access[1], state and local government workers, March 2020—continued

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
State government	2.1	2.1	1.8	1.9
Local government	1.5	1.4	1.4	1.3
Geographic areas				
Northeast	3.0	2.9	2.4	3.0
New England	6.2	6.8	6.0	7.0
Middle Atlantic	2.9	2.5	2.3	3.2
South	2.1	1.9	2.2	1.8
South Atlantic	2.9	2.8	3.4	2.8
East South Central	3.6	3.9	0.7	1.4
West South Central	4.3	3.7	4.0	3.1
Midwest	2.2	2.6	2.0	1.8
East North Central	1.9	2.7	2.1	2.1
West North Central	5.4	5.8	3.5	3.1
West	2.3	2.3	2.3	2.0
Mountain	4.7	5.0	6.2	5.2
Pacific	2.4	2.4	1.4	1.3

[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] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 44. Medical care benefit combinations: Access, state and local government workers, March 2020

(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	88	1	4	8	81	8	1	10
Worker characteristics								
Management, professional, and related	91	1	3	6	83	9	1	8
Professional and related	90	1	3	6	82	9	1	8
Teachers	92	–	–	5	82	10	([1])	7
Primary, secondary, and special education school teachers	99	–	–	1	87	12	–	–
Service	79	2	5	14	75	6	1	17
Protective service	90	–	–	7	86	–	–	9
Sales and office	88	1	3	8	82	7	1	11
Office and administrative support	89	1	3	8	83	–	–	10
Natural resources, construction, and maintenance	95	–	3	–	89	6	–	–
Production, transportation, and material moving	84	–	6	10	79	6	–	–
Full time	99	([1])	([1])	1	91	8	–	–
Part time	22	4	23	51	19	6	5	70
Union	94	1	3	2	88	7	1	4
Nonunion	82	1	4	12	75	8	1	16
Average wage within the following categories:[2]								
Lowest 25 percent	70	2	8	20	64	8	2	27
Lowest 10 percent	58	3	11	27	53	9	2	37
Second 25 percent	92	1	2	5	86	6	1	6
Third 25 percent	97	([1])	1	2	88	10	–	–
Highest 25 percent	95	([1])	2	3	88	7	1	4
Highest 10 percent	92	–	4	–	84	8	1	6
Establishment characteristics								
Service-providing industries	88	1	4	8	81	8	1	10
Education and health services	89	1	4	6	81	9	1	9
Educational services	89	1	4	6	80	9	1	9
Elementary and secondary schools	89	1	4	6	79	11	1	9
Junior colleges, colleges, and universities	88	–	–	7	85	4	1	10
Health care and social assistance	91	1	2	6	87	–	–	8
Hospitals	91	–	–	6	87	–	–	8
Public administration	90	1	2	8	84	7	1	9
1 to 99 workers	84	1	4	10	75	11	1	14
1 to 49 workers	81	–	–	14	70	–	–	17
50 to 99 workers	87	2	4	7	79	9	1	10
100 workers or more	89	1	3	7	83	7	1	9
100 to 499 workers	85	1	6	8	77	9	1	13
500 workers or more	91	1	2	6	86	6	1	8
State government	95	–	–	4	90	6	–	–
Local government	86	1	5	9	78	8	1	12

See footnotes at end of table.

Table 44. Medical care benefit combinations: Access, state and local government workers, March 2020—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	83	6	3	8	36	53	1	10
Worker characteristics								
Management, professional, and related	86	6	2	6	38	53	1	7
Professional and related	85	6	3	6	37	54	1	8
Teachers	89	3	2	5	36	56	–	–
Primary, secondary, and special education school teachers	99	–	–	1	31	68	–	–
Service	74	7	5	14	30	51	2	17
Protective service	87	3	3	7	34	56	–	–
Sales and office	83	6	3	9	36	52	1	10
Office and administrative support	84	6	2	8	36	53	1	9
Natural resources, construction, and maintenance	87	8	3	2	41	54	–	–
Production, transportation, and material moving	81	3	6	10	26	58	–	–
Full time	93	6	([1])	1	41	59	–	–
Part time	19	6	21	54	7	18	8	67
Union	92	3	3	2	34	61	1	4
Nonunion	75	8	3	13	38	46	1	15
Average wage within the following categories:[2]								
Lowest 25 percent	64	8	7	21	27	44	3	25
Lowest 10 percent	52	9	10	29	21	40	5	33
Second 25 percent	86	7	2	5	39	54	([1])	7
Third 25 percent	93	5	1	2	39	59	([1])	2
Highest 25 percent	91	4	2	3	40	55	–	–
Highest 10 percent	88	5	4	4	43	49	–	–
Establishment characteristics								
Service-providing industries	83	6	3	8	36	53	1	10
Education and health services	84	6	3	7	37	53	1	9
Educational services	86	4	4	7	34	56	1	9
Elementary and secondary schools	89	1	4	6	27	64	1	9
Junior colleges, colleges, and universities	79	10	3	8	57	31	–	–
Health care and social assistance	71	21	2	6	54	37	–	–
Hospitals	66	26	2	7	58	33	–	–
Public administration	86	5	1	8	36	54	1	9
1 to 99 workers	80	5	4	11	28	58	1	13
1 to 49 workers	77	6	3	15	25	57	2	16
50 to 99 workers	84	5	4	7	30	59	1	10
100 workers or more	84	6	3	7	38	51	1	9
100 to 499 workers	83	3	5	9	28	57	2	12
500 workers or more	84	7	2	6	43	49	1	7
State government	89	6	([1])	4	49	46	–	–
Local government	81	6	4	9	32	55	2	12

See footnotes at end of table.

Table 44. Medical care benefit combinations: Access, state and local government workers, March 2020—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
Geographic areas								
Northeast	86	1	5	8	80	7	2	11
New England	84	–	–	10	81	–	–	10
Middle Atlantic	86	([1])	7	7	80	7	2	11
South	92	1	2	6	82	10	1	7
South Atlantic	90	1	2	8	84	7	1	9
East South Central	91	–	–	5	75	17	–	–
West South Central	95	–	–	3	83	12	–	–
Midwest	84	1	5	9	81	5	1	14
East North Central	83	1	6	10	80	4	1	15
West North Central	87	–	–	7	81	–	–	12
West	87	1	3	10	80	8	([1])	12
Mountain	86	–	–	12	82	–	–	14
Pacific	88	1	3	8	79	–	–	11

See footnotes at end of table.

Table 44. Medical care benefit combinations: Access, state and local government workers, March 2020—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
Geographic areas								
Northeast	82	5	5	8	30	57	–	–
New England	77	11	–	–	16	72	–	–
Middle Atlantic	84	3	6	7	35	52	–	–
South	87	6	2	6	42	51	1	7
South Atlantic	86	5	1	8	57	33	1	9
East South Central	85	7	–	–	41	51	–	8
West South Central	89	6	1	3	20	76	–	–
Midwest	79	7	5	10	38	47	3	12
East North Central	77	7	5	11	44	40	3	12
West North Central	82	6	4	8	27	62	2	10
West	82	6	3	10	29	59	1	11
Mountain	76	10	2	12	33	53	–	–
Pacific	84	4	3	9	27	61	–	–

[1] Less than 0.5.
[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 44. Standard errors for medical care benefit combinations: Access, state and local government workers, March 2020

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	0.6	0.1	0.3	0.5	0.8	0.6	0.2	0.6
Worker characteristics								
Management, professional, and related	0.5	0.2	0.3	0.4	0.9	0.8	0.2	0.6
Professional and related	0.6	0.2	0.4	0.5	1.0	0.8	0.2	0.6
Teachers	0.7	–	–	0.5	1.1	1.1	0.1	0.8
Primary, secondary, and special education school teachers	0.3	–	–	0.3	1.3	1.4	–	–
Service	1.5	0.4	1.1	1.6	1.4	0.8	0.3	1.3
Protective service	1.3	–	–	1.5	1.8	–	–	1.1
Sales and office	1.2	0.3	0.5	1.0	1.7	1.2	0.3	1.2
Office and administrative support	1.3	0.3	0.4	1.1	1.7	–	–	1.2
Natural resources, construction, and maintenance	1.5	–	1.0	–	2.3	1.9	–	–
Production, transportation, and material moving	4.5	–	2.4	2.8	4.6	1.4	–	–
Full time	0.2	0.1	0.1	0.2	0.8	0.7	–	–
Part time	1.4	0.6	2.2	2.4	1.5	1.0	1.0	1.8
Union	0.6	0.2	0.4	0.3	1.0	0.8	0.3	0.6
Nonunion	1.0	0.2	0.5	0.9	1.4	0.9	0.2	0.9
Average wage within the following categories:[1]								
Lowest 25 percent	1.7	0.5	1.1	1.5	1.6	0.8	0.4	1.5
Lowest 10 percent	2.4	0.8	2.0	2.4	2.0	1.3	0.5	1.9
Second 25 percent	0.9	0.2	0.4	0.7	1.0	0.8	0.4	0.8
Third 25 percent	0.5	0.1	0.3	0.4	1.1	0.9	–	–
Highest 25 percent	0.8	0.1	0.5	0.7	1.2	0.9	0.2	0.8
Highest 10 percent	1.3	–	0.9	–	1.8	1.2	0.3	1.3
Establishment characteristics								
Service-providing industries	0.6	0.1	0.3	0.5	0.8	0.6	0.2	0.6
Education and health services	0.6	0.2	0.4	0.4	1.0	0.8	0.2	0.6
Educational services	0.7	0.2	0.5	0.4	1.2	0.9	0.3	0.7
Elementary and secondary schools	0.8	0.2	0.7	0.4	1.4	1.2	0.3	0.8
Junior colleges, colleges, and universities	1.6	–	–	1.3	1.8	0.9	0.6	1.5
Health care and social assistance	1.3	0.2	0.6	1.5	2.0	–	–	1.2
Hospitals	1.0	–	–	1.5	2.7	–	–	0.9
Public administration	0.9	0.2	0.3	0.7	1.2	1.1	0.2	0.7
1 to 99 workers	1.3	0.3	0.6	1.1	1.8	1.4	0.3	1.3
1 to 49 workers	2.1	–	–	2.1	2.9	–	–	2.0
50 to 99 workers	1.4	0.3	0.9	1.2	2.0	2.1	0.4	1.3
100 workers or more	0.6	0.1	0.4	0.5	0.8	0.6	0.2	0.5
100 to 499 workers	1.5	0.3	1.2	0.9	2.1	1.3	0.3	1.5
500 workers or more	0.8	0.2	0.4	0.8	1.2	0.9	0.2	0.8
State government	0.8	–	–	0.7	0.9	0.7	–	–
Local government	0.7	0.2	0.4	0.6	1.0	0.8	0.2	0.7

See footnotes at end of table.

Table 44. Standard errors for medical care benefit combinations: Access, state and local government workers, March 2020—continued

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	0.7	0.5	0.3	0.5	0.8	0.8	0.3	0.6
Worker characteristics								
Management, professional, and related	0.8	0.6	0.3	0.4	1.1	1.2	0.3	0.5
Professional and related	0.9	0.6	0.3	0.5	1.1	1.2	0.3	0.5
Teachers	0.9	0.5	0.5	0.5	1.3	1.5	–	–
Primary, secondary, and special education school teachers	0.3	–	–	0.3	1.2	1.1	–	–
Service	1.3	0.8	1.0	1.5	1.3	1.2	0.8	1.7
Protective service	1.4	0.8	1.0	1.5	1.9	2.0	–	–
Sales and office	1.3	1.0	0.5	1.1	1.8	1.8	0.3	1.2
Office and administrative support	1.4	0.9	0.4	1.0	1.9	1.7	0.3	1.3
Natural resources, construction, and maintenance	2.2	2.0	1.0	1.0	3.3	3.1	–	–
Production, transportation, and material moving	4.5	1.0	2.4	2.8	3.2	4.8	–	–
Full time	0.5	0.5	0.1	0.2	0.9	0.9	–	–
Part time	1.3	0.8	2.0	2.3	0.8	1.4	2.1	2.5
Union	0.6	0.4	0.4	0.3	1.1	1.1	0.3	0.4
Nonunion	1.2	0.7	0.5	0.8	1.1	1.1	0.5	1.1
Average wage within the following categories:[1]								
Lowest 25 percent	1.5	0.7	1.0	1.5	1.4	1.3	0.9	1.9
Lowest 10 percent	2.0	0.9	1.7	2.2	1.7	1.6	1.7	2.9
Second 25 percent	1.3	0.9	0.4	0.7	1.7	1.8	0.2	0.8
Third 25 percent	0.7	0.5	0.2	0.4	1.1	1.2	0.1	0.4
Highest 25 percent	1.0	0.5	0.5	0.7	1.5	1.6	–	–
Highest 10 percent	1.4	0.7	0.9	1.1	2.1	2.4	–	–
Establishment characteristics								
Service-providing industries	0.7	0.5	0.3	0.5	0.8	0.8	0.3	0.6
Education and health services	0.9	0.6	0.4	0.4	1.1	1.2	0.3	0.5
Educational services	0.8	0.4	0.4	0.4	1.1	1.1	0.3	0.5
Elementary and secondary schools	0.8	0.3	0.6	0.4	0.8	0.9	0.3	0.7
Junior colleges, colleges, and universities	2.2	1.6	1.0	1.4	2.8	2.6	–	–
Health care and social assistance	3.9	3.2	0.6	1.4	4.3	4.7	–	–
Hospitals	4.8	4.6	0.7	1.3	6.1	6.2	–	–
Public administration	1.0	0.8	0.3	0.8	1.3	1.2	0.2	0.8
1 to 99 workers	1.4	0.9	0.5	1.1	1.7	1.9	0.4	1.4
1 to 49 workers	2.3	1.3	0.7	2.0	2.7	3.1	0.7	2.4
50 to 99 workers	1.8	1.1	0.8	1.2	2.0	2.6	0.5	1.3
100 workers or more	0.7	0.5	0.4	0.5	0.9	1.1	0.3	0.6
100 to 499 workers	1.8	0.6	1.1	0.9	2.1	2.5	0.7	1.3
500 workers or more	1.0	0.7	0.3	0.8	1.2	1.3	0.2	0.8
State government	1.3	1.0	0.1	0.8	2.0	2.1	–	–
Local government	0.8	0.5	0.4	0.6	0.9	0.9	0.4	0.8

See footnotes at end of table.

Table 44. Standard errors for medical care benefit combinations: Access, state and local government workers, March 2020—continued

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
Geographic areas								
Northeast	1.4	0.3	1.0	0.9	1.7	1.3	0.6	1.7
New England	1.6	–	–	1.6	2.6	–	–	0.9
Middle Atlantic	1.8	0.1	1.3	1.1	2.1	1.5	0.8	2.2
South	0.9	0.2	0.4	0.6	1.3	1.2	0.3	0.6
South Atlantic	1.5	0.4	0.5	1.0	1.6	1.3	0.5	1.0
East South Central	2.1	–	–	1.0	3.5	3.8	–	–
West South Central	1.1	–	–	1.0	2.6	2.5	–	–
Midwest	1.5	0.3	0.8	1.7	2.1	1.1	0.2	1.3
East North Central	2.0	0.3	1.0	2.4	2.8	1.3	0.3	1.8
West North Central	1.7	–	–	1.4	2.8	–	–	1.7
West	1.2	0.2	0.6	0.9	1.7	1.5	0.2	1.2
Mountain	2.0	–	–	1.4	3.8	–	–	2.0
Pacific	1.5	0.3	0.7	1.1	1.8	–	–	1.6

See footnotes at end of table.

Table 44. Standard errors for medical care benefit combinations: Access, state and local government workers, March 2020—continued

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
Geographic areas								
Northeast	1.3	0.6	1.0	1.0	1.7	1.7	–	–
New England	1.7	2.2	–	–	4.4	4.4	–	–
Middle Atlantic	1.7	0.6	1.2	1.2	1.7	1.6	–	–
South	1.2	0.9	0.4	0.6	1.3	1.5	0.3	0.6
South Atlantic	1.4	0.9	0.4	1.1	1.5	2.2	0.5	1.0
East South Central	2.5	1.7	–	–	4.3	3.7	–	1.5
West South Central	2.8	2.1	0.6	1.1	2.6	3.1	–	–
Midwest	1.1	1.0	0.7	1.5	1.8	1.6	1.1	2.1
East North Central	1.0	1.3	0.8	2.1	2.0	1.2	1.6	3.2
West North Central	2.5	1.4	1.2	1.7	3.8	4.2	0.8	1.2
West	1.6	0.9	0.6	1.0	1.9	1.8	0.5	1.0
Mountain	2.8	1.3	0.8	1.4	4.4	3.4	–	–
Pacific	1.8	1.1	0.8	1.2	2.0	2.1	–	–

[1] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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 45. Paid leave combinations: Access, state and local government workers, March 2020

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
All workers	35	59	60	58	93	93	88
Worker characteristics							
Management, professional, and related	26	63	46	43	95	95	87
Professional and related	22	64	39	36	94	95	85
Teachers	8	69	14	10	95	95	81
Primary, secondary, and special education school teachers	8	82	11	7	100	100	87
Service	45	52	74	73	87	87	86
Protective service	51	52	89	88	92	92	92
Sales and office	49	54	85	84	93	93	93
Office and administrative support	50	54	86	85	94	94	93
Natural resources, construction, and maintenance	61	60	95	94	97	97	97
Production, transportation, and material moving	34	56	60	61	92	92	87
Full time	39	65	66	64	99	99	95
Part time	10	21	20	20	52	53	43
Union	39	69	57	56	98	98	91
Nonunion	32	50	62	60	88	88	85
Average wage within the following categories:[2]							
Lowest 25 percent	29	45	57	56	81	81	78
Lowest 10 percent	23	40	43	43	69	70	67
Second 25 percent	49	56	86	84	97	97	95
Third 25 percent	40	69	61	59	98	98	94
Highest 25 percent	25	65	40	37	97	97	85
Highest 10 percent	23	53	37	34	95	95	74
Establishment characteristics							
Service-providing industries	35	59	59	57	93	93	87
Education and health services	24	63	43	40	94	94	86
Educational services	20	65	35	32	94	94	85
Elementary and secondary schools	16	73	25	20	94	94	84
Junior colleges, colleges, and universities	32	40	67	67	94	94	87
Health care and social assistance	50	50	91	91	93	94	94
Hospitals	51	51	90	91	93	94	93
Public administration	53	53	90	90	93	93	92
1 to 99 workers	31	61	54	52	90	90	86
1 to 49 workers	35	54	61	60	87	87	84
50 to 99 workers	28	68	47	43	94	94	89
100 workers or more	36	58	61	60	94	94	88
100 to 499 workers	37	62	59	58	91	91	87
500 workers or more	36	56	62	61	95	95	88

See footnotes at end of table.

Table 45. Paid leave combinations: Access, state and local government workers, March 2020—continued

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
State government	47	50	85	85	96	97	95
Local government	31	62	52	49	92	92	85
Geographic areas							
Northeast	45	71	55	55	92	93	85
New England	49	81	54	53	92	92	89
Middle Atlantic	44	68	55	56	93	93	84
South	30	56	61	59	93	94	91
South Atlantic	39	60	65	64	91	92	90
East South Central	–	44	60	58	93	93	92
West South Central	24	57	55	52	97	97	92
Midwest	35	64	55	53	90	90	88
East North Central	38	66	54	53	89	89	87
West North Central	30	61	56	51	93	93	90
West	34	48	67	64	95	95	83
Mountain	25	46	60	56	90	90	85
Pacific	39	49	70	68	97	97	83

[1] Includes workers with access to one or more of these leave benefits.
[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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. Standard errors for paid leave combinations: Access, state and local government workers, March 2020

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
All workers	1.2	1.1	0.9	0.8	0.5	0.5	0.6
Worker characteristics							
Management, professional, and related	1.4	1.2	1.2	1.2	0.6	0.6	0.7
Professional and related	1.4	1.2	1.3	1.3	0.6	0.6	0.7
Teachers	1.9	1.3	1.8	1.7	0.8	0.8	0.9
Primary, secondary, and special education school teachers	2.2	0.9	2.2	2.2	0.2	0.2	0.8
Service	2.1	2.2	1.4	1.4	1.3	1.3	1.2
Protective service	3.3	3.3	1.2	1.3	1.2	1.2	1.0
Sales and office	1.7	1.7	1.5	1.6	1.0	1.0	1.2
Office and administrative support	1.8	1.7	1.5	1.6	1.0	1.0	1.2
Natural resources, construction, and maintenance	4.3	4.4	1.5	1.4	1.1	1.2	1.0
Production, transportation, and material moving	4.5	4.4	3.5	4.6	2.8	2.8	2.8
Full time	1.2	1.1	0.8	0.7	0.1	0.1	0.4
Part time	1.3	1.7	1.7	2.0	2.4	2.4	1.8
Union	1.5	1.3	1.2	1.2	0.4	0.4	0.7
Nonunion	1.5	1.6	1.2	1.1	0.9	0.9	0.8
Average wage within the following categories:[2]							
Lowest 25 percent	1.5	1.4	1.6	1.6	1.4	1.3	1.3
Lowest 10 percent	1.9	2.0	2.1	2.1	2.3	2.3	1.9
Second 25 percent	2.0	2.1	1.2	1.3	0.6	0.6	0.8
Third 25 percent	2.0	1.5	2.0	2.0	0.4	0.4	0.6
Highest 25 percent	1.6	1.4	1.6	1.5	0.8	0.8	1.1
Highest 10 percent	2.9	1.9	2.8	2.6	1.2	1.2	1.6
Establishment characteristics							
Service-providing industries	1.1	1.1	0.8	0.8	0.5	0.5	0.5
Education and health services	1.4	1.2	1.1	1.1	0.6	0.5	0.7
Educational services	1.3	1.1	1.2	1.0	0.6	0.6	0.8
Elementary and secondary schools	1.4	0.9	1.5	1.2	0.6	0.6	0.9
Junior colleges, colleges, and universities	3.1	3.2	2.1	2.0	1.4	1.3	1.5
Health care and social assistance	5.3	5.2	1.3	1.6	1.5	1.4	1.2
Hospitals	7.8	7.7	1.6	1.7	1.3	1.2	1.1
Public administration	2.2	2.2	1.0	1.0	0.8	0.9	0.7
1 to 99 workers	1.9	2.2	1.5	1.4	1.2	1.2	1.3
1 to 49 workers	3.4	3.5	2.7	2.6	2.0	2.0	2.1
50 to 99 workers	2.9	2.6	2.8	2.4	1.1	1.1	1.3
100 workers or more	1.3	1.3	1.0	1.0	0.5	0.5	0.6
100 to 499 workers	2.0	1.8	1.6	1.6	1.2	1.2	1.2
500 workers or more	1.6	1.6	1.3	1.3	0.7	0.7	0.9

See footnotes at end of table.

Table 45. Standard errors for paid leave combinations: Access, state and local government workers, March 2020—continued

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave[1]	Personal leave, sick leave, paid family leave, or vacation[1]	Personal leave, vacation, or holidays[1]
State government	1.7	1.8	1.1	1.0	0.7	0.7	0.9
Local government	1.4	1.2	1.1	1.0	0.6	0.6	0.7
Geographic areas							
Northeast	2.9	1.5	2.6	2.5	1.4	1.5	1.7
New England	3.8	2.8	2.8	2.1	0.9	0.9	3.1
Middle Atlantic	3.4	1.7	3.1	3.2	1.8	1.9	2.1
South	1.9	1.9	1.5	1.4	0.9	0.8	0.7
South Atlantic	2.9	3.0	1.3	1.6	1.4	1.4	1.0
East South Central	–	5.9	7.2	6.5	2.0	2.0	1.7
West South Central	1.4	2.2	2.0	1.7	1.2	1.2	1.3
Midwest	2.3	1.9	1.4	1.6	1.1	1.0	1.2
East North Central	2.5	2.2	2.0	2.2	1.6	1.5	1.5
West North Central	4.9	3.6	0.9	2.2	0.4	0.5	2.3
West	2.4	2.7	1.4	1.1	0.8	0.8	1.0
Mountain	5.7	6.2	2.7	2.1	2.1	2.1	2.1
Pacific	2.4	2.7	1.6	1.1	0.5	0.5	1.1

[1] Includes workers with access to one or more of these leave benefits.
[2] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2020.

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.

Technical Note

Measures of reliability

Measures of reliability are available for published estimates, which provide users a measure of the precision of an estimate to ensure that it is within an acceptable range for their intended purpose. For further information see Technical Information about Standard Errors for Benefit Estimates.

Comparing private and public sector data

Employee benefits in state and local government should not be directly compared to private industry. Differences between these sectors stem from factors such as variation in work activities and occupational structures. Manufacturing and sales, for example, make up a large part of private industry work activities but are rare in state and local government. Administrative support and professional occupations (including teachers) account for two-thirds of the state and local government workforce, compared with one-half of private industry.

Civilian workers

Statistics for private industry and state and local government are published separately and then combined to measure the civilian economy. Excluded from the civilian economy are workers employed in federal government and quasi-federal agencies, military personnel, agricultural workers, volunteers, unpaid workers, individuals receiving long-term disability compensation, and those working overseas. In addition, private industry excludes workers in private households, the self-employed, workers who set their own pay (e.g., proprietors, owners, major stockholders, and partners in unincorporated firms), and family members paid token wages.

Leave benefits for teachers

Primary, secondary, and special education teachers may have a work schedule of 37 or 38 weeks per year aligning with the school year. Because of this work schedule, they are generally not offered vacations or holidays. In many cases, the time off during winter and spring breaks during the school year are not considered vacation days for the purposes of this survey.

Access

Employees are considered to have access to a benefit plan if it is available for their use. For example, if an employee is permitted to participate in a medical care plan offered by the employer, but the employee declines to do so, he or she is placed in a category with those having access to medical care.

Participation

Employees in contributory plans are considered participants in an insurance or retirement plan if they have paid required contributions and fulfilled any applicable service requirements. Employees in noncontributory plans are counted as participating regardless of whether they have fulfilled the service requirements. (Note: Incidence can mean either access or rates of participation in a benefit plan.)

Take-up rates

Take-up rates are the percentage of workers with access to a plan who participate in the plan. They are computed by using the number of workers participating in a plan divided by the number of workers with access to the plan, multiplied by 100, and rounded to the nearest one percent. Since the computation of take-up rates is based on the number of workers collected rather than rounded percentage estimates, the take-up rates in the tables may not equal the ratio of participation to access estimates.

Medical care premiums

The estimates for medical care premiums are not based on actual decisions regarding medical coverage made by employees; instead they are based on the assumption that all employees in the occupation can opt for single or family coverage. Monthly premiums are collected when possible. Annual premiums are converted to monthly premiums by dividing by 12 months.

Retirement plans

Differences in retirement plan participation are influenced by type of plan offered. In defined benefit plans participation is often mandatory, after meeting eligibility requirements, while participation in defined contribution plans is often voluntary.

Average hourly wage percentiles

Estimates by worker average wage are grouped into six wage categories- the lowest 10 percent, the lowest 25 percent, the second 25 percent, the third 25 percent, the highest 25 percent, and the highest

10 percent. The categories use percentile values based on unpublished March 2020 wages and salaries from the BLS *Employer Costs for Employee Compensation* publication.

The percentiles are computed using hourly wages and salaries along with scheduled hours of work reported for individual workers in sampled establishments. Establishments in the survey are asked to report only individual worker wages and salaries for each sampled job. For the calculation of the percentile values, the individual worker hourly wages and salaries are weighted and arrayed from lowest to highest. The values corresponding to the percentiles are:

Characteristics	Average hourly wage percentiles				
	10	25	50 (median)	75	90
Civilian workers	$11.17	$14.45	$20.20	$32.74	$50.17
Private industry workers	$11.00	$14.00	$19.26	$31.00	$49.04
State and local government workers	$14.39	$19.08	$28.43	$40.69	$55.44

The lowest 10- and 25-percent wage categories include those occupations with an average hourly rate less than the 10th percentile value and 25th percentile value, respectively. The second 25-percent category includes those occupations with rates at or above the 25th percentile value but less than the 50th percentile value. The third 25-percent category includes those occupations with rates at or above the 50th percentile value but less than the 75th percentile value. Finally, the highest 25- and 10-percent wage categories include those occupations with an average hourly wage greater than or equal to the 75th percentile value and 90th percentile value, respectively.

Individual workers can fall into a wage category different from the average for the occupation into which they are classified because average hourly wages for the occupation are used to produce the benefit estimates.

Interpreting the tables

All estimates shown in the table are based on the set of workers specified in the statement underneath the table title and on any subsets indicated by column headers. For example, the statement may indicate that "All workers = 100 percent" or "All workers with paid sick leave = 100 percent."

Sample rotation

One-third of the private industry sample is rotated each year except in years when the government sample is replaced. The government sample is replaced less frequently than the private industry sample. The state and local government sample was replaced in its entirety for the March 2017 reference period.

Survey Methods

For technical information on survey methods, see the Handbook of Methods: National Compensation Measures. The Concepts section provides definitions for worker and establishment characteristics, including geographic areas.

Additional Information

For articles on employee benefits, see the *Monthly Labor Review* benefits section and *Beyond the Numbers: Pay and Benefits*, and *The Economics Daily*. Benefit publications from 1980 to the present are available through the publications archive. In addition, the benefits database may also be used to obtain data from 1985 to 2006 and 2010 to the present.

Appendix table 1. Survey establishment response, March 2020

Establishments	Civilian	Private industry	State and local governments
Total in sampling frame[1]	6,678,401	6,446,859	231,542
Total in sample	11,402	9,806	1,596
Responding[2]	7,725	6,289	1,436
Refused[3]	2,878	2,738	140
Out of business or not in survey scope	799	779	20

[1] The sampling frame was developed from state unemployment insurance reports and based on the North American Industry Classification System (NAICS). For information on establishments and sampling, see the Handbook of Methods: National Compensation Measures available at www.bls.gov/opub/hom/ncs/home.htm.

[2] Establishments that provided data at the initial interview.

[3] Establishments that did not provide data at the initial interview. For information on nonresponse adjustment and imputation, see the Handbook of Methods: National Compensation Measures available at www.bls.gov/opub/hom/ncs/home.htm.

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

Appendix table 2. Number of workers represented,[1] March 2020

Occupational group[2]	Civilian workers	Private industry workers	State and local government workers
All workers	139,597,300	120,164,300	19,433,000
Management, professional, and related	43,698,800	32,589,900	11,108,900
Management, business, and financial	13,450,100	11,848,600	–
Professional and related	30,248,700	20,741,300	9,507,400
Teachers	6,559,300	–	5,149,900
Primary, secondary, and special education school teachers	4,560,000	–	3,960,400
Registered nurses	2,630,800	–	–
Service	31,625,200	27,615,400	4,009,800
Protective service	3,280,500	1,350,500	1,930,000
Sales and office	33,109,800	30,388,700	2,721,100
Sales and related	12,352,500	12,272,100	–
Office and administrative support	20,757,300	18,116,500	2,640,800
Natural resources, construction, and maintenance	11,403,400	10,590,200	813,200
Construction, extraction, farming, fishing, and forestry	5,901,000	5,456,000	–
Installation, maintenance, and repair	5,502,400	5,134,200	–
Production, transportation, and material moving	19,760,000	18,980,100	779,900
Production	9,423,500	9,300,600	–
Transportation and material moving	10,336,500	9,679,500	–

[1] The numbers of workers represented by the survey are rounded to the nearest 100. For information on weighting, see the Handbook of Methods: National Compensation Measures available at www.bls.gov/opub/hom/ncs/home.htm.
[2] The Standard Occupational Classification system was used to classify workers.

Note: Because of rounding, sums of individual items may not equal totals. Dashes indicate that no estimates for this characteristic are provided in this publication.

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