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 2021 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

National Compensation Survey – Benefits

2 Massachusetts Ave., N.E. - Suite 4160

Washington, D.C. 20212-0001

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Table 2. Retirement benefits: Access, participation, and take-up rates,\(^1\) civilian workers,\(^2\) March 2021

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All retirement benefits(^3)</th>
<th>Defined benefit</th>
<th>Defined contribution</th>
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<td>Participation</td>
<td>Take-up rate</td>
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See footnotes at end of table.
Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2021—continued

(All workers = 100 percent)

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<th>Defined contribution</th>
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<td>500 workers or more</td>
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<td>Take-up rate</td>
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Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,\(^1\) civilian workers,\(^2\) March 2021

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<th>All retirement benefits(^3)</th>
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See footnotes at end of table.
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Geographic areas

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<td>Third 25 percent ..............................................</td>
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<td>46</td>
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<tr>
<td>Highest 10 percent ..........................................</td>
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<td>12</td>
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<td><strong>Establishment characteristics</strong></td>
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<tr>
<td>Goods-producing industries ..................................</td>
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<td>55</td>
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<td>Service-providing industries .............................</td>
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<td>Education and health services .........................</td>
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<td>Educational services .........................................</td>
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<td>Elementary and secondary schools .....................</td>
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<td>Junior colleges, colleges, and universities .........</td>
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<td>Health care and social assistance ....................</td>
<td>13</td>
<td>6</td>
<td>55</td>
</tr>
<tr>
<td>Hospitals ..........................................................</td>
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<td>10</td>
<td>49</td>
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<tr>
<td>Public administration ..........................................</td>
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See footnotes at end of table.
Table 3. Retirement benefit combinations: Access, civilian workers, March 2021—continued

(All workers = 100 percent)

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<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit and defined contribution</th>
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<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>6</td>
<td>5</td>
<td>47</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>5</td>
<td>4</td>
<td>45</td>
</tr>
<tr>
<td>50 to 99 workers</td>
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<td>10</td>
<td>53</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>25</td>
<td>16</td>
<td>46</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>14</td>
<td>12</td>
<td>56</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>37</td>
<td>19</td>
<td>36</td>
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Geographic areas

<table>
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<tr>
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<th>Defined contribution only</th>
</tr>
</thead>
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<tr>
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<td>12</td>
<td>42</td>
</tr>
<tr>
<td>New England</td>
<td>12</td>
<td>11</td>
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<td>Middle Atlantic</td>
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<tr>
<td>South</td>
<td>15</td>
<td>9</td>
<td>47</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>18</td>
<td>5</td>
<td>50</td>
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<td>East South Central</td>
<td>17</td>
<td>10</td>
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<tr>
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<td>9</td>
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<td>44</td>
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<tr>
<td>Midwest</td>
<td>16</td>
<td>10</td>
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<tr>
<td>East North Central</td>
<td>18</td>
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<td>West North Central</td>
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<tr>
<td>Mountain</td>
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</tr>
<tr>
<td>Pacific</td>
<td>12</td>
<td>12</td>
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</tbody>
</table>


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 2021.


Table 3. Standard errors for retirement benefit combinations: Access, civilian workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
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<tr>
<td>Management, professional, and related</td>
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<td>0.6</td>
<td>1.3</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.2</td>
<td>0.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.9</td>
<td>0.9</td>
<td>1.7</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.2</td>
<td>2.1</td>
<td>2.3</td>
</tr>
<tr>
<td>Primary, secondary, and special education</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>school teachers</td>
<td>1.5</td>
<td>2.6</td>
<td>–</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>4.0</td>
<td>1.3</td>
<td>3.9</td>
</tr>
<tr>
<td>Service</td>
<td>0.4</td>
<td>0.6</td>
<td>1.8</td>
</tr>
<tr>
<td>Protective service</td>
<td>1.7</td>
<td>3.2</td>
<td>3.5</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.7</td>
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<tr>
<td>Sales and related</td>
<td>0.7</td>
<td>0.3</td>
<td>1.8</td>
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<td>Office and administrative support</td>
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<td></td>
<td></td>
</tr>
<tr>
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<td>1.1</td>
<td>1.9</td>
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<tr>
<td>Installation, maintenance, and repair</td>
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<td>0.8</td>
<td>2.5</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
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<td>0.8</td>
<td>1.6</td>
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<td>Part time</td>
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<tr>
<td>Lowest 25 percent</td>
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<tr>
<td>Highest 25 percent</td>
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<td>Highest 10 percent</td>
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<td>0.9</td>
<td>2.2</td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
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<tr>
<td>Goods-producing industries</td>
<td>1.0</td>
<td>0.5</td>
<td>1.7</td>
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<tr>
<td>Service-providing industries</td>
<td>0.5</td>
<td>0.3</td>
<td>0.9</td>
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<tr>
<td>Education and health services</td>
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<td>1.0</td>
<td>1.8</td>
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<td>Educational services</td>
<td>0.9</td>
<td>1.3</td>
<td>0.8</td>
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<tr>
<td>Elementary and secondary schools</td>
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<td>1.2</td>
<td>0.7</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>1.9</td>
<td>1.3</td>
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<td>Health care and social assistance</td>
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<td>1.0</td>
<td>2.9</td>
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<td>Hospitals</td>
<td>3.8</td>
<td>1.6</td>
<td>3.7</td>
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<tr>
<td>Public administration</td>
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<td>1.2</td>
<td>0.9</td>
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See footnotes at end of table.
Table 3. Standard errors for retirement benefit combinations:  
Access, civilian workers,\(^1\) March 2021—continued

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<td>100 workers or more ......</td>
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<td>0.9</td>
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<td>100 to 499 workers ......</td>
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<td>0.8</td>
<td>1.4</td>
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<td>500 workers or more ......</td>
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<td>0.8</td>
<td>1.3</td>
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**Geographic areas**

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<th>Defined contribution only</th>
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<td>Northeast</td>
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<td>1.0</td>
<td>3.6</td>
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<td>0.9</td>
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<td>South</td>
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<td>1.3</td>
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<td>0.4</td>
<td>1.8</td>
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<td>1.8</td>
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<td>East North Central</td>
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<tr>
<td>Pacific</td>
<td>0.8</td>
<td>0.9</td>
<td>1.7</td>
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</table>

\(^1\) 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 2021.


Table 5. Defined benefit retirement plans: Open, soft and hard frozen plans, civilian workers,\(^1\) March 2021

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

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<th>Characteristics</th>
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<th>Hard frozen(^4)</th>
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<td>All workers</td>
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<td>8</td>
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<td>Worker characteristics</td>
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<td>Management, professional, and related</td>
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<td>8</td>
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<td>Management, business, and financial</td>
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<td>Teachers</td>
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<tr>
<td>Registered nurses</td>
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<td>30</td>
<td>6</td>
<td>8</td>
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<tr>
<td>Service</td>
<td>59</td>
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<td>–</td>
<td>–</td>
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<td>Protective service</td>
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<td>Sales and office</td>
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<td>31</td>
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<td>Office and administrative support</td>
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<td>Natural resources, construction, and maintenance</td>
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<tr>
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<td>–</td>
<td>–</td>
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<td>33</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>56</td>
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<td>3</td>
<td>8</td>
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<td>Production</td>
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<td>Transportation and material moving</td>
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<td>Full time</td>
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<td>8</td>
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<td>Part time</td>
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<td>Union</td>
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<td>Nonunion</td>
<td>47</td>
<td>37</td>
<td>4</td>
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<tr>
<td>Average wage within the following categories(^6)</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>54</td>
<td>41</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>59</td>
<td>39</td>
<td>–</td>
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</tr>
<tr>
<td>Second 25 percent</td>
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<td>36</td>
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<td>Third 25 percent</td>
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<td>Highest 25 percent</td>
<td>48</td>
<td>41</td>
<td>3</td>
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<tr>
<td>Highest 10 percent</td>
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<td>Goods-producing industries</td>
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<td>Service-providing industries</td>
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<td>Education and health services</td>
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<td>Educational services</td>
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<td>Elementary and secondary schools</td>
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<td>Public administration</td>
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See footnotes at the end of the table.
Table 5. Defined benefit retirement plans: Open, soft and hard frozen plans, civilian workers,\(^1\) March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans(^2)</th>
<th>Soft frozen(^3)</th>
<th>Hard frozen(^4)</th>
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</thead>
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<tr>
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<td>Some participants still accruing benefits</td>
<td></td>
</tr>
<tr>
<td></td>
<td>All participants</td>
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<td>benefits</td>
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<td>benefits</td>
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<tr>
<td>1 to 99 workers</td>
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<td>1 to 49 workers</td>
<td>56</td>
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<td>1</td>
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<tr>
<td>50 to 99 workers</td>
<td>58</td>
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<td>100 workers or more</td>
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<td>100 to 499 workers</td>
<td>56</td>
<td>36</td>
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<td>500 workers or more</td>
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<td>42</td>
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<td>Geographical areas</td>
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<tr>
<td>Northeast</td>
<td>48</td>
<td>40</td>
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<td>New England</td>
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<td>Midwest</td>
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<td>East North Central</td>
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<td>Mountain</td>
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<tr>
<td>Pacific</td>
<td>54</td>
<td>37</td>
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</tbody>
</table>

\(^1\) 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 2021.

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

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard frozen plans, civilian workers, ¹ March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans²</th>
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<th>Hard frozen⁴</th>
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</thead>
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<td>Some participants still accruing benefits</td>
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<td><strong>Worker characteristics</strong></td>
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<td>0.9</td>
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<tr>
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<td>0.4</td>
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<td>4.6</td>
<td>2.2</td>
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<td>–</td>
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<td>Sales and office</td>
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<tr>
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<td>1.5</td>
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<td>0.5</td>
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<td>Natural resources, construction, and maintenance</td>
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<td>0.5</td>
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<tr>
<td>Installation, maintenance, and repair</td>
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</tr>
<tr>
<td>Production, transportation, and material moving</td>
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<td>0.7</td>
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<td>0.4</td>
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<td>1.7</td>
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<td><strong>Establishment characteristics</strong></td>
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<td>Goods-producing industries</td>
<td>3.1</td>
<td>2.9</td>
<td>1.4</td>
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<tr>
<td>Service-providing industries</td>
<td>1.3</td>
<td>0.9</td>
<td>0.3</td>
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<td>Education and health services</td>
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<td>1.7</td>
<td>0.4</td>
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<tr>
<td>Educational services</td>
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<td>1.4</td>
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<tr>
<td>Elementary and secondary schools</td>
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<td>1.7</td>
<td>0.1</td>
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<td>Health care and social assistance</td>
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<td>Hospitals</td>
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See footnotes at end of table.
Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard frozen plans, civilian workers,' March 2021—continued

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<th>Characteristics</th>
<th>Open plans²</th>
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<th>Hard frozen⁴</th>
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<tr>
<td></td>
<td>All</td>
<td>Some</td>
<td></td>
</tr>
<tr>
<td></td>
<td>participants</td>
<td>participants</td>
<td>still accruing</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>2.1</td>
<td>1.8</td>
<td>0.5</td>
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<td>1 to 49 workers</td>
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<td>0.5</td>
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<td>50 to 99 workers</td>
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<td>1.9</td>
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<tr>
<td>100 workers or more</td>
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<td>0.4</td>
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<tr>
<td>100 to 499 workers</td>
<td>2.6</td>
<td>2.0</td>
<td>0.6</td>
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<tr>
<td>500 workers or more</td>
<td>1.8</td>
<td>1.4</td>
<td>0.5</td>
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**Geographic areas**

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<th></th>
<th>Open plans²</th>
<th>Soft frozen³</th>
<th>Hard frozen⁴</th>
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<tr>
<td></td>
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<td>participants</td>
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<td>still accruing</td>
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<td>New England</td>
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<td>0.4</td>
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<td>1.4</td>
<td>0.6</td>
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<td>Mountain</td>
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<td>Pacific</td>
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</table>

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 0.05.
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 2021.

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/eb/snational-compensation-survey-glossary-of-employee-benefit-terms.htm.

Table 6. Defined benefit frozen retirement plans: Selected attributes, civilian workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Time since plan closed to new workers or stopped accruing benefits[^3]</th>
<th>Less than 6 years</th>
<th>6 to 10 years</th>
<th>11 to 15 years</th>
<th>Greater than 15 years</th>
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</tr>
<tr>
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<td>6</td>
<td>42</td>
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<td><strong>Worker characteristics</strong></td>
<td><strong>Management, professional, and related</strong></td>
<td>6</td>
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<td></td>
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<td></td>
<td>Teachers</td>
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<td></td>
<td>Primary, secondary, and special education school teachers</td>
<td>2</td>
<td>57</td>
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<td></td>
<td>Registered nurses</td>
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<td>Sales and office</td>
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<td>Office and administrative support</td>
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<td></td>
<td>Natural resources, construction, and maintenance</td>
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<tr>
<td></td>
<td>Lowest 25 percent</td>
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<tr>
<td></td>
<td>Lowest 10 percent</td>
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<td>43</td>
<td>35</td>
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<td>Second 25 percent</td>
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See footnotes at end of table.
Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² March 2021—continued

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

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<th>Characteristics</th>
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Geographic areas

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¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.
³ The length of time is calculated based on the year the plan was modified. For example, plans frozen between January 2016 and January 2021 are included in the “Less than 6 years” column. Those frozen between 2011 and 2015 are included in the “6 to 10 years” column. Those frozen between 2006 and 2010 are included in the “11 to 15 years” column, and those frozen on or before 2005 are included in the “Greater than 15 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 2021.

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.

Table 6. Standard errors for defined benefit frozen retirement plans: Selected attributes, civilian workers, March 2021

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<tr>
<th>Characteristics</th>
<th>Time since plan closed to new workers or stopped accruing benefits$^3$</th>
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<th>11 to 15 years</th>
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<td>0.8</td>
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<td>1.1</td>
<td>1.2</td>
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<td>1.1</td>
<td>1.1</td>
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See footnotes at end of table.
Table 6. Standard errors for defined benefit frozen retirement plans: \(^1\) Selected attributes, civilian workers, \(^2\) March 2021—continued

<table>
<thead>
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<th>Characteristics</th>
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<td></td>
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<tr>
<td>500 workers or more</td>
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Geographic areas

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<th>11 to 15 years</th>
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<td>Midwest</td>
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</table>

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


\(^3\) The length of time is calculated based on the year the plan was modified. For example, plans frozen between January 2016 and January 2021 are included in the “Less than 6 years” column. Those frozen between 2011 and 2015 are included in the “6 to 10 years” column. Those frozen between 2006 and 2010 are included in the “11 to 15 years” column, and those frozen on or before 2005 are included in the “Greater than 15 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 2021.

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.

Table 7. Defined benefit frozen retirement plans: Distribution of time since plan closed to new workers or stopped accruing benefits, civilian workers, March 2021

(Includes workers participating in frozen defined benefit plans)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
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<tbody>
<tr>
<td>All workers</td>
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<td>9</td>
<td>11</td>
<td>14</td>
<td>19</td>
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</tbody>
</table>

**Worker characteristics**

- Management, professional, and related: 7 9 11 14 20
- Management, business, and financial: 5 8 11 14 20
- Professional and related: 8 9 11 14 20
- Teachers: 8 9 10 14 20
  - Primary, secondary, and special education school teachers: 8 9 10 14 16
  - Registered nurses: 7 9 11 15 22
- Service: 7 9 10 13 18
- Protective service: 8 9 10 12 18
- Sales and office: 7 9 11 14 18
- Sales and related: 9 10 12 15 19
- Office and administrative support: 6 9 11 14 18
- Natural resources, construction, and maintenance
  - Construction, extraction, farming, fishing, and forestry: 8 9 12 14 21
  - Installation, maintenance, and repair: 7 9 12 14 20
- Production, transportation, and material moving
  - Production: 6 9 13 15 17
  - Transportation and material moving: 5 9 12 16 20

- Full time: 7 9 11 14 19
- Part time: 7 9 10 14 20
- Union: 8 9 10 14 25
- Nonunion: 6 9 12 15 18

**Average wage within the following categories:**

- Lowest 25 percent: 7 9 11 14 17
- Lowest 10 percent: 8 10 12 14 16
- Second 25 percent: 6 9 10 14 17
- Third 25 percent: 7 9 11 14 19
- Highest 25 percent: 7 9 11 14 20
- Highest 10 percent: 7 9 11 14 20

**Establishment characteristics**

- Goods-producing industries: 7 10 13 14 17
- Service-providing industries: 7 9 10 14 20
- Education and health services: 7 9 10 14 20
- Educational services: 8 9 10 14 20
- Elementary and secondary schools: 8 9 10 14 20
- Junior colleges, colleges, and universities: 8 9 11 16 25
- Health care and social assistance: 6 8 10 14 19
- Hospitals: 6 9 11 15 21
- Public administration: 8 9 10 12 22

See footnotes at end of table.
### Table 7. Defined benefit frozen retirement plans: Distribution of time since plan closed to new workers or stopped accruing benefits, civilian workers, March 2021—continued

(Includes workers participating in frozen defined benefit plans)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
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<tbody>
<tr>
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<tr>
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<td>50 to 99 workers</td>
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<td>100 workers or more</td>
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<tr>
<td>100 to 499 workers</td>
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<td>500 workers or more</td>
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<td><strong>Geographic areas</strong></td>
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<td>Pacific</td>
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</table>

1 Plans closed to new workers or plans that cease accruals for some or all plan participants.
2 The distribution is based on the year the plan was frozen since 1990. Estimates for 31 years may include plans frozen prior to 1990. 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 are in plans frozen the same or longer than the year shown, and half are in plans frozen the same as or less than the year shown. At the 25th percentile, one-fourth of participating workers are in plans frozen the same or less than the year shown. The remaining percentiles follow the same logic.

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

Table 7. Standard errors for defined benefit retirement frozen plans: 1 Distribution of time2 since plan closed to new workers or stopped accruing benefits, civilian workers, 3 March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
</tr>
</thead>
<tbody>
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<td>All workers</td>
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<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.0</td>
<td>0.0</td>
<td>0.4</td>
<td>0.3</td>
<td>0.2</td>
</tr>
<tr>
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<td>1.4</td>
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<td>0.0</td>
<td>1.4</td>
<td>1.1</td>
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<td>0.0</td>
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<td>0.7</td>
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<td>Transportation and material moving</td>
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<td>0.4</td>
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<td>Second 25 percent</td>
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<td>Third 25 percent</td>
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<td>0.7</td>
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<tr>
<td>Highest 25 percent</td>
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<td>Service-providing industries</td>
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<td>1.3</td>
<td>0.0</td>
<td>0.9</td>
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<tr>
<td>Education and health services</td>
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<tr>
<td>Educational services</td>
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<td>0.0</td>
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<td>5.2</td>
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</table>

See footnotes at end of table.
Table 7. Standard errors for defined benefit retirement frozen plans:¹ Distribution of time² since plan closed to new workers or stopped accruing benefits, civilian workers,³ March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
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<tbody>
<tr>
<td>1 to 99 workers</td>
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<td>1.1</td>
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<td>0.8</td>
<td>0.3</td>
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Geographic areas

<table>
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<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
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<td>East South Central</td>
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<tr>
<td>Midwest</td>
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<td>1.2</td>
<td>0.0</td>
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<td>East North Central</td>
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</table>

¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.
² The distribution is based on the year the plan was frozen since 1990. Estimates for 31 years may include plans frozen prior to 1990. 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 are in plans frozen the same or longer than the year shown, and half are in plans frozen the same as or less than the year shown. At the 25th percentile, one-fourth of participating workers are in plans frozen the same or less than the year shown. The remaining percentiles follow the same logic.

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### Table 8. Defined benefit frozen retirement plans: Plan alternatives, civilian workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>No alternatives to frozen plans</th>
<th>Alternatives to frozen plans</th>
<th>Alternatives to frozen plans3</th>
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<tbody>
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<td></td>
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<td>Modified existing defined benefit plan</td>
<td>New defined benefit plan</td>
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<td><strong>Worker characteristics</strong></td>
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<tr>
<td>Management, professional, and related</td>
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<td>63</td>
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<tr>
<td>Teachers</td>
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<td>93</td>
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<tr>
<td>Primary, secondary, and special education school teachers</td>
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<td>94</td>
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<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>Public administration</td>
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</table>

See footnotes at end of table.
Table 8. Defined benefit frozen retirement plans:¹ Plan alternatives, civilian workers,² March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>No alternatives to frozen plans</th>
<th>Alternatives to frozen plans</th>
<th>Alternatives to frozen plans³</th>
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<td>Modified existing defined benefit plan</td>
<td>New defined benefit plan</td>
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<tr>
<td>1 to 99 workers ..........</td>
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<td>100 workers or more ......</td>
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<td>58</td>
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<tr>
<td>500 workers or more ......</td>
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<td>56</td>
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¹ Plans closed to new workers or plans that cease accruals for some or all plan participants.
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 2021.

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.

Table 8. Standard errors for defined benefit frozen retirement plans:¹ Plan alternatives, civilian workers,² March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>No alternatives to frozen plans</th>
<th>Alternatives to frozen plans</th>
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<th>Alternatives to frozen plans</th>
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<td>Lowest 25 percent</td>
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<td>1.2</td>
<td>1.1</td>
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<td>0.4</td>
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<td>1.4</td>
<td>0.7</td>
<td>1.3</td>
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<td>0.9</td>
<td>1.9</td>
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<tr>
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<td>0.9</td>
<td>0.2</td>
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<td>1.0</td>
<td>0.2</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
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<td>1.1</td>
<td>–</td>
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<tr>
<td>Health care and social assistance</td>
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<td>4.1</td>
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<td>7.6</td>
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<tr>
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<td>1.3</td>
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See footnotes at end of table.
Table 8. Standard errors for defined benefit frozen retirement plans: Plan alternatives, civilian workers, March 2021—continued

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<th>Characteristics</th>
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<th>Alternatives to frozen plans</th>
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<tbody>
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<td>Enhanced existing defined contribution plan</td>
<td>New defined contribution plan</td>
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<td>1 to 99 workers</td>
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**Geographic areas**

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<td>Midwest</td>
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<td>2.1</td>
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</table>

1 Plans closed to new workers or plans that cease accruals for some or all plan participants.
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 2021.

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.

Table 9. Defined contribution retirement plans: Selected attributes, civilian workers,\(^1\) March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution</th>
<th>Employee contribution option</th>
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<tbody>
<tr>
<td></td>
<td>Required</td>
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<tr>
<td>All workers</td>
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<td>28</td>
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<tr>
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<td>29</td>
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<tr>
<td>Management, business, and financial</td>
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<tr>
<td>Professional and related</td>
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<tr>
<td>Teachers</td>
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<td>31</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
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<td>30</td>
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<tr>
<td>Registered nurses</td>
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<td>35</td>
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<tr>
<td>Service</td>
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<td>29</td>
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<tr>
<td>Protective service</td>
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<td>Sales and related</td>
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<td>Office and administrative support</td>
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<tr>
<td>Natural resources, construction, and maintenance</td>
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<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>Installation, maintenance, and repair</td>
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<tr>
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<tr>
<td>Second 25 percent</td>
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<td>Elementary and secondary schools</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>Health care and social assistance</td>
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<td>Hospitals</td>
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See footnotes at end of table.
Table 9. Defined contribution retirement plans: Selected attributes, civilian workers,\(^1\) March 2021—continued

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

<table>
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<tr>
<th>Characteristics</th>
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<th>Employee contribution option</th>
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<tr>
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<tr>
<td>1 to 99 workers</td>
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<td>1 to 49 workers</td>
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<td>50 to 99 workers</td>
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<td>29</td>
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<tr>
<td>100 workers or more</td>
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<td>29</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>75</td>
<td>25</td>
</tr>
<tr>
<td>500 workers or more</td>
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**Geographic areas**

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<td>Pacific</td>
<td>65</td>
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<td>85</td>
<td>15</td>
</tr>
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</table>

\(^1\) 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 2021.

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.

Table 9. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,¹ March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution</th>
<th>Employee contribution option</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Required</td>
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<tr>
<td>All workers</td>
<td>0.6</td>
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<td>Management, business, and financial ..................</td>
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<tr>
<td>Professional and related ................................</td>
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<tr>
<td>Teachers</td>
<td>2.6</td>
<td>2.6</td>
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<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>4.7</td>
<td>4.7</td>
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<td>Registered nurses</td>
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<td>2.0</td>
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<tr>
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<td>Highest 25 percent</td>
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<td>1.2</td>
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<td><strong>Establishment characteristics</strong></td>
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<tr>
<td>Goods-producing industries</td>
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<tr>
<td>Service-providing industries</td>
<td>0.7</td>
<td>0.7</td>
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<td>Education and health services</td>
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<tr>
<td>Elementary and secondary schools</td>
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<td>3.7</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>Hospitals</td>
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<tr>
<td>Public administration</td>
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</table>

See footnotes at end of table.
Table 9. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers, \(^1\) March 2021—continued

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<tr>
<th>Characteristics</th>
<th>Employee contribution option</th>
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<td>Required</td>
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<tr>
<td>1 to 99 workers</td>
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<tr>
<td>1 to 49 workers</td>
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<td>1.6</td>
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<tr>
<td>50 to 99 workers</td>
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<tr>
<td>100 workers or more</td>
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<td>0.8</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.4</td>
<td>1.4</td>
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**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Employee contribution option</th>
<th>Employee contribution option</th>
</tr>
</thead>
<tbody>
<tr>
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<td>1.4</td>
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<tr>
<td>New England</td>
<td>2.3</td>
<td>2.3</td>
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<tr>
<td>Middle Atlantic</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>South</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>East South Central</td>
<td>4.2</td>
<td>4.2</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.0</td>
<td>2.0</td>
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<tr>
<td>Midwest</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.6</td>
<td>2.6</td>
</tr>
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<td>West</td>
<td>1.6</td>
<td>1.6</td>
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<td>Mountain</td>
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<tr>
<td>Pacific</td>
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<td>1.8</td>
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</tbody>
</table>

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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 2021.

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.

Table 10. Healthcare benefits: Access, participation, and take-up rates,\(^1\) civilian workers,\(^2\) March 2021

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Healthcare(^3)</th>
<th>Medical care</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access Participation Take-up rate</td>
<td>Access Participation Take-up rate</td>
</tr>
<tr>
<td>All workers</td>
<td>73 58 79</td>
<td>73 50 69</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>90 75 84</td>
<td>89 64 72</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>95 81 85</td>
<td>95 70 74</td>
</tr>
<tr>
<td>Professional and related</td>
<td>87 72 63</td>
<td>87 62 71</td>
</tr>
<tr>
<td>Teachers</td>
<td>88 74 64</td>
<td>88 64 73</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>98 82 84</td>
<td>97 71 73</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>90 73 81</td>
<td>88 61 69</td>
</tr>
<tr>
<td>Service</td>
<td>49 32 66</td>
<td>49 27 56</td>
</tr>
<tr>
<td>Protective service</td>
<td>82 71 87</td>
<td>81 57 70</td>
</tr>
<tr>
<td>Sales and office</td>
<td>70 54 76</td>
<td>69 47 68</td>
</tr>
<tr>
<td>Sales and related</td>
<td>55 39 71</td>
<td>54 35 64</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>80 63 79</td>
<td>79 54 69</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>77 61 80</td>
<td>77 56 73</td>
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<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>75 59 79</td>
<td>75 55 74</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>79 64 81</td>
<td>79 57 73</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>77 62 80</td>
<td>77 55 71</td>
</tr>
<tr>
<td>Production</td>
<td>81 66 82</td>
<td>81 59 73</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>74 58 78</td>
<td>74 51 69</td>
</tr>
<tr>
<td>Full time</td>
<td>88 71 80</td>
<td>88 62 70</td>
</tr>
<tr>
<td>Part time</td>
<td>24 14 57</td>
<td>23 11 49</td>
</tr>
<tr>
<td>Union</td>
<td>95 84 88</td>
<td>95 74 78</td>
</tr>
<tr>
<td>Nonunion</td>
<td>70 54 77</td>
<td>69 46 67</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong>(^4)</td>
<td></td>
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</tr>
<tr>
<td>Lowest 25 percent</td>
<td>41 26 63</td>
<td>41 22 55</td>
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<tr>
<td>Lowest 10 percent</td>
<td>28 15 53</td>
<td>27 12 46</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>75 57 76</td>
<td>75 50 67</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>88 72 82</td>
<td>88 63 71</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>94 81 86</td>
<td>94 70 74</td>
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<tr>
<td>Highest 10 percent</td>
<td>95 84 88</td>
<td>95 72 76</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>85 71 83</td>
<td>85 63 74</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>71 55 78</td>
<td>71 48 67</td>
</tr>
<tr>
<td>Education and health services</td>
<td>81 63 77</td>
<td>80 54 67</td>
</tr>
<tr>
<td>Educational services</td>
<td>87 73 84</td>
<td>87 63 73</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>89 75 84</td>
<td>89 65 73</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>90 77 86</td>
<td>90 66 73</td>
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<tr>
<td>Health care and social assistance</td>
<td>78 56 73</td>
<td>77 48 63</td>
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<tr>
<td>Hospitals</td>
<td>91 78 85</td>
<td>91 65 71</td>
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<tr>
<td>Public administration</td>
<td>91 81 89</td>
<td>91 70 77</td>
</tr>
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</table>

See footnotes at end of table.
Table 10. Healthcare benefits: Access, participation, and take-up rates,\(^1\) civilian workers,\(^2\) March 2021—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Dental care</th>
<th>Vision care</th>
<th>Outpatient prescription drug coverage</th>
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<td>Participation</td>
<td>Take-up rate</td>
</tr>
<tr>
<td>All workers</td>
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<td>78</td>
</tr>
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<td></td>
</tr>
<tr>
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<td>47</td>
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</tr>
<tr>
<td>Management, business, and financial</td>
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<td>52</td>
<td>79</td>
</tr>
<tr>
<td>Professional and related</td>
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<td>44</td>
<td>79</td>
</tr>
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<td>Teachers</td>
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<td>77</td>
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<td>Primary, secondary, and special education school teachers</td>
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<tr>
<td>Registered nurses</td>
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<td>74</td>
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<td>Service</td>
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<tr>
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<td>84</td>
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<tr>
<td>Sales and office</td>
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<td>83</td>
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<tr>
<td>Production</td>
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<td>82</td>
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<td>Transportation and material moving</td>
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<tr>
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<td>Service-providing industries</td>
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<td>Elementary and secondary schools</td>
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<td>77</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>77</td>
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<td>Hospitals</td>
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<tr>
<td>Public administration</td>
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<td>52</td>
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</table>

See footnotes at end of table.
Table 10. Healthcare benefits: Access, participation, and take-up rates,\(^1\) civilian workers,\(^2\) March 2021—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Healthcare(^3)</th>
<th>Medical care</th>
</tr>
</thead>
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<td></td>
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<td>Participation</td>
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<td>1 to 99 workers</td>
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</tr>
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<td>1 to 49 workers</td>
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<tr>
<td>50 to 99 workers</td>
<td>77</td>
<td>59</td>
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<tr>
<td>100 workers or more</td>
<td>88</td>
<td>73</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>85</td>
<td>67</td>
</tr>
<tr>
<td>500 workers or more</td>
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Geographic areas

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<th>Access</th>
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<th>Take-up rate</th>
<th>Access</th>
<th>Participation</th>
<th>Take-up rate</th>
</tr>
</thead>
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</tr>
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<td>78</td>
<td>73</td>
<td>49</td>
<td>67</td>
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<tr>
<td>Middle Atlantic</td>
<td>71</td>
<td>57</td>
<td>80</td>
<td>70</td>
<td>49</td>
<td>69</td>
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<td>South</td>
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<td>75</td>
<td>72</td>
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<td>67</td>
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<tr>
<td>South Atlantic</td>
<td>73</td>
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<td>75</td>
<td>73</td>
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</tr>
<tr>
<td>East South Central</td>
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</tr>
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<td>Midwest</td>
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<td>80</td>
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<tr>
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<td>83</td>
<td>75</td>
<td>53</td>
<td>71</td>
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</tbody>
</table>

See footnotes at end of table.
Table 10. Healthcare benefits: Access, participation, and take-up rates,\(^1\) civilian workers,\(^2\) March 2021—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
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<th>Outpatient prescription drug coverage</th>
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Geographic areas

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


\(^3\) 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 2021.


Table 10. Standard errors for healthcare benefits: Access, participation, and take-up rates,\(^1\) civilian workers,\(^2\) March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Healthcare(^3)</th>
<th>Medical care</th>
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<td>Participation</td>
</tr>
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<td>All workers</td>
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See footnotes at end of table.
Table 10. Standard errors for healthcare benefits: Access, participation, and take-up rates,1 civilian workers,2 March 2021—continued

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Table 10. Standard errors for healthcare benefits: Access, participation, and take-up rates,\(^1\) civilian workers,\(^2\) March 2021—continued

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Table 10. Standard errors for healthcare benefits: Access, participation, and take-up rates,\(^1\) civilian workers,\(^2\) March 2021—continued

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<td>Take-up rate</td>
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Geographic areas

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<td>1.5</td>
<td>1.8</td>
<td>2.0</td>
<td>1.9</td>
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<td>1.1</td>
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<tr>
<td>Midwest</td>
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<td>1.1</td>
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<td>1.2</td>
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<tr>
<td>East North Central</td>
<td>1.5</td>
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<td>0.8</td>
<td>1.6</td>
<td>1.5</td>
<td>1.3</td>
<td>1.2</td>
<td>1.2</td>
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</tr>
<tr>
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<td>2.5</td>
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<td>2.9</td>
<td>2.0</td>
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</tbody>
</table>

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


\(^3\) 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 2021.


Table 11. Medical care benefits: Share of premiums paid by employer and employee, civilian workers, March 2021

(In percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage</th>
<th>Family coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employer share</td>
<td>Employee share</td>
</tr>
<tr>
<td>All workers</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>80</td>
<td>20</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>78</td>
<td>22</td>
</tr>
<tr>
<td>Professional and related</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>Teachers</td>
<td>83</td>
<td>17</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>84</td>
<td>16</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>82</td>
<td>18</td>
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<tr>
<td>Service</td>
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<td>20</td>
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<tr>
<td>Protective service</td>
<td>85</td>
<td>15</td>
</tr>
<tr>
<td>Sales and office</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>Sales and related</td>
<td>76</td>
<td>24</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>78</td>
<td>22</td>
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<tr>
<td>Production, transportation, and material moving</td>
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<td>22</td>
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<tr>
<td>Production</td>
<td>78</td>
<td>22</td>
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<tr>
<td>Transportation and material moving</td>
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<td>Full time</td>
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<td>Part time</td>
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<td>Union</td>
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<tr>
<td>Nonunion</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>78</td>
<td>22</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>76</td>
<td>24</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>78</td>
<td>22</td>
</tr>
<tr>
<td>Third 25 percent</td>
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<tr>
<td>Highest 25 percent</td>
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<td>19</td>
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<tr>
<td>Highest 10 percent</td>
<td>81</td>
<td>19</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>78</td>
<td>22</td>
</tr>
<tr>
<td>Service-providing industries</td>
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<td>Education and health services</td>
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<td>Educational services</td>
<td>84</td>
<td>16</td>
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<tr>
<td>Elementary and secondary schools</td>
<td>84</td>
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</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>84</td>
<td>16</td>
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<tr>
<td>Health care and social assistance</td>
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<tr>
<td>Public administration</td>
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See footnotes at end of table.
Table 11. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,\(^1\) March 2021—continued

(In percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage</th>
<th></th>
<th>Family coverage</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employer share</td>
<td>Employee share</td>
<td>Employer share</td>
<td>Employee share</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>78</td>
<td>22</td>
<td>62</td>
<td>38</td>
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<tr>
<td>1 to 49 workers</td>
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<td>50 to 99 workers</td>
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<td>100 workers or more</td>
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<td>20</td>
<td>71</td>
<td>29</td>
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<tr>
<td>100 to 499 workers</td>
<td>79</td>
<td>21</td>
<td>68</td>
<td>32</td>
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<tr>
<td>500 workers or more</td>
<td>82</td>
<td>18</td>
<td>73</td>
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</table>

**Geographic areas**

<table>
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<th>Area</th>
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<td>80</td>
<td>20</td>
<td>73</td>
<td>27</td>
</tr>
<tr>
<td>New England</td>
<td>77</td>
<td>23</td>
<td>71</td>
<td>29</td>
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<tr>
<td>Middle Atlantic</td>
<td>81</td>
<td>19</td>
<td>74</td>
<td>26</td>
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<tr>
<td>South</td>
<td>79</td>
<td>21</td>
<td>62</td>
<td>38</td>
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<tr>
<td>South Atlantic</td>
<td>79</td>
<td>21</td>
<td>63</td>
<td>37</td>
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<tr>
<td>East South Central</td>
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<td>21</td>
<td>63</td>
<td>37</td>
</tr>
<tr>
<td>West South Central</td>
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<td>40</td>
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<td>Midwest</td>
<td>79</td>
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<td>30</td>
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<tr>
<td>East North Central</td>
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<td>West North Central</td>
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<td>West</td>
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<td>20</td>
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<td>Mountain</td>
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<td>Pacific</td>
<td>81</td>
<td>19</td>
<td>68</td>
<td>32</td>
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</table>

\(^1\) 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 2021.

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

Table 11. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage</th>
<th>Family coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employer share</td>
<td>Employee share</td>
</tr>
<tr>
<td></td>
<td>Employer share</td>
<td>Employee share</td>
</tr>
<tr>
<td>All workers</td>
<td>0.2</td>
<td>0.2</td>
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<tr>
<td><strong>Worker characteristics</strong></td>
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<tr>
<td>Management, professional, and related .................</td>
<td>0.3</td>
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<tr>
<td>Management, business, and financial</td>
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<tr>
<td>Professional and related</td>
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<tr>
<td>Teachers</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Service</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Protective service</td>
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<td>0.8</td>
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<tr>
<td>Sales and office</td>
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<td>Sales and related</td>
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<tr>
<td>Office and administrative support</td>
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<td>Natural resources, construction, and maintenance</td>
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<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>Installation, maintenance, and repair</td>
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<tr>
<td>Production, transportation, and material moving .....</td>
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<td>Production</td>
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<tr>
<td>Transportation and material moving</td>
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<td>0.7</td>
</tr>
<tr>
<td>Full time</td>
<td>0.2</td>
<td>0.2</td>
</tr>
<tr>
<td>Part time</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Union</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>Average wage within the following categories:²</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.4</td>
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<tr>
<td>Third 25 percent</td>
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<td>Highest 25 percent</td>
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<td>0.3</td>
</tr>
<tr>
<td>Highest 10 percent</td>
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<td>0.5</td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
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</tr>
<tr>
<td>Goods-producing industries</td>
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<tr>
<td>Service-providing industries</td>
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<td>Education and health services</td>
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<tr>
<td>Educational services</td>
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<tr>
<td>Elementary and secondary schools</td>
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<tr>
<td>Junior colleges, colleges, and universities</td>
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<tr>
<td>Health care and social assistance</td>
<td>0.9</td>
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<td>Hospitals</td>
<td>0.6</td>
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<tr>
<td>Public administration</td>
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</table>

See footnotes at end of table.
Table 11. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,\(^1\) March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage</th>
<th>Family coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employer share</td>
<td>Employee share</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.6</td>
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</tr>
<tr>
<td>50 to 99 workers</td>
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<td>0.8</td>
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<tr>
<td>100 workers or more</td>
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<td>0.2</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>500 workers or more</td>
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<tr>
<td><strong>Geographic areas</strong></td>
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</tr>
<tr>
<td>Northeast</td>
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<td>0.5</td>
</tr>
<tr>
<td>New England</td>
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<td>1.1</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>South</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>South Atlantic</td>
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</tr>
<tr>
<td>East South Central</td>
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<td>0.6</td>
</tr>
<tr>
<td>Midwest</td>
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<td>0.4</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>West North Central</td>
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<td>0.7</td>
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<tr>
<td>West</td>
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<td>0.5</td>
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<tr>
<td>Mountain</td>
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<td>1.0</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.5</td>
<td>0.5</td>
</tr>
</tbody>
</table>

\(^1\) 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 2021.


### Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
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<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
</tr>
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<td>All workers</td>
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<td>$497.54</td>
<td>13 $625.99</td>
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</tr>
<tr>
<td>Management, professional, and related</td>
<td>100</td>
<td>509.51</td>
<td>12 623.68</td>
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<td>Management, business, and financial</td>
<td>100</td>
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<tr>
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<td>100</td>
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<tr>
<td>Teachers</td>
<td>100</td>
<td>553.54</td>
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<td>Primary, secondary, and special education school teachers</td>
<td>100</td>
<td>549.16</td>
<td>23 611.47</td>
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<tr>
<td>Registered nurses</td>
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<td>6 591.35</td>
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<tr>
<td>Service</td>
<td>100</td>
<td>505.63</td>
<td>18 576.08</td>
</tr>
<tr>
<td>Protective service</td>
<td>100</td>
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<td>18 633.36</td>
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<tr>
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<td>100</td>
<td>491.68</td>
<td>11 652.34</td>
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<tr>
<td>Sales and related</td>
<td>100</td>
<td>444.21</td>
<td>8 593.44</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>100</td>
<td>511.22</td>
<td>12 668.00</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>100</td>
<td>487.68</td>
<td>16 628.77</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>100</td>
<td>480.27</td>
<td>19 636.20</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>100</td>
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<td>13 617.03</td>
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<tr>
<td>Production, transportation, and material moving</td>
<td>100</td>
<td>472.46</td>
<td>12 655.10</td>
</tr>
<tr>
<td>Production</td>
<td>100</td>
<td>485.25</td>
<td>9 613.22</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>100</td>
<td>481.96</td>
<td>15 681.05</td>
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<tr>
<td>Full time</td>
<td>100</td>
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<td>12 622.18</td>
</tr>
<tr>
<td>Part time</td>
<td>100</td>
<td>503.51</td>
<td>21 665.09</td>
</tr>
<tr>
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<td>100</td>
<td>604.20</td>
<td>24 695.40</td>
</tr>
<tr>
<td>Nonunion</td>
<td>100</td>
<td>471.82</td>
<td>10 556.48</td>
</tr>
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<td></td>
<td></td>
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<tr>
<td>Lowest 25 percent</td>
<td>100</td>
<td>464.19</td>
<td>13 615.68</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>100</td>
<td>437.42</td>
<td>16 579.96</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>100</td>
<td>475.88</td>
<td>11 593.02</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>100</td>
<td>503.97</td>
<td>13 624.63</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>100</td>
<td>520.89</td>
<td>14 658.87</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>100</td>
<td>522.26</td>
<td>14 658.87</td>
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<td><strong>Establishment characteristics</strong></td>
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<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
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<td>465.05</td>
<td>12 600.11</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>100</td>
<td>504.95</td>
<td>13 631.55</td>
</tr>
<tr>
<td>Education and health services</td>
<td>100</td>
<td>531.42</td>
<td>15 599.09</td>
</tr>
<tr>
<td>Educational services</td>
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<td>20 618.37</td>
</tr>
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<td>Elementary and secondary schools</td>
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<td>24 614.80</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>100</td>
<td>581.33</td>
<td>13 632.83</td>
</tr>
<tr>
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<td>100</td>
<td>506.73</td>
<td>10 571.02</td>
</tr>
<tr>
<td>Hospitals</td>
<td>100</td>
<td>534.10</td>
<td>7 625.67</td>
</tr>
<tr>
<td>Public administration</td>
<td>100</td>
<td>627.93</td>
<td>22 656.33</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>100</td>
<td>$472.75</td>
<td>15 $608.67</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>100</td>
<td>463.51</td>
<td>15 599.98</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>100</td>
<td>493.99</td>
<td>13 632.67</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>100</td>
<td>514.02</td>
<td>11 640.76</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>100</td>
<td>493.85</td>
<td>10 615.57</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>100</td>
<td>533.02</td>
<td>13 658.88</td>
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Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>100</td>
<td>531.73</td>
<td>14 669.59</td>
<td>86 508.43 155.13</td>
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<tr>
<td>New England</td>
<td>100</td>
<td>517.93</td>
<td>7 603.11</td>
<td>93 511.81 172.29</td>
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<tr>
<td>Middle Atlantic</td>
<td>100</td>
<td>536.71</td>
<td>17 678.92</td>
<td>83 507.06 148.14</td>
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<tr>
<td>South</td>
<td>100</td>
<td>475.43</td>
<td>12 570.14</td>
<td>88 462.90 142.32</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>100</td>
<td>483.99</td>
<td>11 556.51</td>
<td>89 475.12 139.05</td>
</tr>
<tr>
<td>East South Central</td>
<td>100</td>
<td>470.70</td>
<td>10 623.28</td>
<td>90 454.15 136.42</td>
</tr>
<tr>
<td>West South Central</td>
<td>100</td>
<td>462.54</td>
<td>14 569.74</td>
<td>86 444.96 151.64</td>
</tr>
<tr>
<td>Midwest</td>
<td>100</td>
<td>496.19</td>
<td>11 657.43</td>
<td>89 477.26 141.44</td>
</tr>
<tr>
<td>East North Central</td>
<td>100</td>
<td>494.79</td>
<td>10 666.64</td>
<td>90 475.56 145.82</td>
</tr>
<tr>
<td>West North Central</td>
<td>100</td>
<td>499.27</td>
<td>11 639.65</td>
<td>89 481.06 131.62</td>
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<tr>
<td>West</td>
<td>100</td>
<td>504.25</td>
<td>15 635.20</td>
<td>85 481.70 142.06</td>
</tr>
<tr>
<td>Mountain</td>
<td>100</td>
<td>490.64</td>
<td>11 639.14</td>
<td>89 471.75 142.57</td>
</tr>
<tr>
<td>Pacific</td>
<td>100</td>
<td>509.98</td>
<td>16 634.04</td>
<td>84 486.13 143.28</td>
</tr>
</tbody>
</table>


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 2021.


Table 12. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percentage of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percentage of participating employees</td>
</tr>
<tr>
<td>All workers</td>
<td>$2.31</td>
<td>0.5</td>
<td>$10.93</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>3.76</td>
<td>0.6</td>
<td>15.40</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>6.24</td>
<td>0.9</td>
<td>43.16</td>
</tr>
<tr>
<td>Professional and related</td>
<td>4.69</td>
<td>0.8</td>
<td>13.35</td>
</tr>
<tr>
<td>Teachers</td>
<td>10.38</td>
<td>1.7</td>
<td>11.09</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>13.21</td>
<td>2.2</td>
<td>12.50</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>7.37</td>
<td>1.3</td>
<td>23.64</td>
</tr>
<tr>
<td>Service</td>
<td>9.86</td>
<td>2.9</td>
<td>47.06</td>
</tr>
<tr>
<td>Protective service</td>
<td>11.06</td>
<td>2.7</td>
<td>21.74</td>
</tr>
<tr>
<td>Sales and office</td>
<td>3.23</td>
<td>0.9</td>
<td>10.67</td>
</tr>
<tr>
<td>Sales and related</td>
<td>7.31</td>
<td>1.5</td>
<td>27.86</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>3.83</td>
<td>0.9</td>
<td>12.65</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>7.40</td>
<td>1.4</td>
<td>21.28</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>12.75</td>
<td>2.5</td>
<td>24.72</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>10.54</td>
<td>1.5</td>
<td>49.68</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>8.01</td>
<td>1.0</td>
<td>19.16</td>
</tr>
<tr>
<td>Production</td>
<td>8.32</td>
<td>1.1</td>
<td>21.34</td>
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<td>Transportation and material moving</td>
<td>11.76</td>
<td>1.7</td>
<td>28.53</td>
</tr>
<tr>
<td>Full time</td>
<td>2.49</td>
<td>0.5</td>
<td>11.09</td>
</tr>
<tr>
<td>Part time</td>
<td>17.32</td>
<td>4.5</td>
<td>30.05</td>
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<tr>
<td>Union</td>
<td>5.03</td>
<td>1.4</td>
<td>9.58</td>
</tr>
<tr>
<td>Nonunion</td>
<td>2.68</td>
<td>0.5</td>
<td>15.48</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>7.88</td>
<td>1.7</td>
<td>36.43</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>17.01</td>
<td>2.5</td>
<td>53.66</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>4.78</td>
<td>0.9</td>
<td>26.53</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>4.11</td>
<td>0.8</td>
<td>8.80</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>3.86</td>
<td>0.7</td>
<td>13.67</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>7.03</td>
<td>1.2</td>
<td>23.46</td>
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**Establishment characteristics**

<table>
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<tr>
<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
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<td>Percentage of participating employees</td>
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<td>Goods-producing industries</td>
<td>5.50</td>
<td>0.9</td>
<td>11.04</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>2.48</td>
<td>0.6</td>
<td>13.05</td>
</tr>
<tr>
<td>Education and health services</td>
<td>4.65</td>
<td>1.3</td>
<td>25.55</td>
</tr>
<tr>
<td>Educational services</td>
<td>4.10</td>
<td>1.2</td>
<td>7.44</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>6.83</td>
<td>1.7</td>
<td>9.75</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>6.18</td>
<td>1.1</td>
<td>8.33</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>7.09</td>
<td>2.1</td>
<td>60.61</td>
</tr>
<tr>
<td>Hospitals</td>
<td>7.26</td>
<td>1.1</td>
<td>14.95</td>
</tr>
<tr>
<td>Public administration</td>
<td>6.44</td>
<td>1.7</td>
<td>13.75</td>
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</table>

See footnotes at end of table.
Table 12. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,\(^1\) March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>$4.55</td>
<td>1.0</td>
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</tr>
<tr>
<td>1 to 49 workers</td>
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<td>1.2</td>
<td>29.96</td>
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<td>50 to 99 workers</td>
<td>9.51</td>
<td>1.3</td>
<td>21.47</td>
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<tr>
<td>100 workers or more</td>
<td>2.66</td>
<td>0.7</td>
<td>9.33</td>
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<tr>
<td>100 to 499 workers</td>
<td>5.05</td>
<td>0.8</td>
<td>13.15</td>
</tr>
<tr>
<td>500 workers or more</td>
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**Geographic areas**

<table>
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<tr>
<th>Characteristics</th>
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<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
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<tbody>
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<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>Northeast</td>
<td>4.95</td>
<td>1.6</td>
<td>12.50</td>
</tr>
<tr>
<td>New England</td>
<td>11.49</td>
<td>1.3</td>
<td>27.18</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>5.51</td>
<td>2.1</td>
<td>12.74</td>
</tr>
<tr>
<td>South</td>
<td>4.06</td>
<td>0.9</td>
<td>25.13</td>
</tr>
<tr>
<td>South Atlantic</td>
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<td>1.3</td>
<td>45.84</td>
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<td>0.7</td>
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<td>7.00</td>
<td>1.5</td>
<td>18.19</td>
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<td>Midwest</td>
<td>4.59</td>
<td>0.8</td>
<td>18.96</td>
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<td>20.40</td>
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<td>21.44</td>
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<tr>
<td>Pacific</td>
<td>6.49</td>
<td>1.6</td>
<td>17.03</td>
</tr>
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\(^1\) 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 2021.


Table 13. Medical care benefits, single coverage: Employee participation by type of employee contribution, civilian workers,¹ March 2021

(All workers with contributory coverage = 100 percent)

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<tr>
<th>Characteristics</th>
<th>Single coverage</th>
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</tr>
<tr>
<td>Management, business, and financial ....................</td>
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</tr>
<tr>
<td>Professional and related .....................................</td>
<td>69</td>
</tr>
<tr>
<td>Teachers ........................................................</td>
<td>69</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers ................................</td>
<td>73</td>
</tr>
<tr>
<td>Registered nurses ................................................</td>
<td>61</td>
</tr>
<tr>
<td>Service ..............................................................</td>
<td>76</td>
</tr>
<tr>
<td>Protective service ..............................................</td>
<td>73</td>
</tr>
<tr>
<td>Sales and office ..................................................</td>
<td>67</td>
</tr>
<tr>
<td>Sales and related .................................................</td>
<td>64</td>
</tr>
<tr>
<td>Office and administrative support ........................</td>
<td>68</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance ....</td>
<td>82</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>88</td>
</tr>
<tr>
<td>Installation, maintenance, and repair ...................</td>
<td>76</td>
</tr>
<tr>
<td>Production, transportation, and material moving ......</td>
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</tr>
<tr>
<td>Production ..........................................................</td>
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</tr>
<tr>
<td>Transportation and material moving ......................</td>
<td>81</td>
</tr>
<tr>
<td>Full time ..............................................................</td>
<td>72</td>
</tr>
<tr>
<td>Part time .............................................................</td>
<td>78</td>
</tr>
<tr>
<td>Union .................................................................</td>
<td>73</td>
</tr>
<tr>
<td>Nonunion ..............................................................</td>
<td>73</td>
</tr>
<tr>
<td>Average wage within the following categories:⁵</td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent ................................................</td>
<td>75</td>
</tr>
<tr>
<td>Lowest 10 percent ...............................................</td>
<td>81</td>
</tr>
<tr>
<td>Second 25 percent .................................................</td>
<td>73</td>
</tr>
<tr>
<td>Third 25 percent ...................................................</td>
<td>74</td>
</tr>
<tr>
<td>Highest 25 percent ...............................................</td>
<td>70</td>
</tr>
<tr>
<td>Highest 10 percent ...............................................</td>
<td>70</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
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<tr>
<td>Goods-producing industries ...................................</td>
<td>80</td>
</tr>
<tr>
<td>Service-providing industries ..............................</td>
<td>71</td>
</tr>
<tr>
<td>Education and health services .............................</td>
<td>72</td>
</tr>
<tr>
<td>Educational services ............................................</td>
<td>66</td>
</tr>
<tr>
<td>Elementary and secondary schools .......................</td>
<td>71</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ..........</td>
<td>55</td>
</tr>
<tr>
<td>Health care and social assistance .......................</td>
<td>76</td>
</tr>
<tr>
<td>Hospitals ...........................................................</td>
<td>64</td>
</tr>
<tr>
<td>Public administration ...........................................</td>
<td>61</td>
</tr>
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</table>

See footnotes at end of table.
Table 13. Medical care benefits, single coverage: Employee participation by type of employee contribution, civilian workers,\(^1\) March 2021—continued

(All workers with contributory coverage = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Flat dollar amount</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>76</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>75</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>81</td>
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<tr>
<td>100 workers or more</td>
<td>70</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>77</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>64</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Single coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Flat dollar amount</td>
</tr>
<tr>
<td>Northeast</td>
<td>75</td>
</tr>
<tr>
<td>New England</td>
<td>78</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>74</td>
</tr>
<tr>
<td>South</td>
<td>71</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>69</td>
</tr>
<tr>
<td>East South Central</td>
<td>70</td>
</tr>
<tr>
<td>West South Central</td>
<td>77</td>
</tr>
<tr>
<td>Midwest</td>
<td>71</td>
</tr>
<tr>
<td>East North Central</td>
<td>74</td>
</tr>
<tr>
<td>West North Central</td>
<td>64</td>
</tr>
<tr>
<td>West</td>
<td>75</td>
</tr>
<tr>
<td>Mountain</td>
<td>78</td>
</tr>
<tr>
<td>Pacific</td>
<td>73</td>
</tr>
</tbody>
</table>

\(^1\) 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.

\(^4\) Less than 0.5.

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 2021.

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.

### Table 13. Standard errors for medical care benefits, single coverage:
Employee participation by type of employee contribution, civilian workers,¹
March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Flat dollar</td>
<td>Varies²</td>
<td>Exists,</td>
<td>Other³</td>
</tr>
<tr>
<td></td>
<td>amount</td>
<td></td>
<td>amount</td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.9</td>
<td>0.7</td>
<td>0.8</td>
<td>0.2</td>
</tr>
</tbody>
</table>

### Worker characteristics

| Management, professional, and related | 1.4 | 1.0 | 1.1 | 0.3 |
| Management, business, and financial | 1.8 | 1.3 | 1.0 | 0.6 |
| Professional and related            | 1.7 | 1.3 | 1.5 | 0.3 |
| Teachers                           | 2.6 | 2.3 | 1.0 | 0.3 |
| Primary, secondary, and special education school teachers | 2.9 | 2.2 | 1.3 | 0.4 |
| Registered nurses                   | 4.3 | 2.9 | 3.5 | 0.5 |
| Service                            | 2.0 | 1.2 | 1.7 | 0.5 |
| Protective service                  | 3.4 | 2.5 | 0.8 | 2.1 |
| Sales and office                    | 1.5 | 1.3 | 1.0 | 0.2 |
| Sales and related                   | 2.7 | 2.2 | –   | –   |
| Office and administrative support   | 1.4 | 1.2 | 1.1 | 0.2 |
| Natural resources, construction, and maintenance | 1.4 | 0.9 | 1.0 | 0.5 |
| Construction, extraction, farming, fishing, and forestry | 1.5 | 1.0 | 1.1 | 0.9 |
| Installation, maintenance, and repair | 2.1 | 1.6 | –   | –   |
| Production, transportation, and material moving | 1.2 | 1.4 | 1.2 | 0.3 |
| Production                          | 1.8 | 2.0 | –   | –   |
| Transportation and material moving  | 1.8 | 1.6 | 1.4 | 0.3 |
| Full time                          | 0.9 | 0.7 | 0.8 | 0.2 |
| Part time                          | 2.2 | 1.6 | 2.1 | 0.1 |
| Union                              | 1.8 | 0.8 | 1.8 | 0.5 |
| Nonunion                           | 1.0 | 0.8 | 0.7 | 0.2 |

### Average wage within the following categories:⁴

| Lowest 25 percent | 1.9 | 1.7 | 0.9 | 0.1 |
| Lowest 10 percent | 3.3 | 1.8 | –   | –   |
| Second 25 percent | 3.5 | 1.2 | 1.1 | 0.3 |
| Third 25 percent  | 1.0 | 0.7 | 0.9 | 0.2 |
| Highest 25 percent | 1.4 | 0.9 | 1.0 | 0.5 |
| Highest 10 percent | 2.3 | 1.6 | 1.3 | 0.8 |

### Establishment characteristics

| Goods-producing industries | 1.1 | 1.3 | 1.3 | 0.4 |
| Service-providing industries | 1.1 | 0.8 | 0.9 | 0.2 |
| Education and health services | 1.6 | 1.6 | 0.7 | 0.2 |
| Educational services          | 1.7 | 1.5 | 0.8 | 0.3 |
| Elementary and secondary schools | 1.9 | 1.5 | 1.1 | 0.4 |
| Junior colleges, colleges, and universities | 2.5 | 2.9 | –   | –   |
| Health care and social assistance | 2.5 | 2.5 | 1.1 | 0.3 |
| Hospitals                     | 4.4 | 3.3 | –   | –   |
| Public administration          | 2.3 | 1.4 | 1.4 | 1.0 |

See footnotes at end of table.
Table 13. Standard errors for medical care benefits, single coverage:
Employee participation by type of employee contribution, civilian workers,¹
March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount</th>
<th>Varies²</th>
<th>Exists, but amount unknown</th>
<th>Other³</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>1.5</td>
<td>0.8</td>
<td>1.4</td>
<td>0.2</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.9</td>
<td>1.1</td>
<td>1.8</td>
<td>0.3</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.9</td>
<td>1.3</td>
<td>1.4</td>
<td>0.4</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.9</td>
<td>0.8</td>
<td>0.7</td>
<td>0.3</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.2</td>
<td>1.2</td>
<td>0.7</td>
<td>0.3</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.4</td>
<td>1.1</td>
<td>1.2</td>
<td>0.5</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Flat dollar amount</th>
<th>Varies²</th>
<th>Exists, but amount unknown</th>
<th>Other³</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>2.4</td>
<td>1.3</td>
<td>2.0</td>
<td>0.3</td>
</tr>
<tr>
<td>New England</td>
<td>2.0</td>
<td>2.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>3.3</td>
<td>1.5</td>
<td>2.9</td>
<td>0.4</td>
</tr>
<tr>
<td>South</td>
<td>1.2</td>
<td>0.8</td>
<td>0.9</td>
<td>0.2</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.4</td>
<td>1.2</td>
<td>1.3</td>
<td>0.3</td>
</tr>
<tr>
<td>East South Central</td>
<td>3.5</td>
<td>2.6</td>
<td>1.5</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.2</td>
<td>1.1</td>
<td>1.7</td>
<td>0.3</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.6</td>
<td>1.9</td>
<td>1.1</td>
<td>0.3</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.1</td>
<td>2.5</td>
<td>1.3</td>
<td>0.4</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.6</td>
<td>2.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>2.6</td>
<td>1.3</td>
<td>2.3</td>
<td>0.6</td>
</tr>
<tr>
<td>Mountain</td>
<td>2.6</td>
<td>2.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>3.5</td>
<td>1.5</td>
<td>3.2</td>
<td>0.6</td>
</tr>
</tbody>
</table>

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 2021.

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.

Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers, \(^1\) March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Percent of participating employees</th>
<th>Total</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employee contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>100</td>
<td>$1,193.40</td>
<td>5</td>
<td>$1,765.02</td>
<td>95</td>
<td>$1,161.47</td>
<td>95</td>
<td>$590.94</td>
</tr>
</tbody>
</table>

**Worker characteristics**

- **Management, professional, and related**
  - 100 1,203.99 5 1,698.48 95 1,180.78 590.77
- **Management, business, and financial**
  - 100 1,238.81 3 1,708.76 97 1,224.20 617.25
- **Professional and related**
  - 100 1,186.39 5 1,695.47 95 1,158.32 577.08
- **Teachers**
  - 100 1,104.86 7 1,725.72 93 1,060.01 632.95
- **Primary, secondary, and special education school teachers**
  - 100 1,053.33 8 1,717.67 92 993.83 665.15
- **Registered nurses**
  - 100 1,330.70 3 1,686.52 97 1,319.15 550.88
- **Service**
  - 100 1,127.04 6 1,810.90 94 1,085.88 651.78
- **Protective service**
  - 100 1,404.89 7 1,781.20 93 1,378.46 498.51
- **Sales and related**
  - 100 1,180.56 3 1,806.70 97 1,159.01 602.09
- **Sales and office**
  - 100 1,221.32 4 1,834.76 96 1,198.34 587.46
- **Office and administrative support**
  - 100 1,205.76 9 1,751.70 91 1,150.37 570.99
- **Natural resources, construction, and maintenance**
  - 100 1,127.04 6 1,810.90 94 1,085.88 651.78
- **Construction, extraction, farming, fishing, and forestry**
  - 100 1,195.23 11 1,844.05 89 1,118.30 535.82
- **Installation, maintenance, and repair**
  - 100 1,216.68 8 1,621.21 92 1,182.58 606.31
- **Production, transportation, and material moving**
  - 100 1,229.02 8 1,827.27 92 1,178.44 535.91
- **Production**
  - 100 1,250.89 5 1,766.36 95 1,221.07 507.42
- **Transportation and material moving**
  - 100 1,205.81 10 1,862.13 90 1,131.68 567.74
- **Full time**
  - 100 1,192.47 5 1,761.45 95 1,163.12 590.67
- **Part time**
  - 100 1,210.11 12 1,790.81 88 1,129.25 596.34
- **Union**
  - 100 1,506.37 16 1,852.58 94 1,440.05 491.58
- **Nonunion**
  - 100 1,116.76 3 1,634.88 97 1,102.66 611.92
- **Average wage within the following categories:**
  - **Lowest 25 percent**
    - 100 1,038.66 4 1,873.49 96 1,003.57 656.82
  - **Lowest 10 percent**
    - 100 904.81 2 1,535.42 98 892.84 733.11
  - **Second 25 percent**
    - 100 1,114.49 4 1,636.70 96 1,093.91 605.78
  - **Third 25 percent**
    - 100 1,236.09 6 1,773.89 94 1,203.44 575.93
  - **Highest 25 percent**
    - 100 1,273.12 7 1,888.66 93 1,237.31 573.11
  - **Highest 10 percent**
    - 100 1,292.61 7 1,767.04 93 1,255.14 573.11

**Establishment characteristics**

- **Goods-producing industries**
  - 100 1,219.59 7 1,704.50 93 1,183.30 525.66
- **Service-providing industries**
  - 100 1,187.50 5 1,784.35 95 1,156.66 605.34
- **Education and health services**
  - 100 1,150.83 5 1,800.80 95 1,119.90 617.48
- **Educational services**
  - 100 1,161.40 7 1,718.75 93 1,121.03 627.47
- **Elementary and secondary schools**
  - 100 1,095.40 9 1,725.99 91 1,032.63 679.23
- **Junior colleges, colleges, and universities**
  - 100 1,316.42 3 1,667.34 97 1,307.08 524.28
- **Health care and social assistance**
  - 100 1,142.83 3 1,946.80 97 1,119.07 610.22
- **Hospitals**
  - 100 1,359.37 3 1,731.68 97 1,347.95 515.96
- **Public administration**
  - 100 1,412.62 7 1,807.01 93 1,381.02 453.78

See footnotes at end of table.
Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,\(^1\) March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>100</td>
<td>$1,064.11</td>
<td>5</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>100</td>
<td>1,043.27</td>
<td>5</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>100</td>
<td>1,111.90</td>
<td>5</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>100</td>
<td>1,278.97</td>
<td>6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>100</td>
<td>1,213.19</td>
<td>4</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>100</td>
<td>1,340.30</td>
<td>7</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Average flat monthly employee contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>100</td>
<td>1,350.49</td>
<td>10</td>
<td>1,826.07</td>
<td>90</td>
<td>1,297.86</td>
<td>549.48</td>
</tr>
<tr>
<td>New England</td>
<td>100</td>
<td>1,343.09</td>
<td>4</td>
<td>1,622.63</td>
<td>96</td>
<td>1,332.24</td>
<td>569.12</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>100</td>
<td>1,353.12</td>
<td>12</td>
<td>1,848.25</td>
<td>88</td>
<td>1,284.48</td>
<td>541.83</td>
</tr>
<tr>
<td>South</td>
<td>100</td>
<td>1,059.37</td>
<td>2</td>
<td>1,714.63</td>
<td>98</td>
<td>1,046.13</td>
<td>629.81</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>100</td>
<td>1,093.99</td>
<td>2</td>
<td>1,666.63</td>
<td>98</td>
<td>1,081.56</td>
<td>617.50</td>
</tr>
<tr>
<td>East South Central</td>
<td>100</td>
<td>1,020.85</td>
<td>2</td>
<td>1,781.75</td>
<td>98</td>
<td>1,005.33</td>
<td>587.45</td>
</tr>
<tr>
<td>West South Central</td>
<td>100</td>
<td>1,016.35</td>
<td>2</td>
<td>1,782.50</td>
<td>98</td>
<td>1,002.97</td>
<td>672.59</td>
</tr>
<tr>
<td>Midwest</td>
<td>100</td>
<td>1,248.08</td>
<td>6</td>
<td>1,821.94</td>
<td>94</td>
<td>1,211.55</td>
<td>560.74</td>
</tr>
<tr>
<td>East North Central</td>
<td>100</td>
<td>1,259.32</td>
<td>6</td>
<td>1,834.17</td>
<td>94</td>
<td>1,220.48</td>
<td>554.13</td>
</tr>
<tr>
<td>West North Central</td>
<td>100</td>
<td>1,224.20</td>
<td>5</td>
<td>1,790.67</td>
<td>95</td>
<td>1,192.78</td>
<td>574.61</td>
</tr>
<tr>
<td>West</td>
<td>100</td>
<td>1,210.66</td>
<td>6</td>
<td>1,651.28</td>
<td>94</td>
<td>1,183.92</td>
<td>592.85</td>
</tr>
<tr>
<td>Mountain</td>
<td>100</td>
<td>1,135.41</td>
<td>5</td>
<td>1,617.38</td>
<td>95</td>
<td>1,108.30</td>
<td>592.34</td>
</tr>
<tr>
<td>Pacific</td>
<td>100</td>
<td>1,242.37</td>
<td>6</td>
<td>1,664.19</td>
<td>94</td>
<td>1,215.97</td>
<td>592.78</td>
</tr>
</tbody>
</table>

\(^1\) Includes workers in private industry and state and local government. See the Handbook of Methods: National Compensation Measures at www.bls.gov/opub/hom/nchs/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 2021.


Table 14. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution not required</th>
<th>Average flat monthly employer premium</th>
<th>Percent of participating employees</th>
<th>Employee contribution required</th>
<th>Average flat monthly employer premium</th>
<th>Average flat monthly employee contribution</th>
</tr>
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<tbody>
<tr>
<td>All workers</td>
<td>$8.07</td>
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<td>$38.85</td>
<td>0.3</td>
<td>$8.68</td>
<td>$6.07</td>
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</tr>
<tr>
<td>Management, professional, and related</td>
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<td>0.4</td>
<td>46.13</td>
<td>0.4</td>
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<td>8.92</td>
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<td>0.5</td>
<td>18.03</td>
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<td>0.5</td>
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<td>19.12</td>
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<td>1.3</td>
<td>42.17</td>
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<td>32.25</td>
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<td>40.18</td>
<td>0.9</td>
<td>30.98</td>
<td>24.96</td>
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<td>110.98</td>
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<td>0.4</td>
<td>15.42</td>
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<td>24.80</td>
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<td>65.55</td>
<td>1.4</td>
<td>35.99</td>
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<td>181.46</td>
<td>1.4</td>
<td>36.18</td>
<td>23.29</td>
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<tr>
<td>Production, transportation, and material moving</td>
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<td>74.77</td>
<td>1.0</td>
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<td>1.2</td>
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<td>38.79</td>
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<td>160.61</td>
<td>3.0</td>
<td>36.62</td>
<td>21.14</td>
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<td>Union</td>
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<td>46.68</td>
<td>1.1</td>
<td>13.53</td>
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<tr>
<td>Lowest 25 percent</td>
<td>28.70</td>
<td>1.7</td>
<td>135.97</td>
<td>1.7</td>
<td>21.21</td>
<td>18.29</td>
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<tr>
<td>Lowest 10 percent</td>
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<td>80.50</td>
<td>0.8</td>
<td>34.15</td>
<td>37.86</td>
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<tr>
<td>Second 25 percent</td>
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<td>80.95</td>
<td>0.5</td>
<td>16.33</td>
<td>11.30</td>
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<tr>
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<td>45.88</td>
<td>0.5</td>
<td>15.66</td>
<td>10.16</td>
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<tr>
<td>Highest 25 percent</td>
<td>11.69</td>
<td>0.4</td>
<td>45.53</td>
<td>0.4</td>
<td>12.50</td>
<td>9.06</td>
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</tr>
<tr>
<td>Highest 10 percent</td>
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<td>61.10</td>
<td>0.7</td>
<td>18.95</td>
<td>16.12</td>
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<td>Goods-producing industries</td>
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<td>66.92</td>
<td>0.7</td>
<td>20.25</td>
<td>12.96</td>
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<tr>
<td>Service-providing industries</td>
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<td>0.3</td>
<td>45.23</td>
<td>0.3</td>
<td>9.65</td>
<td>6.85</td>
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<tr>
<td>Education and health services</td>
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<td>67.41</td>
<td>0.7</td>
<td>20.62</td>
<td>14.53</td>
<td></td>
</tr>
<tr>
<td>Educational services</td>
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<td>0.6</td>
<td>38.42</td>
<td>0.6</td>
<td>13.19</td>
<td>11.47</td>
<td></td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>15.11</td>
<td>1.0</td>
<td>40.50</td>
<td>1.0</td>
<td>15.69</td>
<td>17.79</td>
<td></td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>18.36</td>
<td>0.6</td>
<td>120.46</td>
<td>0.6</td>
<td>19.14</td>
<td>10.56</td>
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<tr>
<td>Health care and social assistance</td>
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<td>1.2</td>
<td>124.56</td>
<td>1.2</td>
<td>34.29</td>
<td>23.34</td>
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<tr>
<td>Hospitals</td>
<td>24.60</td>
<td>0.5</td>
<td>54.51</td>
<td>0.5</td>
<td>24.88</td>
<td>18.56</td>
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</tr>
<tr>
<td>Public administration</td>
<td>19.64</td>
<td>0.6</td>
<td>74.11</td>
<td>0.6</td>
<td>20.24</td>
<td>8.15</td>
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</table>

See footnotes at end of table.
Table 14. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,\(^1\) March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
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<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>$16.66</td>
<td>0.5</td>
<td>$72.97</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>24.49</td>
<td>0.6</td>
<td>77.60</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>24.91</td>
<td>0.8</td>
<td>117.81</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>9.22</td>
<td>0.4</td>
<td>47.11</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>15.45</td>
<td>0.5</td>
<td>63.56</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>11.01</td>
<td>0.8</td>
<td>52.77</td>
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</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Average flat monthly employer premium</th>
<th>Percent of participating employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>12.95</td>
<td>1.0</td>
</tr>
<tr>
<td>New England</td>
<td>35.69</td>
<td>1.4</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>15.13</td>
<td>1.2</td>
</tr>
<tr>
<td>South</td>
<td>15.32</td>
<td>0.4</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>22.47</td>
<td>0.6</td>
</tr>
<tr>
<td>East South Central</td>
<td>42.78</td>
<td>0.1</td>
</tr>
<tr>
<td>West South Central</td>
<td>21.31</td>
<td>0.7</td>
</tr>
<tr>
<td>Midwest</td>
<td>11.46</td>
<td>0.6</td>
</tr>
<tr>
<td>East North Central</td>
<td>10.36</td>
<td>0.6</td>
</tr>
<tr>
<td>West North Central</td>
<td>28.69</td>
<td>1.3</td>
</tr>
<tr>
<td>West</td>
<td>17.66</td>
<td>0.3</td>
</tr>
<tr>
<td>Mountain</td>
<td>35.46</td>
<td>0.4</td>
</tr>
<tr>
<td>Pacific</td>
<td>18.88</td>
<td>0.4</td>
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\(^1\) 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](http://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 2021.


Table 15. Medical care benefits, family coverage: Employee participation by type of employee contribution, civilian workers,¹ March 2021

(All workers with contributory coverage = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount</th>
<th>Varies²</th>
<th>Exists, but amount unknown</th>
<th>Other³</th>
</tr>
</thead>
<tbody>
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<td>All workers .............................................................</td>
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<td>17</td>
<td>9</td>
<td>2</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ................</td>
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<td>18</td>
<td>9</td>
<td>2</td>
</tr>
<tr>
<td>Management, business, and financial .................</td>
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<td>18</td>
<td>8</td>
<td>2</td>
</tr>
<tr>
<td>Professional and related ..................................</td>
<td>70</td>
<td>18</td>
<td>10</td>
<td>2</td>
</tr>
<tr>
<td>Teachers ........................................................</td>
<td>70</td>
<td>22</td>
<td>7</td>
<td>1</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>74</td>
<td>18</td>
<td>7</td>
<td>1</td>
</tr>
<tr>
<td>Registered nurses ..................................................</td>
<td>61</td>
<td>25</td>
<td>13</td>
<td>2</td>
</tr>
<tr>
<td>Service ..............................................................</td>
<td>76</td>
<td>13</td>
<td>8</td>
<td>3</td>
</tr>
<tr>
<td>Protective service ..................................................</td>
<td>72</td>
<td>18</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>Sales and office ...................................................</td>
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<td>10</td>
<td>1</td>
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<td>Sales and related ..................................................</td>
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<td>26</td>
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<td>–</td>
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<tr>
<td>Office and administrative support .....................</td>
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<td>9</td>
<td>2</td>
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<tr>
<td>Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry</td>
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<td>9</td>
<td>9</td>
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<tr>
<td>Installation, maintenance, and repair ................</td>
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<td>12</td>
<td>12</td>
<td>1</td>
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<tr>
<td>Production, transportation, and material moving ...</td>
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<td>9</td>
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<td>Production .........................................................</td>
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<td>14</td>
<td>8</td>
<td>(4)</td>
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<td>Transportation and material moving .....................</td>
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<td>–</td>
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<td>–</td>
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<td>Second 25 percent ...............................................</td>
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<td>18</td>
<td>9</td>
<td>1</td>
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<td>Third 25 percent ..................................................</td>
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<td>9</td>
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<td>10</td>
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<td>Highest 10 percent ..............................................</td>
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<td>Goods-producing industries ..................................</td>
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<td>11</td>
<td>9</td>
<td>(4)</td>
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<tr>
<td>Service-providing industries ..............................</td>
<td>70</td>
<td>18</td>
<td>9</td>
<td>2</td>
</tr>
<tr>
<td>Education and health services .........................</td>
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<td>20</td>
<td>7</td>
<td>1</td>
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<td>Educational services ...........................................</td>
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<td>6</td>
<td>1</td>
</tr>
<tr>
<td>Elementary and secondary schools .....................</td>
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<td>8</td>
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<td>Junior colleges, colleges, and universities ..........</td>
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<td>38</td>
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<td>Hospitals ..........................................................</td>
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<td>Public administration .........................................</td>
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See footnotes at end of table.
Table 15. Medical care benefits, family coverage: Employee participation by type of employee contribution, civilian workers,\(^1\) March 2021—continued

(All workers with contributory coverage = 100 percent)

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<tr>
<th>Characteristics</th>
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<th>Varies(^2)</th>
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<th>Other(^3)</th>
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<tr>
<td>1 to 49 workers</td>
<td>75</td>
<td>13</td>
<td>11</td>
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<tr>
<td>50 to 99 workers</td>
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<tr>
<td>100 workers or more</td>
<td>79</td>
<td>10</td>
<td>9</td>
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</tr>
<tr>
<td>100 to 499 workers</td>
<td>70</td>
<td>20</td>
<td>8</td>
<td>2</td>
</tr>
<tr>
<td>500 workers or more</td>
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<td>17</td>
<td>6</td>
<td>1</td>
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Geographic areas

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<th>Varies(^2)</th>
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<th>Other(^3)</th>
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<td>64</td>
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<tr>
<td>Mountain</td>
<td>79</td>
<td>14</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>70</td>
<td>13</td>
<td>13</td>
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\(^1\) 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](http://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.

\(^4\) 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 2021.


Table 15. Standard errors for medical care benefits, family coverage: Employee participation by type of employee contribution, civilian workers,\(^1\) March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount</th>
<th>Varies(^2)</th>
<th>Exists, but amount unknown</th>
<th>Other(^3)</th>
</tr>
</thead>
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<td>All workers</td>
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<td>0.8</td>
<td>0.2</td>
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**Worker characteristics**

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<td>1.9</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.6</td>
</tr>
<tr>
<td>Teachers</td>
<td>2.2</td>
</tr>
<tr>
<td>Primary, secondary, and special education</td>
<td></td>
</tr>
<tr>
<td>school teachers</td>
<td>2.4</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>4.2</td>
</tr>
<tr>
<td>Service</td>
<td>1.6</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.7</td>
</tr>
<tr>
<td>Sales and office</td>
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<tr>
<td>Office and administrative support</td>
<td>1.4</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.5</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>1.6</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.2</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.4</td>
</tr>
<tr>
<td>Production</td>
<td>1.7</td>
</tr>
<tr>
<td>Transportation and material moving</td>
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</tr>
<tr>
<td>Full time</td>
<td>1.0</td>
</tr>
<tr>
<td>Part time</td>
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</tr>
<tr>
<td>Union</td>
<td>1.7</td>
</tr>
<tr>
<td>Nonunion</td>
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</tr>
<tr>
<td>Average wage within the following categories:</td>
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</tr>
<tr>
<td>Lowest 25 percent</td>
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</tr>
<tr>
<td>Lowest 10 percent</td>
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</tr>
<tr>
<td>Second 25 percent</td>
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</tr>
<tr>
<td>Third 25 percent</td>
<td>1.1</td>
</tr>
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</tr>
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**Establishment characteristics**

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<td>1.1</td>
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</tr>
<tr>
<td>Educational services</td>
<td>1.4</td>
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<tr>
<td>Elementary and secondary schools</td>
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<tr>
<td>Junior colleges, colleges, and universities</td>
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</tr>
<tr>
<td>Health care and social assistance</td>
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<td>Public administration</td>
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See footnotes at the end of the table.
Table 15. Standard errors for medical care benefits, family coverage: Employee participation by type of employee contribution, civilian workers, 1 March 2021—continued

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<tr>
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Geographic areas

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</tr>
<tr>
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<td>2.0</td>
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<td>Middle Atlantic</td>
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<td>South Atlantic</td>
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<td>2.5</td>
</tr>
<tr>
<td>Midwest</td>
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<td>East North Central</td>
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<td>West</td>
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<td>Mountain</td>
<td>2.3</td>
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<tr>
<td>Pacific</td>
<td>3.5</td>
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</table>

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 2021.

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.

Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,1 March 2021

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

<table>
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<td>All workers</td>
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<td>Management, business, and financial</td>
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</tr>
<tr>
<td>Professional and related</td>
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<td></td>
</tr>
<tr>
<td>Teachers</td>
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<td></td>
</tr>
<tr>
<td>Primary, secondary, and special education</td>
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<tr>
<td>School teachers</td>
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<tr>
<td>Registered nurses</td>
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<td>Service</td>
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<td>Protective service</td>
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<td>Production, transportation, and material moving</td>
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<td>Goods-producing industries</td>
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<td>Service-providing industries</td>
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<td>Elementary and secondary schools</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>Public administration</td>
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See footnotes at end of table.
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<td>480.82</td>
<td>806.63</td>
<td>1076.00</td>
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</table>

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 2021.

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/eb/sNational-compensation-survey-glossary-of-employee-benefit-terms.htm.

Table 16. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers, March 2021

| Characteristics | Single coverage | | | | | | Family coverage | | | |
|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | 10th percentile | 25th percentile | 50th percentile | 75th percentile | 90th percentile | 10th percentile | 25th percentile | 50th percentile | 75th percentile |
| All workers | $1.92 | $2.12 | $1.90 | $2.13 | $3.74 | $6.12 | $8.25 | $6.16 | $16.05 | $24.10 |
| **Worker characteristics** | | | | | | | | | | |
| Management, business, and financial | 1.47 | 5.04 | 2.63 | 8.01 | 8.86 | 6.41 | 12.63 | 10.42 | 24.02 | 67.79 |
| Professional and related | 2.95 | 16.63 | 4.67 | 5.27 | 7.22 | 4.86 | 9.28 | 13.54 | 35.95 | 29.38 |
| Teachers | – | 5.56 | 6.41 | 18.68 | 32.97 | 4.78 | 32.90 | 31.14 | 8.21 | 41.96 |
| Primary, secondary, and special education school teachers | – | 6.38 | 9.59 | 23.99 | 37.47 | 16.46 | 38.62 | 50.41 | 34.95 | 56.43 |
| Registered nurses | 3.66 | 3.99 | 6.83 | 6.83 | 10.44 | 7.04 | 12.75 | 20.49 | 24.60 |
| Service | 4.02 | 6.17 | 23.45 | 17.91 | 18.39 | 23.64 | 28.54 | 36.77 | 44.90 |
| Protective service | – | 14.19 | 10.46 | 21.37 | 50.11 | 43.10 | 31.87 | 39.39 | 104.15 |
| Sales and office | 3.74 | 4.73 | 3.02 | 2.30 | 6.83 | 10.44 | 7.04 | 12.75 | 20.49 |
| Sales and related | 6.73 | 3.17 | 8.29 | 7.59 | 13.88 | 21.71 | 11.74 | 24.02 | 67.79 |
| Office and administrative support | 3.36 | 4.84 | 7.06 | 23.45 | 17.91 | 18.39 | 23.64 | 28.54 | 90.05 |
| Natural resources, construction, and maintenance | 8.34 | 4.17 | 4.70 | 13.85 | 16.46 | 11.05 | 17.56 | 54.86 | 43.03 |
| Construction, extraction, farming, fishing, and forestry | 8.41 | 6.23 | 6.02 | 9.53 | 12.53 | 21.70 | 12.42 | 25.08 | 67.26 |
| Installation, maintenance, and repair | 3.98 | 7.17 | 3.96 | 13.88 | 15.58 | 5.27 | 36.25 | 73.34 | 156.06 |
| Production, transportation, and material moving | 3.74 | 3.02 | 5.22 | 4.61 | 10.59 | 7.82 | 20.77 | 20.64 | 30.25 |
| Production | 3.94 | 6.37 | 3.95 | 5.87 | 13.88 | 21.71 | 5.27 | 36.25 | 73.34 |
| Full time | 2.17 | 2.15 | 2.04 | 2.25 | 6.59 | 8.57 | 6.26 | 18.18 | 25.53 |
| Part time | 7.09 | 8.96 | 5.36 | 3.99 | 37.72 | 28.96 | 17.38 | 29.05 | 116.54 |
| Union | 1.88 | 3.56 | 3.08 | 5.65 | 7.40 | 8.42 | 13.78 | 5.81 | 41.78 |
| Nonunion | 1.92 | 2.58 | 2.34 | 2.92 | 4.08 | 5.76 | 8.12 | 12.79 | 29.71 |
| Average wage within the following categories | 5.56 | 7.62 | 3.67 | 4.17 | 19.90 | 24.63 | 27.21 | 15.96 | 43.57 |
| Second 25 percent | 3.68 | 4.18 | 2.70 | 4.68 | 4.42 | 12.23 | 13.44 | 9.84 | 23.83 |
| Third 25 percent | 2.63 | 2.78 | 4.12 | 5.24 | 7.44 | 11.52 | 7.63 | 14.53 | 27.79 |
| Highest 25 percent | 5.77 | 3.94 | 4.62 | 6.81 | 10.05 | 8.29 | 8.75 | 11.82 | 76.51 |
| Establishment characteristics | | | | | | | | | | |
| Goods-producing industries | 3.80 | 2.68 | 5.38 | 5.52 | 8.63 | 13.28 | 13.56 | 11.62 | 22.83 |
| Service-providing industries | 2.40 | 2.14 | 2.04 | 2.23 | 4.39 | 6.62 | 5.71 | 9.44 | 23.04 |
| Education and health services | 3.77 | 4.42 | 4.09 | 7.46 | 5.52 | 12.50 | 17.36 | 22.30 | 46.29 |
| Educational services | 3.07 | 3.84 | 2.42 | 8.31 | 22.94 | 6.51 | 15.99 | 13.43 | 26.56 |
| Elementary and secondary schools | 5.86 | 4.65 | 4.28 | 6.83 | 21.58 | 16.55 | 19.41 | 19.92 | 42.63 |
| Junior colleges, colleges, and universities | 2.49 | 8.21 | 2.68 | 12.54 | 5.53 | 20.02 | 22.76 | 25.25 | 23.27 |
| Health care and social assistance | 5.78 | 5.47 | 6.44 | 9.54 | 3.46 | 25.09 | 26.19 | 12.81 | 72.63 |
| Hospitals | 4.01 | 10.64 | 4.62 | 24.86 | 26.55 | 21.68 | 25.64 | 15.63 | 24.06 |
| Public administration | 3.39 | 1.97 | 8.22 | 3.37 | 18.10 | 25.04 | 16.18 | 9.33 | 19.15 |

See footnotes at end of table.
Table 16. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ March 2021—continued

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<th>Characteristics</th>
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<tr>
<td>50 to 99 workers</td>
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<td>100 to 499 workers</td>
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<td>500 workers or more</td>
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**Geographic areas**

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<th>75th percentile</th>
<th>90th percentile</th>
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<td>4.93</td>
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<td>2.33</td>
<td>5.09</td>
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<td>18.74</td>
<td>4.31</td>
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</tbody>
</table>


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 2021.

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Table 17. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2021

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
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<td>Take-up rate</td>
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<td>Participation</td>
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See footnotes at end of table.
Table 17. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2021—continued

(All workers = 100 percent)

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<td>Participation</td>
<td>Take-up rate</td>
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<td>Take-up rate</td>
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</table>

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
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 2021.


Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates, civilian workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Life insurance</th>
<th>Short-term disability</th>
<th>Long-term disability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
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<td>All workers</td>
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<td><strong>Worker characteristics</strong></td>
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<td></td>
</tr>
<tr>
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<td>1.0</td>
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</tr>
<tr>
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<td>1.0</td>
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<td>0.3</td>
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<tr>
<td>Professional and related</td>
<td>1.3</td>
<td>1.3</td>
<td>0.2</td>
</tr>
<tr>
<td>Teachers</td>
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<td>1.8</td>
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<tr>
<td>Primary, secondary, and special education</td>
<td>2.3</td>
<td>2.3</td>
<td>0.4</td>
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<td>Registered nurses</td>
<td>1.6</td>
<td>1.5</td>
<td>0.4</td>
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<tr>
<td>Service</td>
<td>1.5</td>
<td>1.6</td>
<td>1.4</td>
</tr>
<tr>
<td>Protective service</td>
<td>3.7</td>
<td>4.3</td>
<td>1.8</td>
</tr>
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<td>Sales and office</td>
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<td>Sales and related</td>
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<td>0.7</td>
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<td>Office and administrative support</td>
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<td>Natural resources, construction, and maintenance</td>
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<td>0.2</td>
</tr>
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<td>Transportation and material moving</td>
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</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.0</td>
<td>1.0</td>
<td>0.1</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
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<td>1.3</td>
<td>0.2</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.0</td>
<td>1.0</td>
<td>0.3</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.9</td>
<td>1.9</td>
<td>0.5</td>
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<tr>
<td>Educational services</td>
<td>1.2</td>
<td>1.1</td>
<td>0.3</td>
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<tr>
<td>Elementary and secondary schools</td>
<td>1.4</td>
<td>1.3</td>
<td>0.4</td>
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<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.3</td>
<td>1.4</td>
<td>0.3</td>
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<tr>
<td>Health care and social assistance</td>
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<td>0.8</td>
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<tr>
<td>Hospitals</td>
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<td>1.5</td>
<td>0.6</td>
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<tr>
<td>Public administration</td>
<td>1.1</td>
<td>1.2</td>
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See footnotes at end of table.
Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates,\(^1\) civilian workers,\(^2\) March 2021—continued

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<tr>
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<th>Long-term disability</th>
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<td>Participation</td>
<td>Take-up rate</td>
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<td>1 to 99 workers</td>
<td>1.1</td>
<td>1.1</td>
<td>0.4</td>
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<td>1 to 49 workers</td>
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<td>1.3</td>
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<tr>
<td>50 to 99 workers</td>
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<td>2.1</td>
<td>0.4</td>
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<td>100 to 499 workers</td>
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<td>0.2</td>
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<tr>
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<td>1.5</td>
<td>0.5</td>
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<tr>
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<td>1.7</td>
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<tr>
<td>Mountain</td>
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<tr>
<td>Pacific</td>
<td>1.8</td>
<td>1.9</td>
<td>0.3</td>
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</tbody>
</table>

1 The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
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 2021.


Table 18. Life insurance plans: Employee contribution requirement, civilian workers,\(^1\) March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
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<tr>
<td><strong>Worker characteristics</strong></td>
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<tr>
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<td>95</td>
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<tr>
<td>Management, business, and financial</td>
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<td>96</td>
</tr>
<tr>
<td>Professional and related</td>
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<td>95</td>
</tr>
<tr>
<td>Teachers</td>
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<td>Primary, secondary, and special education school teachers</td>
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<td>Registered nurses</td>
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<td>96</td>
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<tr>
<td>Protective service</td>
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<td>Sales and office</td>
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<td>94</td>
</tr>
<tr>
<td>Sales and related</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Office and administrative support</td>
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<td>94</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
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<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>Installation, maintenance, and repair</td>
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</tr>
<tr>
<td>Production, transportation, and material moving</td>
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<td>95</td>
</tr>
<tr>
<td>Production</td>
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<tr>
<td>Nonunion</td>
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</tr>
<tr>
<td><strong>Average wage within the following categories:</strong>(^2)</td>
<td></td>
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<tr>
<td>Lowest 25 percent</td>
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<tr>
<td>Second 25 percent</td>
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<td>95</td>
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<tr>
<td>Third 25 percent</td>
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<td>Highest 25 percent</td>
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<td>Highest 10 percent</td>
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<td>95</td>
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<td>Goods-producing industries</td>
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<td>Service-providing industries</td>
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<td>Public administration</td>
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</table>

See footnotes at end of table.
### Table 18. Life insurance plans: Employee contribution requirement, civilian workers,\(^1\) March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
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<tbody>
<tr>
<td>1 to 99 workers ......................................................</td>
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</tr>
<tr>
<td>1 to 49 workers ..................................................</td>
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<td>50 to 99 workers ................................................</td>
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<td>95</td>
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<tr>
<td>100 workers or more ..............................................</td>
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<td>95</td>
</tr>
<tr>
<td>100 to 499 workers ............................................</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>500 workers or more ..........................................</td>
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<td>94</td>
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</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
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<tr>
<td>Pacific ...........................................................</td>
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</tr>
</tbody>
</table>

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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 2021.

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.

Table 18. Standard errors for life insurance plans: Employee contribution requirement, civilian workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
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<tr>
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<td>0.3</td>
</tr>
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<td><strong>Worker characteristics</strong></td>
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<td></td>
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<td>Professional and related ..............................................................................</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Teachers ......................................................................................................</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers ............................</td>
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<td>0.9</td>
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<td>Registered nurses ...........................................................................................</td>
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<td>0.8</td>
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<tr>
<td>Service .........................................................................................................</td>
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</tr>
<tr>
<td>Protective service .........................................................................................</td>
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<td>2.0</td>
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<td>Sales and office ..............................................................................................</td>
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<tr>
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<td>Office and administrative support ....................................................................</td>
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</tr>
<tr>
<td>Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry ..........................................................</td>
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<td>1.4</td>
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<tr>
<td>Installation, maintenance, and repair ..........................................................</td>
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<td>Production, transportation, and material moving ...........................................</td>
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</tr>
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<td>Part time ......................................................................................................</td>
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<td>Union .............................................................................................................</td>
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<tr>
<td>Nonunion .......................................................................................................</td>
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<td>Average wage within the following categories: ............................................</td>
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</tr>
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<td>0.4</td>
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<td>Highest 25 percent ..........................................................................................</td>
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<td>Highest 10 percent .........................................................................................</td>
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<td><strong>Establishment characteristics</strong></td>
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<tr>
<td>Goods-producing industries .............................................................................</td>
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<td>0.7</td>
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<tr>
<td>Service-providing industries ..........................................................................</td>
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<td>Education and health services ...........................................................................</td>
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<td>Educational services .......................................................................................</td>
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<td>Elementary and secondary schools .....................................................................</td>
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<tr>
<td>Junior colleges, colleges, and universities .................................................</td>
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<tr>
<td>Health care and social assistance ...................................................................</td>
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</tr>
<tr>
<td>Hospitals ...........................................................................................................</td>
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<td>1.3</td>
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<tr>
<td>Public administration .......................................................................................</td>
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See footnotes at end of table.
Table 18. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,\(^1\) March 2021—continued

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<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
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<td>1 to 99 workers</td>
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<tr>
<td>1 to 49 workers</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.4</td>
<td>0.4</td>
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**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>0.7</td>
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<tr>
<td>New England</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>South</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>East South Central</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>West South Central</td>
<td>0.6</td>
<td>0.6</td>
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<tr>
<td>Midwest</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>West North Central</td>
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<td>1.1</td>
</tr>
<tr>
<td>West</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.9</td>
<td>1.9</td>
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<tr>
<td>Pacific</td>
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<td>0.6</td>
</tr>
</tbody>
</table>

\(^1\) 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 2021.


Table 19. Life insurance plans: Method of benefit payment, civilian workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>55</td>
<td>2</td>
<td>39</td>
<td>3</td>
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</table>

**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 ............................................................................. 32 3 57 4 4
Primary, secondary, and special education school teachers ........ 25 3 65 3 5
Registered nurses .............................................................. 74 – 18 3 –
Service .............................................................................. 44 2 50 3 1
Protective service .............................................................. 36 2 53 7 3
Sales and office .................................................................... 61 2 34 2 1
Sales and related .................................................................. 61 2 35 – –
Office and administrative support ......................................... 60 2 34 2 1
Natural resources, construction, and maintenance .................. 37 2 58 3 1
Construction, extraction, farming, fishing, and forestry ............. 22 – 73 4 –
Installation, maintenance, and repair .................................... 49 4 45 2 1
Production, transportation, and material moving ..................... 45 2 47 5 (2)
Production ............................................................................ 43 – 50 6 –
Transportation and material moving ......................................... 48 3 44 3 1
Full time .............................................................................. 55 2 39 3 1
Part time ............................................................................... 45 3 46 6 (2)
Union .................................................................................. 37 2 52 8 (2)
Nonunion ............................................................................. 59 2 37 1 1
Average wage within the following categories:3
Lowest 25 percent .................................................................. 43 2 51 3 1
Lowest 10 percent ................................................................... 32 – 61 6 –
Second 25 percent ................................................................... 52 2 42 2 1
Third 25 percent ..................................................................... 54 2 40 3 2
Highest 25 percent .................................................................. 62 2 33 3 1
Highest 10 percent .................................................................. 66 1 31 2 1

**Establishment characteristics**

Goods-producing industries ................................................. 45 – 51 3 –
Service-providing industries .................................................. 57 2 37 3 1
Education and health services ................................................ 52 2 41 3 2
Educational services .............................................................. 37 3 53 3 4
Elementary and secondary schools ......................................... 28 3 61 3 5
Junior colleges, colleges, and universities ............................... 55 3 36 4 2
Health care and social assistance ............................................ 63 – 32 3 –
Hospitals ............................................................................. 76 – 17 4 –
Public administration ............................................................ 34 3 52 7 3

See footnotes at end of table.
Table 19. Life insurance plans: Method of benefit payment, civilian workers,\(^1\) March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
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<td>1 to 99 workers</td>
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<tr>
<td>50 to 99 workers</td>
<td>42</td>
<td>2</td>
<td>52</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>60</td>
<td>2</td>
<td>34</td>
<td>3</td>
<td>1</td>
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<tr>
<td>100 to 499 workers</td>
<td>56</td>
<td>3</td>
<td>38</td>
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<td>500 workers or more</td>
<td>64</td>
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<td>30</td>
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Geographic areas

<table>
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<tr>
<th>Characteristics</th>
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</thead>
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<tr>
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<td>Northeast</td>
<td>61</td>
</tr>
<tr>
<td>New England</td>
<td>62</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>61</td>
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<tr>
<td>South</td>
<td>56</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>60</td>
</tr>
<tr>
<td>East South Central</td>
<td>55</td>
</tr>
<tr>
<td>West South Central</td>
<td>49</td>
</tr>
<tr>
<td>Midwest</td>
<td>54</td>
</tr>
<tr>
<td>East North Central</td>
<td>55</td>
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<td>West North Central</td>
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<td>West</td>
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<td>Mountain</td>
<td>53</td>
</tr>
<tr>
<td>Pacific</td>
<td>47</td>
</tr>
</tbody>
</table>


2 Less than 0.5.

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 2021.

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.

Table 19. Standard errors for life insurance plans: Method of benefit payment, civilian workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>1.0</td>
<td>0.2</td>
<td>1.0</td>
<td>0.2</td>
<td>0.2</td>
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<tr>
<td>Worker characteristics</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
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<td>0.3</td>
<td>1.2</td>
<td>0.3</td>
<td>0.4</td>
</tr>
<tr>
<td>Management, business, and financial</td>
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<td>0.3</td>
<td>1.6</td>
<td>0.2</td>
<td>0.4</td>
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<tr>
<td>Professional and related</td>
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<td>1.5</td>
<td>0.4</td>
<td>0.5</td>
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<td>Teachers</td>
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<td>0.3</td>
<td>2.0</td>
<td>0.7</td>
<td>1.9</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
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<td>0.4</td>
<td>2.2</td>
<td>0.8</td>
<td>2.1</td>
</tr>
<tr>
<td>Registered nurses</td>
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<td>–</td>
<td>2.3</td>
<td>1.1</td>
<td>–</td>
</tr>
<tr>
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<td>3.1</td>
<td>0.5</td>
<td>0.2</td>
</tr>
<tr>
<td>Protective service</td>
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<td>3.7</td>
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<td>0.9</td>
</tr>
<tr>
<td>Sales and office</td>
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<td>1.6</td>
<td>0.3</td>
<td>0.2</td>
</tr>
<tr>
<td>Sales and related</td>
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<td>0.4</td>
<td>2.8</td>
<td>–</td>
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<td>Office and administrative support</td>
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<td>0.3</td>
<td>1.6</td>
<td>0.4</td>
<td>0.3</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry</td>
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<td>–</td>
<td>3.1</td>
<td>1.1</td>
<td>–</td>
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<tr>
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<td>3.5</td>
<td>0.7</td>
<td>0.2</td>
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<tr>
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<td>1.9</td>
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<td>0.2</td>
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<td>0.8</td>
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<td>0.1</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>4.0</td>
<td>–</td>
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<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
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<td>1.7</td>
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</tr>
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<td>Third 25 percent</td>
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<td>1.5</td>
<td>0.3</td>
<td>0.4</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.3</td>
<td>0.2</td>
<td>1.2</td>
<td>0.3</td>
<td>0.2</td>
</tr>
<tr>
<td>Highest 10 percent</td>
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<td>0.2</td>
<td>1.6</td>
<td>0.5</td>
<td>0.2</td>
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<tr>
<td>Establishment characteristics</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.6</td>
<td>–</td>
<td>1.5</td>
<td>0.6</td>
<td>–</td>
</tr>
<tr>
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<td>0.3</td>
<td>0.2</td>
</tr>
<tr>
<td>Education and health services</td>
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<td>0.4</td>
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<td>Educational services</td>
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<td>0.3</td>
<td>1.4</td>
<td>0.6</td>
<td>0.9</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
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<td>0.5</td>
<td>1.6</td>
<td>0.7</td>
<td>1.0</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
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<td>2.2</td>
<td>0.8</td>
<td>0.7</td>
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<tr>
<td>Health care and social assistance</td>
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<td>Hospitals</td>
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<td>–</td>
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<td>2.3</td>
<td>0.9</td>
<td>0.5</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 19. Standard errors for life insurance plans: Method of benefit payment, civilian workers,¹ March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Basic life insurance method of payment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed multiple of annual earnings</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.9</td>
</tr>
<tr>
<td>1 to 49 workers</td>
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<tr>
<td>50 to 99 workers</td>
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<tr>
<td>100 workers or more</td>
<td>1.1</td>
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<td>1.6</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.4</td>
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<td>South Atlantic</td>
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<td>Pacific</td>
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</tbody>
</table>


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 2021.

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.

Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Multiple of annual earnings amounts</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 1.0 times earnings</td>
<td>Over 1.0 and under 2.0 times earnings</td>
</tr>
<tr>
<td>All workers</td>
<td>1</td>
<td>65</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>–</td>
<td>61</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>–</td>
<td>60</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1</td>
<td>61</td>
</tr>
<tr>
<td>Teachers</td>
<td>–</td>
<td>46</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>–</td>
<td>49</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>–</td>
<td>85</td>
</tr>
<tr>
<td>Service</td>
<td>–</td>
<td>73</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>61</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1</td>
<td>67</td>
</tr>
<tr>
<td>Sales and related</td>
<td>–</td>
<td>74</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1</td>
<td>64</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
<td>66</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1</td>
<td>55</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1</td>
<td>66</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1</td>
<td>67</td>
</tr>
<tr>
<td>Educational services</td>
<td>–</td>
<td>47</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>–</td>
<td>46</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
<td>48</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>–</td>
<td>76</td>
</tr>
<tr>
<td>Hospitals</td>
<td>–</td>
<td>78</td>
</tr>
<tr>
<td>Public administration</td>
<td>–</td>
<td>57</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Less than 1.0 times earnings</th>
<th>1.0 times earnings</th>
<th>Over 1.0 and under 2.0 times earnings</th>
<th>Greater than 2.0 times earnings</th>
<th>Mean multiple of annual earnings</th>
<th>Median multiple of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>1</td>
<td>62</td>
<td>14</td>
<td>17</td>
<td>5</td>
<td>1.4</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1</td>
<td>62</td>
<td>16</td>
<td>16</td>
<td>5</td>
<td>1.4</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>-</td>
<td>63</td>
<td>11</td>
<td>20</td>
<td>-</td>
<td>1.4</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1</td>
<td>66</td>
<td>8</td>
<td>22</td>
<td>4</td>
<td>1.3</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>-</td>
<td>65</td>
<td>9</td>
<td>22</td>
<td>-</td>
<td>1.3</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1</td>
<td>66</td>
<td>7</td>
<td>22</td>
<td>4</td>
<td>1.3</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Less than 1.0 times earnings</th>
<th>1.0 times earnings</th>
<th>Over 1.0 and under 2.0 times earnings</th>
<th>Greater than 2.0 times earnings</th>
<th>Mean multiple of annual earnings</th>
<th>Median multiple of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>3</td>
<td>62</td>
<td>13</td>
<td>17</td>
<td>6</td>
<td>1.4</td>
</tr>
<tr>
<td>New England</td>
<td>3</td>
<td>63</td>
<td>9</td>
<td>24</td>
<td>-</td>
<td>1.4</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>3</td>
<td>62</td>
<td>14</td>
<td>14</td>
<td>6</td>
<td>1.4</td>
</tr>
<tr>
<td>South</td>
<td>(4)</td>
<td>68</td>
<td>9</td>
<td>20</td>
<td>3</td>
<td>1.3</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>-</td>
<td>68</td>
<td>9</td>
<td>20</td>
<td>-</td>
<td>1.3</td>
</tr>
<tr>
<td>East South Central</td>
<td>-</td>
<td>67</td>
<td>-</td>
<td>20</td>
<td>-</td>
<td>1.3</td>
</tr>
<tr>
<td>West South Central</td>
<td>-</td>
<td>70</td>
<td>7</td>
<td>21</td>
<td>-</td>
<td>1.3</td>
</tr>
<tr>
<td>Midwest</td>
<td>-</td>
<td>64</td>
<td>9</td>
<td>22</td>
<td>-</td>
<td>1.3</td>
</tr>
<tr>
<td>East North Central</td>
<td>-</td>
<td>65</td>
<td>8</td>
<td>23</td>
<td>-</td>
<td>1.3</td>
</tr>
<tr>
<td>West North Central</td>
<td>-</td>
<td>62</td>
<td>13</td>
<td>19</td>
<td>-</td>
<td>1.4</td>
</tr>
<tr>
<td>West</td>
<td>-</td>
<td>61</td>
<td>12</td>
<td>23</td>
<td>-</td>
<td>1.4</td>
</tr>
<tr>
<td>Mountain</td>
<td>-</td>
<td>61</td>
<td>-</td>
<td>22</td>
<td>4</td>
<td>1.4</td>
</tr>
<tr>
<td>Pacific</td>
<td>-</td>
<td>61</td>
<td>11</td>
<td>23</td>
<td>-</td>
<td>1.4</td>
</tr>
</tbody>
</table>

2 Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.
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 2021.
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/nacs/eb/s/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Table 20. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Multiple of annual earnings amounts</th>
<th>Mean multiple of annual earnings</th>
<th>Median multiple of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 1.0 times earnings</td>
<td>1.0 times earnings</td>
<td>Over 1.0 and under 2.0 times earnings</td>
</tr>
<tr>
<td>All workers</td>
<td>0.2</td>
<td>1.3</td>
<td>0.8</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>–</td>
<td>2.1</td>
<td>1.0</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>–</td>
<td>2.0</td>
<td>0.9</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.2</td>
<td>2.7</td>
<td>1.4</td>
</tr>
<tr>
<td>Teachers</td>
<td>–</td>
<td>2.4</td>
<td>2.2</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>2.8</td>
<td>3.1</td>
<td>3.2</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>–</td>
<td>2.8</td>
<td>2.1</td>
</tr>
<tr>
<td>Service</td>
<td>–</td>
<td>4.6</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>5.4</td>
<td>2.7</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.2</td>
<td>1.5</td>
<td>1.3</td>
</tr>
<tr>
<td>Sales and related</td>
<td>–</td>
<td>2.5</td>
<td>0.8</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.2</td>
<td>2.3</td>
<td>1.9</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
<td>3.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>8.3</td>
<td>–</td>
<td>2.2</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>–</td>
<td>3.9</td>
<td>2.2</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>0.3</td>
<td>3.0</td>
<td>1.5</td>
</tr>
<tr>
<td>Production</td>
<td>–</td>
<td>3.7</td>
<td>2.2</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>–</td>
<td>3.3</td>
<td>1.8</td>
</tr>
<tr>
<td>Full time</td>
<td>0.2</td>
<td>1.3</td>
<td>0.8</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>3.3</td>
<td>1.8</td>
</tr>
<tr>
<td>Union</td>
<td>–</td>
<td>2.0</td>
<td>1.3</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.3</td>
<td>1.4</td>
<td>0.9</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>–</td>
<td>2.7</td>
<td>1.6</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>–</td>
<td>4.8</td>
<td>4.3</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.2</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.5</td>
<td>2.2</td>
<td>0.9</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.2</td>
<td>1.6</td>
<td>0.8</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>0.3</td>
<td>2.5</td>
<td>1.0</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>0.2</td>
<td>2.6</td>
<td>1.7</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.3</td>
<td>1.5</td>
<td>0.9</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.3</td>
<td>2.8</td>
<td>2.2</td>
</tr>
<tr>
<td>Educational services</td>
<td>–</td>
<td>1.7</td>
<td>2.0</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>–</td>
<td>2.7</td>
<td>2.9</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
<td>2.4</td>
<td>2.7</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>–</td>
<td>3.9</td>
<td>3.1</td>
</tr>
<tr>
<td>Hospitals</td>
<td>–</td>
<td>4.4</td>
<td>2.9</td>
</tr>
<tr>
<td>Public administration</td>
<td>–</td>
<td>3.9</td>
<td>3.1</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 20. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,\(^1\) March 2021—continued

| Characteristics | Mean multiple of annual earnings amounts\(^2\) | | | | |
|-----------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|
|                 | Less than 1.0 times earnings | 1.0 times earnings | Over 1.0 and under 2.0 times earnings | Greater than 2.0 times earnings | Mean multiple of annual earnings | Median multiple of annual earnings |
| Less than 1.0 times earnings | | | | | | |
| 1 to 99 workers | 0.4 | 2.4 | 1.8 | 1.7 | 1.0 | (3) | 0.0 |
| 1 to 49 workers | 0.6 | 3.0 | 2.5 | 2.2 | 1.3 | (3) | 0.0 |
| 50 to 99 workers | – | 2.9 | 1.9 | 2.9 | – | (3) | 0.0 |
| 100 workers or more | 0.2 | 1.3 | 0.6 | 1.1 | 0.5 | (3) | 0.0 |
| 100 to 499 workers | – | 2.3 | 1.1 | 1.8 | – | (3) | 0.0 |
| 500 workers or more | 0.2 | 1.9 | 0.7 | 1.7 | 0.8 | (3) | 0.0 |
| Greater than 2.0 times earnings | | | | | | |
| 1 to 99 workers | | | | | | |
| 1 to 49 workers | | | | | | |
| 50 to 99 workers | | | | | | |
| 100 workers or more | | | | | | |
| Greater than 2.0 times earnings | | | | | | |
| 1 to 99 workers | | | | | | |
| 1 to 49 workers | | | | | | |
| 50 to 99 workers | | | | | | |
| 100 workers or more | | | | | | |
| 500 workers or more | | | | | | |

Geographic areas

| Characteristics | Mean multiple of annual earnings amounts\(^2\) | | | | |
|-----------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|-------------------------------------------------|
|                 | Less than 1.0 times earnings | 1.0 times earnings | Over 1.0 and under 2.0 times earnings | Greater than 2.0 times earnings | Mean multiple of annual earnings | Median multiple of annual earnings |
| Northeast | 1.1 | 3.7 | 1.6 | 2.5 | 1.7 | (3) | 0.0 |
| New England | – | 6.3 | 2.6 | 5.0 | – | 0.1 | 0.0 |
| Middle Atlantic | 1.5 | 4.1 | 2.0 | 2.3 | 2.2 | 0.1 | 0.0 |
| South | 0.2 | 1.9 | 1.0 | 1.7 | 0.5 | (3) | 0.0 |
| South Atlantic | – | 2.2 | 1.1 | 1.8 | – | (3) | 0.0 |
| East South Central | – | 4.9 | – | 4.5 | – | (3) | 0.0 |
| West South Central | – | 4.6 | 1.7 | 4.5 | – | (3) | 0.0 |
| Midwest | – | 2.6 | 1.1 | 2.1 | – | (3) | 0.0 |
| East North Central | – | 3.4 | 1.3 | 2.8 | – | (3) | 0.0 |
| West North Central | – | 3.7 | 1.9 | 2.8 | – | (3) | 0.0 |
| West | – | 2.8 | 2.6 | 2.0 | – | (3) | 0.0 |
| Mountain | – | 6.3 | – | 2.6 | 1.1 | (3) | 0.0 |
| Pacific | – | 2.7 | 2.2 | 2.8 | – | (3) | 0.0 |

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 2021.

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.

### Table 21. Life insurance plans: Maximum benefit amount, civilian workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers</td>
<td>78</td>
<td>$50,000</td>
<td>$90,000</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>78</td>
<td>50,000</td>
<td>100,000</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>80</td>
<td>50,000</td>
<td>100,000</td>
</tr>
<tr>
<td>Professional and related</td>
<td>77</td>
<td>50,000</td>
<td>100,000</td>
</tr>
<tr>
<td>Teachers</td>
<td>59</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>50</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Service</td>
<td>79</td>
<td>50,000</td>
<td>100,000</td>
</tr>
<tr>
<td>Protective service</td>
<td>66</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>82</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Sales and related</td>
<td>85</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>80</td>
<td>50,000</td>
<td>70,000</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>82</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>80</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>70</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>70</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>79</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>Part time</td>
<td>64</td>
<td>50,000</td>
<td>100,000</td>
</tr>
<tr>
<td>Union</td>
<td>68</td>
<td>50,000</td>
<td>70,000</td>
</tr>
<tr>
<td>Nonunion</td>
<td>80</td>
<td>50,000</td>
<td>100,000</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>79</td>
<td>50,000</td>
<td>50,000</td>
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<tr>
<td>Lowest 10 percent</td>
<td>81</td>
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<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>80</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>81</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>75</td>
<td>50,000</td>
<td>100,000</td>
</tr>
<tr>
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<tr>
<td>Goods-producing industries</td>
<td>73</td>
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</tr>
<tr>
<td>Service-providing industries</td>
<td>79</td>
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<td>Education and health services</td>
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<td>Educational services</td>
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<td>Elementary and secondary schools</td>
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<td>50,000</td>
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<tr>
<td>Junior colleges, colleges, and universities</td>
<td>74</td>
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<tr>
<td>Health care and social assistance</td>
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<td>Hospitals</td>
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<td>Public administration</td>
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See footnotes at end of table.
<table>
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<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount&lt;sup&gt;2&lt;/sup&gt;</th>
<th>With no maximum benefit amount</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>1 to 99 workers</td>
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<tr>
<td>1 to 49 workers</td>
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<tr>
<td>50 to 99 workers</td>
<td>76</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>77</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>78</td>
<td>50,000</td>
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</tr>
<tr>
<td>500 workers or more</td>
<td>76</td>
<td>50,000</td>
<td>100,000</td>
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<table>
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<th>Geographic areas</th>
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<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
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<td>Northeast</td>
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</tr>
<tr>
<td>New England</td>
<td>63</td>
<td>50,000</td>
<td>–</td>
<td>200,000</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>77</td>
<td>50,000</td>
<td>100,000</td>
<td>250,000</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>81</td>
<td>50,000</td>
<td>50,000</td>
<td>250,000</td>
<td>500,000</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>80</td>
<td>50,000</td>
<td>–</td>
<td>250,000</td>
<td>500,000</td>
</tr>
<tr>
<td>West South Central</td>
<td>82</td>
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<td>50,000</td>
<td>200,000</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>76</td>
<td>50,000</td>
<td>100,000</td>
<td>250,000</td>
<td>500,000</td>
</tr>
<tr>
<td>East North Central</td>
<td>76</td>
<td>50,000</td>
<td>100,000</td>
<td>250,000</td>
<td>500,000</td>
</tr>
<tr>
<td>West North Central</td>
<td>78</td>
<td>50,000</td>
<td>–</td>
<td>300,000</td>
<td>500,000</td>
</tr>
<tr>
<td>West</td>
<td>80</td>
<td>50,000</td>
<td>100,000</td>
<td>300,000</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>80</td>
<td>50,000</td>
<td>130,000</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>81</td>
<td>50,000</td>
<td>–</td>
<td>250,000</td>
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</tr>
</tbody>
</table>

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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.

Table 21. Standard errors for life insurance plans: Maximum benefit amount, civilian workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile 25th percentile 50th percentile (median) 75th percentile 90th percentile</td>
<td>10th percentile 25th percentile 50th percentile (median) 75th percentile 90th percentile</td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>1.0</td>
<td>$0.00 $25,823.10 $11,684.61 $111,434.15 $290,400.15</td>
<td>1.0</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.4</td>
<td>0.00 0.00 12,903.49 206,254.09 – 1.4</td>
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</tr>
<tr>
<td>Management, business, and financial</td>
<td>2.1</td>
<td>0.00 4,562.07 65,795.14 118,241.30 208,861.20 2.1</td>
<td></td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.6</td>
<td>0.00 0.00 45,620.72 186,096.75 – 1.6</td>
<td></td>
</tr>
<tr>
<td>Teachers</td>
<td>3.1</td>
<td>0.00 6,451.74 – 18,248.29 0.00 3.1</td>
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</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>4.4</td>
<td>0.00 6,451.74 – 54,744.86 132,849.54 4.4</td>
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</tr>
<tr>
<td>Registered nurses</td>
<td>2.8</td>
<td>– – 0.00 0.00 0.00 2.8</td>
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</tr>
<tr>
<td>Service</td>
<td>3.0</td>
<td>0.00 9,124.14 49,135.02 – – 3.0</td>
<td></td>
</tr>
<tr>
<td>Protective service</td>
<td>4.4</td>
<td>0.00 – 0.00 69,241.37 – 4.4</td>
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<tr>
<td>Sales and office</td>
<td>1.4</td>
<td>0.00 0.00 21,668.64 0.00 – 1.4</td>
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<tr>
<td>Sales and related</td>
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<tr>
<td>Office and administrative support</td>
<td>1.7</td>
<td>0.00 12,035.57 59,370.07 0.00 430,385.00 1.7</td>
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<tr>
<td>Natural resources, construction, and maintenance</td>
<td>2.7</td>
<td>0.00 11,684.61 52,015.62 0.00 – 2.7</td>
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<tr>
<td>Installation, maintenance, and repair</td>
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<td>0.00 0.00 35,921.79 0.00 – 3.3</td>
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<tr>
<td>Production, transportation, and material moving</td>
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<td>0.00 – 61,206.62 0.00 166,249.81 2.4</td>
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<tr>
<td>Production</td>
<td>4.0</td>
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<tr>
<td>Transportation and material moving</td>
<td>2.6</td>
<td>0.00 – – 0.00 2.6</td>
<td></td>
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<tr>
<td>Full time</td>
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<td>0.00 – 9,124.14 107,452.05 262,547.14 1.0</td>
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<td>Part time</td>
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<td>0.00 0.00 – 104,828.43 – 6.5</td>
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<tr>
<td>Union</td>
<td>2.3</td>
<td>0.00 8,559.21 28,853.08 57,706.15 45,620.72 2.3</td>
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<tr>
<td>Nonunion</td>
<td>1.1</td>
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</tr>
<tr>
<td>Average wage within the following categories:</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>2.1</td>
<td>0.00 0.00 33,449.66 108,630.97 155,913.44 2.1</td>
<td></td>
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<tr>
<td>Lowest 10 percent</td>
<td>5.3</td>
<td>0.00 – – 48,280.43 177,393.63 5.3</td>
<td></td>
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<tr>
<td>Second 25 percent</td>
<td>1.8</td>
<td>0.00 – 57,373.38 0.00 – 1.8</td>
<td></td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.5</td>
<td>0.00 – 15,803.48 25,806.98 – 1.5</td>
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<tr>
<td>Highest 25 percent</td>
<td>1.5</td>
<td>0.00 0.00 9,124.14 – 418,120.80 1.5</td>
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<tr>
<td>Highest 10 percent</td>
<td>1.9</td>
<td>0.00 5,320.24 12,903.49 – 474,104.42 1.9</td>
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<td><strong>Establishment characteristics</strong></td>
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<td></td>
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<tr>
<td>Goods-producing industries</td>
<td>2.7</td>
<td>0.00 – 22,349.50 18,248.29 – 2.7</td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.1</td>
<td>0.00 – 24,140.22 126,904.34 354,200.16 1.1</td>
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<td>0.00 24,363.34 26,127.57 – 0.00 2.3</td>
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<tr>
<td>Educational services</td>
<td>2.0</td>
<td>0.00 0.00 45,199.06 4,741.04 0.00 2.0</td>
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<tr>
<td>Elementary and secondary schools</td>
<td>3.7</td>
<td>0.00 6,451.74 – 53,202.44 0.00 3.7</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>Health care and social assistance</td>
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<tr>
<td>Hospitals</td>
<td>2.3</td>
<td>0.00 0.00 9,124.14 0.00 0.00 2.3</td>
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<td>Public administration</td>
<td>3.9</td>
<td>8,362.42 – 1,731.18 48,280.43 0.00 3.9</td>
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</table>

See footnotes at end of table.
Table 21. Standard errors for life insurance plans: Maximum benefit amount, civilian workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.9</td>
<td>$0.00</td>
<td>$19,355.23</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>2.4</td>
<td>0.00</td>
<td>6,451.74</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>3.0</td>
<td>0.00</td>
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<tr>
<td>100 workers or more</td>
<td>1.1</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>100 to 499 workers</td>
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<td>0.00</td>
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<td>1 to 99 workers</td>
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<td>New England</td>
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<td>71,454.34</td>
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<tr>
<td>South</td>
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<td>0.00</td>
<td>11,861.39</td>
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<tr>
<td>South Atlantic</td>
<td>2.2</td>
<td>0.00</td>
<td>–</td>
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<td>West North Central</td>
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<td>0.00</td>
<td>12,903.49</td>
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<tr>
<td>West</td>
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<td>4,913.50</td>
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<tr>
<td>Mountain</td>
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<td>0.00</td>
<td>81,738.38</td>
</tr>
<tr>
<td>Pacific</td>
<td>2.4</td>
<td>0.00</td>
<td>–</td>
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</tbody>
</table>


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 2021.

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/ebssurvey-glossary-of-employee-benefit-terms.htm.

Table 22. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flats dollar amount³</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
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<tr>
<td>All workers</td>
<td>$10,000</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>10,000</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>10,000</td>
</tr>
<tr>
<td>Professional and related</td>
<td>–</td>
</tr>
<tr>
<td>Teachers</td>
<td>6,000</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>10,000</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>6,000</td>
</tr>
<tr>
<td>Service</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>5,000</td>
</tr>
<tr>
<td>Sales and office</td>
<td>–</td>
</tr>
<tr>
<td>Sales and related</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>–</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
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</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>10,000</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>10,000</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>10,000</td>
</tr>
<tr>
<td>Production</td>
<td>10,000</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>10,000</td>
</tr>
<tr>
<td>Full time</td>
<td>10,000</td>
</tr>
<tr>
<td>Part time</td>
<td>5,000</td>
</tr>
<tr>
<td>Union</td>
<td>5,000</td>
</tr>
<tr>
<td>Nonunion</td>
<td>10,000</td>
</tr>
<tr>
<td>Average wage within the following categories:⁴</td>
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<tr>
<td>Lowest 25 percent</td>
<td>10,000</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>10,000</td>
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<tr>
<td>Third 25 percent</td>
<td>10,000</td>
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<tr>
<td>Highest 25 percent</td>
<td>10,000</td>
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<td>Highest 10 percent</td>
<td>6,000</td>
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<tr>
<td>Establishment characteristics</td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>10,000</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>10,000</td>
</tr>
<tr>
<td>Education and health services</td>
<td>6,000</td>
</tr>
<tr>
<td>Educational services</td>
<td>6,000</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>5,000</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>–</td>
</tr>
<tr>
<td>Hospitals</td>
<td>5,000</td>
</tr>
<tr>
<td>Public administration</td>
<td>5,000</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 22. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount³</th>
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<td>10th percentile</td>
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<tr>
<td>1 to 99 workers</td>
<td>$10,000</td>
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<tr>
<td>1 to 49 workers</td>
<td>10,000</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>10,000</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>6,000</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>10,000</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>5,000</td>
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</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>6,000</td>
<td>10,000</td>
<td>25,000</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>New England</td>
<td>5,000</td>
<td>10,000</td>
<td>25,000</td>
<td>–</td>
<td>50,000</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>6,000</td>
<td>–</td>
<td>25,000</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>South</td>
<td>10,000</td>
<td>–</td>
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<td>30,000</td>
<td>50,000</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>10,000</td>
<td>12,500</td>
<td>25,000</td>
<td>–</td>
<td>50,000</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>15,000</td>
<td>–</td>
<td>40,000</td>
<td>50,000</td>
</tr>
<tr>
<td>West South Central</td>
<td>5,000</td>
<td>10,000</td>
<td>–</td>
<td>25,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Midwest</td>
<td>10,000</td>
<td>15,000</td>
<td>25,000</td>
<td>–</td>
<td>50,000</td>
</tr>
<tr>
<td>East North Central</td>
<td>10,000</td>
<td>15,000</td>
<td>25,000</td>
<td>40,000</td>
<td>50,000</td>
</tr>
<tr>
<td>West North Central</td>
<td>10,000</td>
<td>15,000</td>
<td>25,000</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>West</td>
<td>10,000</td>
<td>–</td>
<td>25,000</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>10,000</td>
<td>15,000</td>
<td>25,000</td>
<td>50,000</td>
<td>50,000</td>
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<tr>
<td>Pacific</td>
<td>–</td>
<td>10,000</td>
<td>–</td>
<td>50,000</td>
<td>–</td>
</tr>
</tbody>
</table>

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.
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 2021.

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.

Table 22. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,\(^1\) civilian workers,\(^2\) March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount(^3)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
</tr>
<tr>
<td>All workers .............................................................</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ................</td>
<td>0.00</td>
</tr>
<tr>
<td>Management, business, and financial ....................</td>
<td>0.00</td>
</tr>
<tr>
<td>Professional and related ......................................</td>
<td>–</td>
</tr>
<tr>
<td>Teachers ........................................................</td>
<td>729.93</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>712.62</td>
</tr>
<tr>
<td>Registered nurses ........................................</td>
<td>1,482.50</td>
</tr>
<tr>
<td>Service ................................................................</td>
<td>–</td>
</tr>
<tr>
<td>Protective service ...........................................</td>
<td>0.00</td>
</tr>
<tr>
<td>Sales and office .............................................</td>
<td>–</td>
</tr>
<tr>
<td>Sales and related ...........................................</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support ......................</td>
<td>–</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>0.00</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>0.00</td>
</tr>
<tr>
<td>Installation, maintenance, and repair ..................</td>
<td>0.00</td>
</tr>
<tr>
<td>Production, transportation, and material moving ...</td>
<td>0.00</td>
</tr>
<tr>
<td>Transportation and material moving .....................</td>
<td>0.00</td>
</tr>
<tr>
<td>Full time .................................................................</td>
<td>0.00</td>
</tr>
<tr>
<td>Part time ..........................................................</td>
<td>182.48</td>
</tr>
<tr>
<td>Union ....................................................................</td>
<td>1,277.38</td>
</tr>
<tr>
<td>Nonunion ...............................................................</td>
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</tr>
<tr>
<td>Average wage within the following categories:(^4)</td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent .............................................</td>
<td>2,470.27</td>
</tr>
<tr>
<td>Lowest 10 percent ................................................</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent ...............................................</td>
<td>0.00</td>
</tr>
<tr>
<td>Third 25 percent ................................................</td>
<td>0.00</td>
</tr>
<tr>
<td>Highest 25 percent ............................................</td>
<td>645.17</td>
</tr>
<tr>
<td>Highest 10 percent ...............................................</td>
<td>376.20</td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries ..................................</td>
<td>0.00</td>
</tr>
<tr>
<td>Service-providing industries ................................</td>
<td>1,735.99</td>
</tr>
<tr>
<td>Education and health services ................................</td>
<td>729.93</td>
</tr>
<tr>
<td>Educational services .........................................</td>
<td>0.00</td>
</tr>
<tr>
<td>Elementary and secondary schools .......................</td>
<td>0.00</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ..........</td>
<td>0.00</td>
</tr>
<tr>
<td>Health care and social assistance .....................</td>
<td>–</td>
</tr>
<tr>
<td>Hospitals .........................................................</td>
<td>–</td>
</tr>
<tr>
<td>Public administration .........................................</td>
<td>0.00</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 22. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,\(^1\)
civilian workers,\(^2\) March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount(^3)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
</tr>
<tr>
<td>1 to 99 workers ..............................................................</td>
<td>$0.00</td>
</tr>
<tr>
<td>1 to 49 workers ............................................................</td>
<td>0.00</td>
</tr>
<tr>
<td>50 to 99 workers ...........................................................</td>
<td>0.00</td>
</tr>
<tr>
<td>100 workers or more .......................................................</td>
<td>1,052.25</td>
</tr>
<tr>
<td>100 to 499 workers .........................................................</td>
<td>0.00</td>
</tr>
<tr>
<td>500 workers or more .......................................................</td>
<td>0.00</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1,303.19</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>New England</td>
<td>0.00</td>
<td>6,905.48</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.00</td>
<td>1,401.68</td>
<td>0.00</td>
<td>1,824.83</td>
<td>0.00</td>
</tr>
<tr>
<td>South</td>
<td>0.00</td>
<td>0.00</td>
<td>6,260.52</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>0.00</td>
<td>3,413.94</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>East South Central</td>
<td>0.00</td>
<td>0.00</td>
<td>11,896.43</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>West South Central</td>
<td>524.14</td>
<td>0.00</td>
<td>6,827.88</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Midwest</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.00</td>
<td>0.00</td>
<td>2,931.11</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>West North Central</td>
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<td>0.00</td>
<td>6,321.39</td>
<td>0.00</td>
<td>0.00</td>
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<tr>
<td>West</td>
<td>0.00</td>
<td>5,624.50</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
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<td>Mountain</td>
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<td>2,234.95</td>
<td>0.00</td>
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<td>0.00</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.00</td>
<td>2,234.95</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
</tbody>
</table>

\(^1\) 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.


\(^3\) 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 2021.

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.

Table 23. Short-term disability plans: Method of funding, civilian workers,¹ March 2021
(All workers with short-term disability coverage = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured²</th>
<th>Insured³</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>37</td>
<td>63</td>
</tr>
</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured²</th>
<th>Insured³</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>39</td>
<td>61</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>43</td>
<td>57</td>
</tr>
<tr>
<td>Professional and related</td>
<td>37</td>
<td>63</td>
</tr>
<tr>
<td>Teachers</td>
<td>45</td>
<td>55</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>43</td>
<td>57</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>38</td>
<td>62</td>
</tr>
<tr>
<td>Service</td>
<td>33</td>
<td>67</td>
</tr>
<tr>
<td>Protective service</td>
<td>35</td>
<td>65</td>
</tr>
<tr>
<td>Sales and office</td>
<td>43</td>
<td>57</td>
</tr>
<tr>
<td>Sales and related</td>
<td>43</td>
<td>57</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>43</td>
<td>57</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>28</td>
<td>72</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>20</td>
<td>80</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>35</td>
<td>65</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>30</td>
<td>70</td>
</tr>
<tr>
<td>Production</td>
<td>33</td>
<td>67</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>26</td>
<td>74</td>
</tr>
<tr>
<td>Full time</td>
<td>38</td>
<td>62</td>
</tr>
<tr>
<td>Part time</td>
<td>26</td>
<td>74</td>
</tr>
<tr>
<td>Union</td>
<td>32</td>
<td>68</td>
</tr>
<tr>
<td>Nonunion</td>
<td>38</td>
<td>62</td>
</tr>
</tbody>
</table>

**Average wage within the following categories:**⁴

<table>
<thead>
<tr>
<th>Wage Category</th>
<th>Non-commercially insured²</th>
<th>Insured³</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
<td>32</td>
<td>68</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>25</td>
<td>75</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>37</td>
<td>63</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>34</td>
<td>66</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>41</td>
<td>59</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>42</td>
<td>58</td>
</tr>
</tbody>
</table>

**Establishment characteristics**

<table>
<thead>
<tr>
<th>Industry</th>
<th>Non-commercially insured²</th>
<th>Insured³</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>32</td>
<td>68</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>38</td>
<td>62</td>
</tr>
<tr>
<td>Education and health services</td>
<td>34</td>
<td>66</td>
</tr>
<tr>
<td>Educational services</td>
<td>46</td>
<td>54</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>43</td>
<td>57</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>57</td>
<td>43</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>29</td>
<td>71</td>
</tr>
<tr>
<td>Hospitals</td>
<td>45</td>
<td>55</td>
</tr>
<tr>
<td>Public administration</td>
<td>39</td>
<td>61</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 23. Short-term disability plans: Method of funding, civilian workers,\(^1\) March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured(^2)</th>
<th>Insured(^3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>25</td>
<td>75</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>25</td>
<td>75</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>26</td>
<td>74</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>45</td>
<td>55</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>42</td>
<td>58</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>48</td>
<td>52</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Non-commercially insured(^2)</th>
<th>Insured(^3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>21</td>
<td>79</td>
</tr>
<tr>
<td>New England</td>
<td>37</td>
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</tr>
<tr>
<td>Middle Atlantic</td>
<td>18</td>
<td>82</td>
</tr>
<tr>
<td>South</td>
<td>46</td>
<td>54</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>47</td>
<td>53</td>
</tr>
<tr>
<td>East South Central</td>
<td>35</td>
<td>65</td>
</tr>
<tr>
<td>West South Central</td>
<td>49</td>
<td>51</td>
</tr>
<tr>
<td>Midwest</td>
<td>45</td>
<td>55</td>
</tr>
<tr>
<td>East North Central</td>
<td>45</td>
<td>55</td>
</tr>
<tr>
<td>West North Central</td>
<td>45</td>
<td>55</td>
</tr>
<tr>
<td>West</td>
<td>39</td>
<td>61</td>
</tr>
<tr>
<td>Mountain</td>
<td>44</td>
<td>56</td>
</tr>
<tr>
<td>Pacific</td>
<td>37</td>
<td>63</td>
</tr>
</tbody>
</table>

\(^1\) 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.

\(^2\) Employer assumes all risks and expenses of providing the benefit.

\(^3\) An entity other than the establishment assumes the risk for providing the benefit.

\(^4\) 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 2021.

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.

Table 23. Standard errors for short-term disability plans: Method of funding, civilian workers,\(^1\) March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured(^2)</th>
<th>Insured(^3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>1.2</td>
<td>1.2</td>
</tr>
</tbody>
</table>

Worker characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured(^2)</th>
<th>Insured(^3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Management, business, and financial</td>
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<td>2.8</td>
</tr>
<tr>
<td>Professional and related</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>Teachers</td>
<td>4.9</td>
<td>4.9</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>6.3</td>
<td>6.3</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>5.0</td>
<td>5.0</td>
</tr>
<tr>
<td>Service</td>
<td>4.9</td>
<td>4.9</td>
</tr>
<tr>
<td>Protective service</td>
<td>4.2</td>
<td>4.2</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Sales and related</td>
<td>2.7</td>
<td>2.7</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>3.8</td>
<td>3.8</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.6</td>
<td>2.6</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Production</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>2.8</td>
<td>2.8</td>
</tr>
<tr>
<td>Full time</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Part time</td>
<td>3.6</td>
<td>3.6</td>
</tr>
<tr>
<td>Union</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.3</td>
<td>1.3</td>
</tr>
</tbody>
</table>

Average wage within the following categories:\(^4\)

<table>
<thead>
<tr>
<th>Category</th>
<th>Non-commercially insured(^2)</th>
<th>Insured(^3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
<td>3.2</td>
<td>3.2</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>5.5</td>
<td>5.5</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>3.0</td>
<td>3.0</td>
</tr>
</tbody>
</table>

Establishment characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured(^2)</th>
<th>Insured(^3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.9</td>
<td>2.9</td>
</tr>
<tr>
<td>Educational services</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.6</td>
<td>2.6</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>4.1</td>
<td>4.1</td>
</tr>
<tr>
<td>Hospitals</td>
<td>4.7</td>
<td>4.7</td>
</tr>
<tr>
<td>Public administration</td>
<td>3.1</td>
<td>3.1</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 23. Standard errors for short-term disability plans: Method of funding, civilian workers,¹ March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured²</th>
<th>Insured³</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>2.1</td>
<td>2.1</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>2.6</td>
<td>2.6</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>3.7</td>
<td>3.7</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2.0</td>
<td>2.0</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Non-commercially insured²</th>
<th>Insured³</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>New England</td>
<td>4.5</td>
<td>4.5</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>South</td>
<td>2.4</td>
<td>2.4</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>3.0</td>
<td>3.0</td>
</tr>
<tr>
<td>East South Central</td>
<td>9.0</td>
<td>9.0</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.9</td>
<td>2.9</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.3</td>
<td>2.3</td>
</tr>
<tr>
<td>West North Central</td>
<td>3.5</td>
<td>3.5</td>
</tr>
<tr>
<td>West</td>
<td>3.5</td>
<td>3.5</td>
</tr>
<tr>
<td>Mountain</td>
<td>5.5</td>
<td>5.5</td>
</tr>
<tr>
<td>Pacific</td>
<td>4.5</td>
<td>4.5</td>
</tr>
</tbody>
</table>


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

³ An entity other than the establishment assumes the risk for providing the benefit.

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 2021.

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.

Table 24. Short-term disability plans: Employee contribution requirement, civilian workers,¹ March 2021
(All workers with short-term disability coverage = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>13</td>
<td>87</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Professional and related</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Teachers</td>
<td>14</td>
<td>86</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>15</td>
<td>85</td>
</tr>
<tr>
<td>Service</td>
<td>26</td>
<td>74</td>
</tr>
<tr>
<td>Protective service</td>
<td>16</td>
<td>84</td>
</tr>
<tr>
<td>Sales and office</td>
<td>15</td>
<td>85</td>
</tr>
<tr>
<td>Sales and related</td>
<td>16</td>
<td>84</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>14</td>
<td>86</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Production</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Full time</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Part time</td>
<td>39</td>
<td>61</td>
</tr>
<tr>
<td>Union</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Nonunion</td>
<td>14</td>
<td>86</td>
</tr>
<tr>
<td>**Average wage within the following categories:**²</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>28</td>
<td>72</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>40</td>
<td>60</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>14</td>
<td>86</td>
</tr>
<tr>
<td>Education and health services</td>
<td>17</td>
<td>83</td>
</tr>
<tr>
<td>Educational services</td>
<td>15</td>
<td>85</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>14</td>
<td>86</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>18</td>
<td>82</td>
</tr>
<tr>
<td>Hospitals</td>
<td>17</td>
<td>83</td>
</tr>
<tr>
<td>Public administration</td>
<td>14</td>
<td>86</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 24. Short-term disability plans: Employee contribution requirement, civilian workers,\(^1\) March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>18</td>
<td>82</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>17</td>
<td>83</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>21</td>
<td>79</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>8</td>
<td>92</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>32</td>
<td>68</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>37</td>
<td>63</td>
</tr>
<tr>
<td>South</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>East South Central</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>West South Central</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Midwest</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>East North Central</td>
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</tr>
<tr>
<td>West North Central</td>
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<tr>
<td>West</td>
<td>5</td>
<td>95</td>
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<tr>
<td>Mountain</td>
<td>2</td>
<td>98</td>
</tr>
<tr>
<td>Pacific</td>
<td>7</td>
<td>93</td>
</tr>
</tbody>
</table>

\(^1\) 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.

Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
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<td>0.8</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Teachers</td>
<td>3.1</td>
<td>3.1</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>3.3</td>
<td>3.3</td>
</tr>
<tr>
<td>Service</td>
<td>3.8</td>
<td>3.8</td>
</tr>
<tr>
<td>Protective service</td>
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<td>2.8</td>
</tr>
<tr>
<td>Sales and office</td>
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<td>0.8</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Office and administrative support</td>
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<td>1.0</td>
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<tr>
<td>Natural resources, construction, and maintenance</td>
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<td>0.9</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
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<tr>
<td>Production, transportation, and material moving</td>
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</tr>
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<td>Transportation and material moving</td>
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</tr>
<tr>
<td>Full time</td>
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<tr>
<td>Part time</td>
<td>4.4</td>
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</tr>
<tr>
<td>Nonunion</td>
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<td>0.9</td>
</tr>
<tr>
<td>Average wage within the following categories:2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>4.8</td>
<td>4.8</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>5.3</td>
<td>5.3</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Highest 10 percent</td>
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<td>1.2</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.7</td>
<td>1.7</td>
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<td>Educational services</td>
<td>1.4</td>
<td>1.4</td>
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<tr>
<td>Elementary and secondary schools</td>
<td>2.6</td>
<td>2.6</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.4</td>
<td>1.4</td>
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<tr>
<td>Health care and social assistance</td>
<td>2.4</td>
<td>2.4</td>
</tr>
<tr>
<td>Hospitals</td>
<td>2.8</td>
<td>2.8</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.8</td>
<td>1.8</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 24. Standard errors for short-term disability plans: Employee contribution requirement, civilian workers,¹ March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>2.3</td>
<td>2.3</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.8</td>
<td>2.8</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>2.7</td>
<td>2.7</td>
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<tr>
<td>South</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>East South Central</td>
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<td>1.8</td>
</tr>
<tr>
<td>West South Central</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Midwest</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.4</td>
<td>1.4</td>
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<tr>
<td>West</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Mountain</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.8</td>
<td>1.8</td>
</tr>
</tbody>
</table>


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 2021.


Table 25. Short-term disability plans: Method of benefit payment, civilian workers,\(^1\) March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>3</td>
<td>1</td>
<td>74</td>
<td>21</td>
<td>1</td>
</tr>
<tr>
<td>\textbf{Worker characteristics}</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>(^2)</td>
<td>(^2)</td>
<td>71</td>
<td>28</td>
<td>1</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>–</td>
<td>–</td>
<td>60</td>
<td>38</td>
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</tr>
<tr>
<td>Professional and related</td>
<td>(^2)</td>
<td>(^2)</td>
<td>77</td>
<td>21</td>
<td>1</td>
</tr>
<tr>
<td>Teachers</td>
<td>–</td>
<td>–</td>
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<td>Primary, secondary, and special education school teachers</td>
<td>–</td>
<td>–</td>
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<tr>
<td>Registered nurses</td>
<td>–</td>
<td>–</td>
<td>87</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>1</td>
<td>–</td>
<td>93</td>
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<td>Protective service</td>
<td>–</td>
<td>–</td>
<td>90</td>
<td>9</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1</td>
<td>(^2)</td>
<td>72</td>
<td>26</td>
<td>(^2)</td>
</tr>
<tr>
<td>Sales and related</td>
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<td>–</td>
<td>72</td>
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<td>Office and administrative support</td>
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<td>1</td>
<td>87</td>
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<td>7</td>
<td>66</td>
<td>15</td>
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<td>(^2)</td>
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<td>22</td>
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<td>Average wage within the following categories:(^3)</td>
<td></td>
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<tr>
<td>Lowest 25 percent</td>
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<td>88</td>
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<tr>
<td>Second 25 percent</td>
<td>4</td>
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<td>79</td>
<td>16</td>
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</tr>
<tr>
<td>Third 25 percent</td>
<td>3</td>
<td>3</td>
<td>74</td>
<td>20</td>
<td>(^2)</td>
</tr>
<tr>
<td>Highest 25 percent</td>
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<td>65</td>
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<td>Highest 10 percent</td>
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<td></td>
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<td>65</td>
<td>19</td>
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</tr>
<tr>
<td>Service-providing industries</td>
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<td>1</td>
<td>76</td>
<td>22</td>
<td>1</td>
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<td>–</td>
<td>–</td>
<td>93</td>
<td>6</td>
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<td>Educational services</td>
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<td>–</td>
<td>86</td>
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<td>–</td>
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<td>7</td>
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<td>–</td>
<td>94</td>
<td>6</td>
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</table>

See footnotes at end of table.
Table 25. Short-term disability plans: Method of benefit payment, civilian workers,\(^1\) March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>3</td>
<td>(2)</td>
<td>81</td>
<td>15</td>
<td>1</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>3</td>
<td>(2)</td>
<td>81</td>
<td>15</td>
<td>1</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>4</td>
<td>–</td>
<td>79</td>
<td>16</td>
<td>–</td>
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<tr>
<td>100 workers or more</td>
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<td>2</td>
<td>70</td>
<td>25</td>
<td>1</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>3</td>
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<td>74</td>
<td>21</td>
<td>1</td>
</tr>
<tr>
<td>500 workers or more</td>
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<td>3</td>
<td>65</td>
<td>29</td>
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**Geographic areas**

<table>
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<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
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<td>15</td>
<td>–</td>
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<td>–</td>
<td>74</td>
<td>22</td>
<td>–</td>
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<td>–</td>
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<td>14</td>
<td>–</td>
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<tr>
<td>South</td>
<td>2</td>
<td>–</td>
<td>72</td>
<td>25</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>2</td>
<td>–</td>
<td>72</td>
<td>25</td>
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<td>2</td>
<td>–</td>
<td>79</td>
<td>18</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>2</td>
<td>–</td>
<td>66</td>
<td>31</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>9</td>
<td>3</td>
<td>64</td>
<td>23</td>
<td>1</td>
</tr>
<tr>
<td>East North Central</td>
<td>9</td>
<td>3</td>
<td>63</td>
<td>24</td>
<td>1</td>
</tr>
<tr>
<td>West North Central</td>
<td>9</td>
<td>–</td>
<td>66</td>
<td>19</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>1</td>
<td>1</td>
<td>75</td>
<td>21</td>
<td>1</td>
</tr>
<tr>
<td>Mountain</td>
<td>3</td>
<td>–</td>
<td>71</td>
<td>24</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>–</td>
<td>77</td>
<td>20</td>
<td>2</td>
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</tbody>
</table>

\(^1\) 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 2021.

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.

Table 25. Standard errors for short-term disability plans: Method of benefit payment, civilian workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.3</td>
<td>0.2</td>
<td>1.1</td>
<td>1.0</td>
</tr>
</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>0.1</td>
<td>0.1</td>
<td>1.8</td>
<td>1.7</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.2</td>
<td>0.1</td>
<td>1.8</td>
<td>1.6</td>
</tr>
<tr>
<td>Teachers</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>–</td>
<td>–</td>
<td>3.2</td>
<td>2.7</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>0.7</td>
<td>–</td>
<td>1.6</td>
<td>1.3</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>–</td>
<td>2.6</td>
<td>2.5</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.2</td>
<td>0.1</td>
<td>1.2</td>
<td>1.1</td>
</tr>
<tr>
<td>Sales and related</td>
<td>0.4</td>
<td>–</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.2</td>
<td>–</td>
<td>1.8</td>
<td>1.9</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.7</td>
<td>0.8</td>
<td>2.8</td>
<td>2.4</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>3.1</td>
<td>1.0</td>
<td>4.6</td>
<td>2.7</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.3</td>
<td>1.6</td>
<td>3.4</td>
<td>3.0</td>
</tr>
<tr>
<td>Production, transportation, and material moving:</td>
<td>–</td>
<td>2.1</td>
<td>2.6</td>
<td>2.0</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>0.3</td>
<td>0.3</td>
<td>1.2</td>
<td>1.1</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
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<td>Union</td>
<td>1.3</td>
<td>1.3</td>
<td>2.0</td>
<td>1.3</td>
</tr>
<tr>
<td>Nonunion</td>
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<td>0.2</td>
<td>1.3</td>
<td>1.2</td>
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<td>Average wage within the following categories:</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
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<tr>
<td>Lowest 25 percent</td>
<td>0.6</td>
<td>–</td>
<td>1.6</td>
<td>1.4</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.4</td>
<td>0.5</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.4</td>
<td>0.7</td>
<td>1.4</td>
<td>1.2</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.4</td>
<td>0.2</td>
<td>2.0</td>
<td>1.8</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>–</td>
<td>–</td>
<td>2.7</td>
<td>2.3</td>
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**Establishment characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>1.3</td>
<td>–</td>
<td>2.2</td>
<td>1.8</td>
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<tr>
<td>Service-providing industries</td>
<td>0.2</td>
<td>0.2</td>
<td>1.3</td>
<td>1.2</td>
</tr>
<tr>
<td>Education and health services</td>
<td>–</td>
<td>–</td>
<td>1.3</td>
<td>1.2</td>
</tr>
<tr>
<td>Educational services</td>
<td>–</td>
<td>–</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
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<td>–</td>
<td>2.1</td>
<td>1.9</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
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<td>2.0</td>
<td>2.3</td>
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<tr>
<td>Health care and social assistance</td>
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<td>–</td>
<td>1.5</td>
<td>1.4</td>
</tr>
<tr>
<td>Hospitals</td>
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<td>–</td>
<td>2.4</td>
<td>2.2</td>
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<tr>
<td>Public administration</td>
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<td>–</td>
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See footnotes at end of table.
Table 25. Standard errors for short-term disability plans: Method of benefit payment, civilian workers,\(^1\) March 2021—continued

<table>
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<tr>
<th>Characteristics</th>
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<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>0.7</td>
<td>0.1</td>
<td>1.2</td>
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<td>0.1</td>
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<td>1 to 49 workers</td>
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<td>0.2</td>
<td>1.5</td>
<td>1.1</td>
<td>0.2</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>0.8</td>
<td>–</td>
<td>2.4</td>
<td>2.2</td>
<td>–</td>
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<td>100 workers or more</td>
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<td>1.6</td>
<td>1.6</td>
<td>0.2</td>
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<td>2.0</td>
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Geographic areas

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<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
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<td>1.6</td>
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<td>2.9</td>
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<td>1.9</td>
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<td>2.0</td>
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<td>–</td>
<td>3.3</td>
<td>2.7</td>
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<td>West South Central</td>
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<td>–</td>
<td>3.8</td>
<td>3.2</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.1</td>
<td>0.9</td>
<td>2.5</td>
<td>2.6</td>
<td>0.2</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.5</td>
<td>0.9</td>
<td>3.2</td>
<td>3.3</td>
<td>0.3</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.2</td>
<td>–</td>
<td>3.8</td>
<td>3.2</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>0.4</td>
<td>0.4</td>
<td>2.5</td>
<td>2.1</td>
<td>0.5</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.0</td>
<td>–</td>
<td>3.3</td>
<td>3.9</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>–</td>
<td>3.3</td>
<td>2.5</td>
<td>0.8</td>
</tr>
</tbody>
</table>

\(^1\) 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 2021.

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.

Table 26. Short-term disability plans: Duration of benefits, civilian workers,¹ March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed duration</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>94</td>
<td>6</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>94</td>
<td>6</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td>Professional and related</td>
<td>94</td>
<td>6</td>
</tr>
<tr>
<td>Teachers</td>
<td>94</td>
<td>6</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>93</td>
<td>7</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td>Service</td>
<td>92</td>
<td>8</td>
</tr>
<tr>
<td>Protective service</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td>Sales and office</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td>Sales and related</td>
<td>96</td>
<td>4</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>94</td>
<td>6</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>94</td>
<td>6</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>92</td>
<td>8</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>94</td>
<td>6</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>96</td>
<td>4</td>
</tr>
<tr>
<td>Full time</td>
<td>94</td>
<td>6</td>
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<tr>
<td>Part time</td>
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<td>Union</td>
<td>91</td>
<td>9</td>
</tr>
<tr>
<td>Nonunion</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td>**Average wage within the following categories:**²</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>92</td>
<td>8</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>94</td>
<td>6</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>94</td>
<td>6</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>94</td>
<td>6</td>
</tr>
<tr>
<td>Education and health services</td>
<td>93</td>
<td>7</td>
</tr>
<tr>
<td>Educational services</td>
<td>91</td>
<td>9</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>94</td>
<td>6</td>
</tr>
<tr>
<td>Hospitals</td>
<td>91</td>
<td>9</td>
</tr>
<tr>
<td>Public administration</td>
<td>88</td>
<td>12</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 26. Short-term disability plans: Duration of benefits, civilian workers,\(^1\) March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed duration</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>94</td>
<td>6</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>93</td>
<td>7</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>94</td>
<td>6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>96</td>
<td>4</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>92</td>
<td>8</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Fixed duration</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>96</td>
<td>4</td>
</tr>
<tr>
<td>New England</td>
<td>91</td>
<td>9</td>
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<tr>
<td>Middle Atlantic</td>
<td>97</td>
<td>3</td>
</tr>
<tr>
<td>South</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>94</td>
<td>6</td>
</tr>
<tr>
<td>East South Central</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td>West South Central</td>
<td>96</td>
<td>4</td>
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<tr>
<td>Midwest</td>
<td>90</td>
<td>10</td>
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<tr>
<td>East North Central</td>
<td>88</td>
<td>12</td>
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<tr>
<td>West North Central</td>
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<td>7</td>
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<tr>
<td>West</td>
<td>96</td>
<td>4</td>
</tr>
<tr>
<td>Mountain</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td>Pacific</td>
<td>96</td>
<td>4</td>
</tr>
</tbody>
</table>

\(^1\) 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 2021.


Table 26. Standard errors for short-term disability plans: Duration of benefits, civilian workers,\(^1\) March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed duration</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Service</td>
<td>2.1</td>
<td>2.1</td>
</tr>
<tr>
<td>Protective service</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Sales and related</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Production</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Full time</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Part time</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Union</td>
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<td>1.1</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong>(^2)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>2.1</td>
<td>2.1</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Hospitals</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.5</td>
<td>1.5</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed duration</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>New England</td>
<td>2.7</td>
<td>2.7</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>South</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>East South Central</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>West</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.3</td>
<td>1.3</td>
</tr>
</tbody>
</table>


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 2021.


Table 27. Short-term disability plans: Fixed percent of annual earnings, civilian workers, \(^1\) March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
<td>51 to 59 percent</td>
</tr>
<tr>
<td>All workers</td>
<td>1</td>
<td>25</td>
<td>2</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>(^2)</td>
<td>20</td>
<td>2</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>–</td>
<td>16</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related</td>
<td>(^2)</td>
<td>22</td>
<td>2</td>
</tr>
<tr>
<td>Teachers</td>
<td>–</td>
<td>32</td>
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<tr>
<td>Primary, secondary, and special education</td>
<td>–</td>
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<td>–</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>–</td>
<td>30</td>
<td>3</td>
</tr>
<tr>
<td>Service</td>
<td>–</td>
<td>34</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>41</td>
<td>–</td>
</tr>
<tr>
<td>Sales and related</td>
<td>(^2)</td>
<td>31</td>
<td>2</td>
</tr>
<tr>
<td>Sales and related</td>
<td>–</td>
<td>36</td>
<td>1</td>
</tr>
<tr>
<td>Office and administrative support</td>
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<td>29</td>
<td>2</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
<td>21</td>
<td>–</td>
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<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>28</td>
<td>–</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>–</td>
<td>16</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation and material moving</td>
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<td>22</td>
<td>2</td>
</tr>
<tr>
<td>Full time</td>
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<td>Part time</td>
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</tr>
<tr>
<td>Nonunion</td>
<td>1</td>
<td>24</td>
<td>2</td>
</tr>
<tr>
<td>Average wage within the following categories:(^3)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>(^2)</td>
<td>34</td>
<td>3</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1</td>
<td>30</td>
<td>2</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>(^2)</td>
<td>22</td>
<td>2</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>(^2)</td>
<td>18</td>
<td>2</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>–</td>
<td>14</td>
<td>–</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>2</td>
<td>15</td>
<td>2</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>–</td>
<td>27</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>–</td>
<td>31</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td>–</td>
<td>36</td>
<td>–</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>–</td>
<td>41</td>
<td>4</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
<td>28</td>
<td>11</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>–</td>
<td>29</td>
<td>–</td>
</tr>
<tr>
<td>Hospitals</td>
<td>–</td>
<td>24</td>
<td>4</td>
</tr>
<tr>
<td>Public administration</td>
<td>–</td>
<td>38</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 27. Short-term disability plans: Fixed percent of annual earnings, civilian workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
<td>51 to 59 percent</td>
</tr>
<tr>
<td>1 to 99 workers ........................................</td>
<td>(2) 22</td>
<td>2</td>
<td>46</td>
</tr>
<tr>
<td>1 to 49 workers ........................................</td>
<td>– 22</td>
<td>–</td>
<td>43</td>
</tr>
<tr>
<td>50 to 99 workers ........................................</td>
<td>– 22</td>
<td>–</td>
<td>53</td>
</tr>
<tr>
<td>100 workers or more ..............................</td>
<td>1 27</td>
<td>2</td>
<td>39</td>
</tr>
<tr>
<td>100 to 499 workers .................................</td>
<td>1 29</td>
<td>1</td>
<td>39</td>
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<td>500 workers or more ...............................</td>
<td>(2) 24</td>
<td>3</td>
<td>39</td>
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**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
<td>51 to 59 percent</td>
</tr>
<tr>
<td>Northeast ................</td>
<td>– 42</td>
<td>–</td>
<td>23</td>
</tr>
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<td>New England ..........</td>
<td>– 10</td>
<td>–</td>
<td>56</td>
</tr>
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<td>Middle Atlantic ......</td>
<td>– 48</td>
<td>–</td>
<td>17</td>
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<tr>
<td>South ....................</td>
<td>1 19</td>
<td>(2)</td>
<td>55</td>
</tr>
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<td>– 21</td>
<td>–</td>
<td>54</td>
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<td>East South Central ....</td>
<td>– –</td>
<td>–</td>
<td>52</td>
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<tr>
<td>West South Central ....</td>
<td>1 16</td>
<td>–</td>
<td>58</td>
</tr>
<tr>
<td>Midwest ..................</td>
<td>– 15</td>
<td>–</td>
<td>53</td>
</tr>
<tr>
<td>East North Central ....</td>
<td>– 15</td>
<td>–</td>
<td>52</td>
</tr>
<tr>
<td>West North Central ......</td>
<td>– 13</td>
<td>–</td>
<td>56</td>
</tr>
<tr>
<td>West ......................</td>
<td>– 13</td>
<td>–</td>
<td>44</td>
</tr>
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<td>Mountain ..................</td>
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<td>–</td>
<td>59</td>
</tr>
<tr>
<td>Pacific ....................</td>
<td>– 15</td>
<td>13</td>
<td>38</td>
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</tbody>
</table>


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 2021.

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/ebstncs/glossary-of-employee-benefit-terms.htm.

Table 27. Standard errors for short-term disability plans: Fixed percent of annual earnings, civilian workers,1 March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
<td>51 to 59 percent</td>
</tr>
<tr>
<td>All workers .............................................................</td>
<td>0.2</td>
<td>1.1</td>
<td>0.3</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ................</td>
<td>0.1</td>
<td>1.8</td>
<td>0.4</td>
</tr>
<tr>
<td>Management, business, and financial ..................</td>
<td>–</td>
<td>2.6</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related ....................................</td>
<td>(2)</td>
<td>2.3</td>
<td>0.4</td>
</tr>
<tr>
<td>Teachers ........................................................</td>
<td>–</td>
<td>4.7</td>
<td>–</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>–</td>
<td>6.2</td>
<td>–</td>
</tr>
<tr>
<td>Registered nurses ................................................</td>
<td>–</td>
<td>6.1</td>
<td>1.4</td>
</tr>
<tr>
<td>Service ..............................................................</td>
<td>–</td>
<td>5.1</td>
<td>–</td>
</tr>
<tr>
<td>Protective service ...............................................</td>
<td>–</td>
<td>5.0</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office ...................................................</td>
<td>0.1</td>
<td>1.7</td>
<td>0.4</td>
</tr>
<tr>
<td>Sales and related ...................................................</td>
<td>–</td>
<td>2.8</td>
<td>0.7</td>
</tr>
<tr>
<td>Office and administrative support .......................</td>
<td>0.2</td>
<td>1.8</td>
<td>0.5</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry</td>
<td>–</td>
<td>2.8</td>
<td>–</td>
</tr>
<tr>
<td>Installation, maintenance, and repair ...................</td>
<td>–</td>
<td>5.6</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving: Transportation and material moving</td>
<td>0.2</td>
<td>3.1</td>
<td>0.2</td>
</tr>
<tr>
<td>Full time .................................................................</td>
<td>0.2</td>
<td>1.0</td>
<td>0.4</td>
</tr>
<tr>
<td>Part time ...............................................................</td>
<td>–</td>
<td>3.6</td>
<td>–</td>
</tr>
<tr>
<td>Union .................................................................</td>
<td>0.4</td>
<td>2.4</td>
<td>0.7</td>
</tr>
<tr>
<td>Nonunion ...............................................................</td>
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<td>1.4</td>
<td>0.3</td>
</tr>
<tr>
<td>Average wage within the following categories:3</td>
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<td></td>
</tr>
<tr>
<td>Lowest 25 percent ...................................................</td>
<td>0.2</td>
<td>2.3</td>
<td>0.4</td>
</tr>
<tr>
<td>Second 25 percent ....................................................</td>
<td>0.6</td>
<td>1.8</td>
<td>0.6</td>
</tr>
<tr>
<td>Third 25 percent ......................................................</td>
<td>0.1</td>
<td>1.5</td>
<td>0.3</td>
</tr>
<tr>
<td>Highest 25 percent ..................................................</td>
<td>0.1</td>
<td>1.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Highest 10 percent ...................................................</td>
<td>–</td>
<td>1.5</td>
<td>–</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries ........................................</td>
<td>0.5</td>
<td>1.3</td>
<td>0.5</td>
</tr>
<tr>
<td>Service-providing industries ....................................</td>
<td>–</td>
<td>1.3</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services ...................................</td>
<td>–</td>
<td>3.2</td>
<td>–</td>
</tr>
<tr>
<td>Educational services ................................................</td>
<td>–</td>
<td>1.9</td>
<td>–</td>
</tr>
<tr>
<td>Elementary and secondary schools ......................</td>
<td>–</td>
<td>3.0</td>
<td>0.8</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ..........</td>
<td>–</td>
<td>2.4</td>
<td>1.3</td>
</tr>
<tr>
<td>Health care and social assistance .....................</td>
<td>–</td>
<td>4.4</td>
<td>–</td>
</tr>
<tr>
<td>Hospitals ............................................................</td>
<td>–</td>
<td>5.6</td>
<td>0.7</td>
</tr>
<tr>
<td>Public administration ..............................................</td>
<td>–</td>
<td>2.4</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 27. Standard errors for short-term disability plans: Fixed percent of annual earnings, civilian workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Less than 50 percent</th>
<th>50 percent</th>
<th>51 to 59 percent</th>
<th>60 percent</th>
<th>61 to 69 percent</th>
<th>Greater than 69 percent</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>0.1</td>
<td>1.8</td>
<td>0.6</td>
<td>2.3</td>
<td>1.6</td>
<td>2.5</td>
<td>0.6</td>
<td>0.0</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>2.7</td>
<td>–</td>
<td>2.7</td>
<td>2.1</td>
<td>3.0</td>
<td>0.8</td>
<td>0.0</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>3.4</td>
<td>–</td>
<td>5.0</td>
<td>3.0</td>
<td>2.1</td>
<td>0.5</td>
<td>0.0</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.3</td>
<td>1.8</td>
<td>0.3</td>
<td>1.8</td>
<td>1.2</td>
<td>1.1</td>
<td>0.4</td>
<td>0.0</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.6</td>
<td>2.4</td>
<td>0.3</td>
<td>2.5</td>
<td>1.9</td>
<td>1.3</td>
<td>0.5</td>
<td>0.0</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.1</td>
<td>1.8</td>
<td>0.4</td>
<td>2.3</td>
<td>1.3</td>
<td>1.6</td>
<td>0.5</td>
<td>0.0</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>New England</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>0.3</td>
<td>1.6</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>0.3</td>
<td>2.7</td>
</tr>
<tr>
<td>Midwest</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West North Central</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>


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 2021.

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.

Table 28. Short-term disability plans: Maximum benefit amount, civilian workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers</td>
<td>78</td>
<td>$170</td>
<td>$200</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>75</td>
<td>170</td>
<td>576</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>79</td>
<td>170</td>
<td>637</td>
</tr>
<tr>
<td>Professional and related</td>
<td>73</td>
<td>170</td>
<td>500</td>
</tr>
<tr>
<td>Teachers</td>
<td>84</td>
<td>170</td>
<td>–</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>88</td>
<td>200</td>
<td>–</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>78</td>
<td>170</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>77</td>
<td>170</td>
<td>170</td>
</tr>
<tr>
<td>Protective service</td>
<td>82</td>
<td>170</td>
<td>170</td>
</tr>
<tr>
<td>Sales and office</td>
<td>82</td>
<td>170</td>
<td>200</td>
</tr>
<tr>
<td>Sales and related</td>
<td>87</td>
<td>170</td>
<td>200</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>79</td>
<td>170</td>
<td>200</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>82</td>
<td>170</td>
<td>–</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>86</td>
<td>170</td>
<td>–</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>80</td>
<td>170</td>
<td>500</td>
</tr>
<tr>
<td>Production, transportation, and material moving:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>86</td>
<td>170</td>
<td>475</td>
</tr>
<tr>
<td>Full time</td>
<td>77</td>
<td>170</td>
<td>340</td>
</tr>
<tr>
<td>Part time</td>
<td>84</td>
<td>170</td>
<td>170</td>
</tr>
<tr>
<td>Union</td>
<td>78</td>
<td>170</td>
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</tr>
<tr>
<td>Nonunion</td>
<td>78</td>
<td>170</td>
<td>370</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>80</td>
<td>170</td>
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<td>80</td>
<td>170</td>
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<tr>
<td>Third 25 percent</td>
<td>79</td>
<td>170</td>
<td>370</td>
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<tr>
<td>Highest 25 percent</td>
<td>74</td>
<td>170</td>
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<tr>
<td>Highest 10 percent</td>
<td>76</td>
<td>170</td>
<td>604</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>72</td>
<td>170</td>
<td>500</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>79</td>
<td>170</td>
<td>200</td>
</tr>
<tr>
<td>Education and health services</td>
<td>76</td>
<td>170</td>
<td>185</td>
</tr>
<tr>
<td>Educational services</td>
<td>77</td>
<td>170</td>
<td>200</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>80</td>
<td>170</td>
<td>200</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>69</td>
<td>170</td>
<td>185</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>75</td>
<td>170</td>
<td>–</td>
</tr>
<tr>
<td>Hospitals</td>
<td>73</td>
<td>185</td>
<td>692</td>
</tr>
<tr>
<td>Public administration</td>
<td>71</td>
<td>135</td>
<td>200</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 28. Short-term disability plans: Maximum benefit amount, civilian workers,\(^1\) March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount(^2)</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Median</td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>82</td>
<td>$170</td>
<td>$370</td>
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<tr>
<td>1 to 49 workers</td>
<td>83</td>
<td>170</td>
<td>–</td>
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<tr>
<td>50 to 99 workers</td>
<td>80</td>
<td>170</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>75</td>
<td>170</td>
<td>200</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>81</td>
<td>170</td>
<td>200</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>69</td>
<td>170</td>
<td>200</td>
</tr>
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Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Median</td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td>Northeast</td>
<td>89</td>
<td>170</td>
<td>170</td>
</tr>
<tr>
<td>New England</td>
<td>68</td>
<td>500</td>
<td>633</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>93</td>
<td>170</td>
<td>170</td>
</tr>
<tr>
<td>South</td>
<td>75</td>
<td>400</td>
<td>600</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>75</td>
<td>500</td>
<td>692</td>
</tr>
<tr>
<td>East South Central</td>
<td>73</td>
<td>–</td>
<td>528</td>
</tr>
<tr>
<td>West South Central</td>
<td>78</td>
<td>200</td>
<td>520</td>
</tr>
<tr>
<td>Midwest</td>
<td>64</td>
<td>200</td>
<td>500</td>
</tr>
<tr>
<td>East North Central</td>
<td>62</td>
<td>200</td>
<td>500</td>
</tr>
<tr>
<td>West North Central</td>
<td>69</td>
<td>200</td>
<td>500</td>
</tr>
<tr>
<td>West</td>
<td>77</td>
<td>170</td>
<td>500</td>
</tr>
<tr>
<td>Mountain</td>
<td>70</td>
<td>–</td>
<td>1,000</td>
</tr>
</tbody>
</table>

\(^1\) 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 2021.

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.

Table 28. Standard errors for short-term disability plans: Maximum benefit amount, civilian workers,\(^1\) March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount(^2)</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers</td>
<td>1.5</td>
<td>$0.00</td>
<td>$50.19</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>3.0</td>
<td>0.00</td>
<td>77.22</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>2.2</td>
<td>0.00</td>
<td>46.82</td>
</tr>
<tr>
<td>Professional and related</td>
<td>4.4</td>
<td>0.00</td>
<td>82.47</td>
</tr>
<tr>
<td>Teachers</td>
<td>2.4</td>
<td>2.74</td>
<td>–</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>2.9</td>
<td>24.48</td>
<td>–</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>5.1</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>3.8</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.2</td>
<td>6.39</td>
<td>32.16</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.3</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.8</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.6</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Natural resources, construction, extraction, farming, fishing, and forestry</td>
<td>2.3</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>3.6</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving:</td>
<td>3.2</td>
<td>0.00</td>
<td>14.60</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>2.1</td>
<td>0.00</td>
<td>119.11</td>
</tr>
<tr>
<td>Full time</td>
<td>1.6</td>
<td>0.00</td>
<td>60.21</td>
</tr>
<tr>
<td>Part time</td>
<td>2.8</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Union</td>
<td>2.5</td>
<td>0.00</td>
<td>2.74</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.7</td>
<td>0.00</td>
<td>109.38</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>3.1</td>
<td>0.00</td>
<td>39.53</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>2.2</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>2.2</td>
<td>0.00</td>
<td>138.86</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>2.4</td>
<td>0.00</td>
<td>42.85</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.4</td>
<td>0.00</td>
<td>351.78</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.9</td>
<td>0.00</td>
<td>30.03</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.7</td>
<td>0.00</td>
<td>5.47</td>
</tr>
<tr>
<td>Education and health services</td>
<td>3.9</td>
<td>0.00</td>
<td>29.30</td>
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<tr>
<td>Educational services</td>
<td>1.4</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>2.3</td>
<td>0.00</td>
<td>10.20</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>3.4</td>
<td>0.00</td>
<td>0.00</td>
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<tr>
<td>Health care and social assistance</td>
<td>5.4</td>
<td>0.00</td>
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</tr>
<tr>
<td>Hospitals</td>
<td>6.2</td>
<td>18.16</td>
<td>136.28</td>
</tr>
<tr>
<td>Public administration</td>
<td>3.4</td>
<td>0.00</td>
<td>39.57</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount&lt;sup&gt;2&lt;/sup&gt;</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>2.6</td>
<td>$0.00</td>
<td>$109.44</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>3.5</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>3.4</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.4</td>
<td>0.00</td>
<td>7.90</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.6</td>
<td>0.00</td>
<td>38.81</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2.5</td>
<td>0.00</td>
<td>13.35</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount&lt;sup&gt;2&lt;/sup&gt;</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>Northeast</td>
<td>1.9</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>New England</td>
<td>6.4</td>
<td>61.21</td>
<td>104.75</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.4</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>South</td>
<td>2.4</td>
<td>87.08</td>
<td>69.49</td>
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<tr>
<td>South Atlantic</td>
<td>3.1</td>
<td>46.83</td>
<td>0.00</td>
</tr>
<tr>
<td>East South Central</td>
<td>7.9</td>
<td>–</td>
<td>102.43</td>
</tr>
<tr>
<td>West South Central</td>
<td>3.1</td>
<td>0.00</td>
<td>61.23</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.5</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>East North Central</td>
<td>3.1</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>West North Central</td>
<td>3.6</td>
<td>59.83</td>
<td>100.21</td>
</tr>
<tr>
<td>West</td>
<td>5.2</td>
<td>15.29</td>
<td>119.16</td>
</tr>
<tr>
<td>Mountain</td>
<td>9.0</td>
<td>36.50</td>
<td>62.96</td>
</tr>
</tbody>
</table>

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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 2021.

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

Table 29. Long-term disability plans: Employee contribution requirement, civilian workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Professional and related</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Teachers</td>
<td>18</td>
<td>82</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>22</td>
<td>78</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Service</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Sales and office</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Sales and related</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>5</td>
<td>95</td>
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<tr>
<td>Production</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Full time</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Part time</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Union</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Nonunion</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Education and health services</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Educational services</td>
<td>17</td>
<td>83</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
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<td>79</td>
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<tr>
<td>Junior colleges, colleges, and universities</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>9</td>
<td>91</td>
</tr>
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<td>Hospitals</td>
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<td>94</td>
</tr>
<tr>
<td>Public administration</td>
<td>13</td>
<td>87</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 29. Long-term disability plans: Employee contribution requirement, civilian workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>7</td>
<td>93</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Area</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>South</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>West South Central</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Midwest</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>East North Central</td>
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<td>90</td>
</tr>
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<td>West North Central</td>
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<td>95</td>
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<td>West</td>
<td>6</td>
<td>94</td>
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<td>89</td>
</tr>
<tr>
<td>Pacific</td>
<td>3</td>
<td>97</td>
</tr>
</tbody>
</table>


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 2021.


Table 29. Standard errors for long-term disability plans: Employee contribution requirement, civilian workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>2.7</td>
<td>2.7</td>
</tr>
<tr>
<td>Service</td>
<td>2.4</td>
<td>2.4</td>
</tr>
<tr>
<td>Sales and office</td>
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<td>0.7</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
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<td>1.1</td>
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<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>1.8</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
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<td>1.4</td>
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<tr>
<td>Production, transportation, and material moving</td>
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<td>0.9</td>
</tr>
<tr>
<td>Production</td>
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<td>0.8</td>
</tr>
<tr>
<td>Transportation and material moving</td>
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<td>1.8</td>
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<tr>
<td>Full time</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Part time</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Union</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Nonunion</td>
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<td>0.6</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
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<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Third 25 percent</td>
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<td>0.6</td>
</tr>
<tr>
<td>Highest 25 percent</td>
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<tr>
<td>Highest 10 percent</td>
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<td>0.6</td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
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</tr>
<tr>
<td>Goods-producing industries</td>
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<td>1.0</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Education and health services</td>
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<td>1.7</td>
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<tr>
<td>Elementary and secondary schools</td>
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<td>1.5</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.6</td>
<td>2.6</td>
</tr>
<tr>
<td>Hospitals</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.1</td>
<td>2.1</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 29. Standard errors for long-term disability plans: Employee contribution requirement, civilian workers,\(^1\) March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.3</td>
<td>2.3</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.7</td>
<td>0.7</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>South</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Midwest</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>West</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Mountain</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.6</td>
<td>0.6</td>
</tr>
</tbody>
</table>

\(^1\) 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 2021.


Table 30. Long-term disability plans: Method of benefit payment, civilian workers,\(^1\) March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>96</td>
<td>3</td>
<td>1</td>
<td>(2)</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>97</td>
<td>2</td>
<td>(2)</td>
<td>(2)</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>97</td>
<td>3</td>
<td>(2)</td>
<td>(2)</td>
</tr>
<tr>
<td>Professional and related</td>
<td>97</td>
<td>2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Teachers</td>
<td>97</td>
<td>1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>97</td>
<td>–</td>
<td>2</td>
<td>–</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>98</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>99</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>97</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>97</td>
<td>3</td>
<td>–</td>
<td>–</td>
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<tr>
<td>Sales and related</td>
<td>95</td>
<td>4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>97</td>
<td>2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>87</td>
<td>6</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>81</td>
<td>–</td>
<td>8</td>
<td>–</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>92</td>
<td>5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>92</td>
<td>–</td>
<td>5</td>
<td>–</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>89</td>
<td>3</td>
<td>8</td>
<td>–</td>
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<tr>
<td>Full time</td>
<td>96</td>
<td>2</td>
<td>1</td>
<td>(2)</td>
</tr>
<tr>
<td>Part time</td>
<td>93</td>
<td>5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
<td>90</td>
<td>2</td>
<td>6</td>
<td>1</td>
</tr>
<tr>
<td>Nonunion</td>
<td>97</td>
<td>3</td>
<td>(2)</td>
<td>(2)</td>
</tr>
<tr>
<td>Average wage within the following categories:(^3)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>99</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>97</td>
<td>2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>96</td>
<td>3</td>
<td>1</td>
<td>(2)</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>95</td>
<td>3</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>96</td>
<td>3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>88</td>
<td>6</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>97</td>
<td>2</td>
<td>(2)</td>
<td>(2)</td>
</tr>
<tr>
<td>Education and health services</td>
<td>98</td>
<td>1</td>
<td>(2)</td>
<td>(2)</td>
</tr>
<tr>
<td>Educational services</td>
<td>97</td>
<td>1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>97</td>
<td>–</td>
<td>2</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>98</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>99</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Hospitals</td>
<td>98</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>98</td>
<td>2</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 30. Long-term disability plans: Method of benefit payment, civilian workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>96</td>
<td>3</td>
<td>1</td>
<td>(2)</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>97</td>
<td>3</td>
<td>(2)</td>
<td>(2)</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>95</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>96</td>
<td>3</td>
<td>1</td>
<td>(2)</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>96</td>
<td>2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>96</td>
<td>3</td>
<td>1</td>
<td>(2)</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Area</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>96</td>
<td>2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>New England</td>
<td>96</td>
<td>3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>96</td>
<td>2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>97</td>
<td>2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>96</td>
<td>2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>98</td>
<td>2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>98</td>
<td>–</td>
<td>(2)</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>93</td>
<td>4</td>
<td>2</td>
<td>(2)</td>
</tr>
<tr>
<td>East North Central</td>
<td>93</td>
<td>4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West North Central</td>
<td>93</td>
<td>5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>98</td>
<td>–</td>
<td>–</td>
<td>(2)</td>
</tr>
<tr>
<td>Mountain</td>
<td>100</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>97</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>


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 2021.

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.

Table 30. Standard errors for long-term disability plans: Method of benefit payment, civilian workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.4</td>
<td>0.3</td>
<td>0.2</td>
<td>0.1</td>
</tr>
</tbody>
</table>

**Worker characteristics**

Management, professional, and related .......... 0.4 0.4 0.1 0.1  
Management, business, and financial .......... 0.5 0.5 0.1 0.1  
Professional and related .............................. 0.5 0.5 – –  
Teachers .............................................. 0.9 0.5 – –  
Primary, secondary, and special education school teachers ...................... 1.0 – 0.7 –  
Registered nurses ........................................ 1.1 – – –  
Service .................................................. 0.6 – – –  
Protective service .................................. 1.5 – – –  
Sales and office ....................................... 0.6 0.6 – –  
Sales and related ...................................... 1.5 1.5 – –  
Office and administrative support .................. 0.7 0.7 – –  
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry .................................................. 3.3 – 1.6 –  
Installation, maintenance, and repair .......... 2.2 1.6 – –  
Production, transportation, and material moving ... 1.5 – 1.1 –  
Production .............................................. 2.7 1.1 1.9 –  
Transportation and material moving .............. 0.7 0.5 – –  
Full time .................................................. 0.4 0.3 0.2 0.1  
Part time .................................................. 2.5 2.4 – –  
Union ....................................................... 1.1 0.6 1.1 0.5  
Nonunion .................................................. 0.4 0.4 (\( \times 2 \)) (\( \times 2 \))  
Average wage within the following categories:3  
Lowest 25 percent ................................... 0.8 – – –  
Second 25 percent .................................... 0.7 0.6 – –  
Third 25 percent ...................................... 0.5 0.5 0.4 0.1  
Highest 25 percent .................................. 0.6 0.5 0.2 0.1  
Highest 10 percent .................................. 0.8 0.7 – –  

**Establishment characteristics**

Goods-producing industries ............................ 1.3 0.9 1.0 0.3  
Service-providing industries .......................... 0.4 0.3 0.1 0.1  
Education and health services .......................... 0.4 0.3 0.1 0.1  
Educational services .................................... 0.6 0.3 – –  
Elementary and secondary schools ................. 0.9 – 0.6 –  
Junior colleges, colleges, and universities ........ 0.4 – – –  
Health care and social assistance .................. 0.5 – – –  
Hospitals .................................................. 1.1 – – –  
Public administration .................................. 0.8 0.8 – –  

See footnotes at end of table.
Table 30. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,¹ March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>0.7</td>
<td>0.6</td>
<td>0.2</td>
<td>0.2</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.5</td>
<td>0.4</td>
<td>0.2</td>
<td>0.2</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.7</td>
<td>—</td>
<td>0.6</td>
<td>—</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.5</td>
<td>0.4</td>
<td>0.3</td>
<td>0.1</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.8</td>
<td>0.7</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.6</td>
<td>0.4</td>
<td>0.4</td>
<td>0.1</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic area</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>0.7</td>
<td>0.5</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>New England</td>
<td>1.6</td>
<td>1.1</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.7</td>
<td>0.7</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>South</td>
<td>0.7</td>
<td>0.6</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.1</td>
<td>0.9</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>East South Central</td>
<td>1.1</td>
<td>1.0</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.1</td>
<td>—</td>
<td>0.1</td>
<td>—</td>
</tr>
<tr>
<td>Midwest</td>
<td>0.7</td>
<td>0.5</td>
<td>0.4</td>
<td>0.1</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.9</td>
<td>0.7</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>West North Central</td>
<td>0.9</td>
<td>0.8</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>West</td>
<td>0.9</td>
<td>—</td>
<td>0.1</td>
<td>—</td>
</tr>
<tr>
<td>Mountain</td>
<td>0.3</td>
<td>—</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.4</td>
<td>—</td>
<td>—</td>
<td>—</td>
</tr>
</tbody>
</table>

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 2021.

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.

Table 31. Long-term disability plans: Fixed percent of annual earnings, civilian workers,1 March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 60 percent</td>
<td>60 percent</td>
<td>61 to 66 percent</td>
</tr>
<tr>
<td>All workers</td>
<td>25</td>
<td>61</td>
<td>6</td>
</tr>
</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 60 percent</td>
<td>60 percent</td>
<td>61 to 66 percent</td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>25</td>
<td>58</td>
<td>8</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>24</td>
<td>65</td>
<td>5</td>
</tr>
<tr>
<td>Professional and related</td>
<td>26</td>
<td>55</td>
<td>10</td>
</tr>
<tr>
<td>Teachers</td>
<td>12</td>
<td>46</td>
<td>22</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>13</td>
<td>37</td>
<td>22</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>40</td>
<td>53</td>
<td>5</td>
</tr>
<tr>
<td>Service</td>
<td>37</td>
<td>48</td>
<td></td>
</tr>
<tr>
<td>Protective service</td>
<td>26</td>
<td>46</td>
<td></td>
</tr>
<tr>
<td>Sales and office</td>
<td>25</td>
<td>62</td>
<td>4</td>
</tr>
<tr>
<td>Sales and related</td>
<td>28</td>
<td>62</td>
<td></td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>24</td>
<td>62</td>
<td>5</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>16</td>
<td>76</td>
<td></td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>6</td>
<td>85</td>
<td>1</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>22</td>
<td>71</td>
<td>4</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>19</td>
<td>70</td>
<td>4</td>
</tr>
<tr>
<td>Production</td>
<td>20</td>
<td>69</td>
<td>5</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>18</td>
<td>72</td>
<td></td>
</tr>
<tr>
<td>Full time</td>
<td>24</td>
<td>61</td>
<td>6</td>
</tr>
<tr>
<td>Part time</td>
<td>37</td>
<td>47</td>
<td>8</td>
</tr>
<tr>
<td>Union</td>
<td>28</td>
<td>51</td>
<td>8</td>
</tr>
<tr>
<td>Nonunion</td>
<td>24</td>
<td>62</td>
<td>6</td>
</tr>
<tr>
<td>Average wage within the following categories:2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>24</td>
<td>61</td>
<td></td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>27</td>
<td>59</td>
<td>5</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>22</td>
<td>64</td>
<td>6</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>26</td>
<td>59</td>
<td>7</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>26</td>
<td>59</td>
<td>7</td>
</tr>
</tbody>
</table>

**Establishment characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 60 percent</td>
<td>60 percent</td>
<td>61 to 66 percent</td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>22</td>
<td>67</td>
<td>7</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>25</td>
<td>60</td>
<td>6</td>
</tr>
<tr>
<td>Education and health services</td>
<td>27</td>
<td>51</td>
<td>10</td>
</tr>
<tr>
<td>Educational services</td>
<td>11</td>
<td>51</td>
<td>20</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>14</td>
<td>37</td>
<td>25</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>8</td>
<td>66</td>
<td>17</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>37</td>
<td>51</td>
<td></td>
</tr>
<tr>
<td>Hospitals</td>
<td>37</td>
<td>56</td>
<td>4</td>
</tr>
<tr>
<td>Public administration</td>
<td>20</td>
<td>45</td>
<td></td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 31. Long-term disability plans: Fixed percent of annual earnings, civilian workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 60 percent</td>
<td>60 percent</td>
<td>61 to 66 percent</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>23</td>
<td>63</td>
<td>6</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>25</td>
<td>64</td>
<td>5</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>18</td>
<td>60</td>
<td>9</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>26</td>
<td>59</td>
<td>6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>21</td>
<td>64</td>
<td>5</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>30</td>
<td>56</td>
<td>7</td>
</tr>
<tr>
<td>Geographical areas</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>22</td>
<td>70</td>
<td>3</td>
</tr>
<tr>
<td>New England</td>
<td>20</td>
<td>73</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>23</td>
<td>69</td>
<td>3</td>
</tr>
<tr>
<td>South</td>
<td>25</td>
<td>61</td>
<td>7</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>27</td>
<td>57</td>
<td>10</td>
</tr>
<tr>
<td>East South Central</td>
<td>20</td>
<td>70</td>
<td>6</td>
</tr>
<tr>
<td>West South Central</td>
<td>24</td>
<td>64</td>
<td>2</td>
</tr>
<tr>
<td>Midwest</td>
<td>23</td>
<td>63</td>
<td>5</td>
</tr>
<tr>
<td>East North Central</td>
<td>25</td>
<td>59</td>
<td>5</td>
</tr>
<tr>
<td>West North Central</td>
<td>18</td>
<td>72</td>
<td>3</td>
</tr>
<tr>
<td>West</td>
<td>29</td>
<td>51</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>30</td>
<td>52</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>29</td>
<td>50</td>
<td>–</td>
</tr>
</tbody>
</table>

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 2021.
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.

Table 31. Standard errors for long-term disability plans: Fixed percent of annual earnings, civilian workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 60 percent</td>
<td>60 percent</td>
<td>61 to 66 percent</td>
</tr>
<tr>
<td>All workers</td>
<td>1.5</td>
<td>1.3</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>2.1</td>
<td>1.7</td>
<td>0.9</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>2.3</td>
<td>2.4</td>
<td>0.6</td>
</tr>
<tr>
<td>Professional and related</td>
<td>2.8</td>
<td>2.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.4</td>
<td>4.0</td>
<td>3.0</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>2.0</td>
<td>6.0</td>
<td>4.0</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>6.6</td>
<td>6.3</td>
<td>1.8</td>
</tr>
<tr>
<td>Service</td>
<td>4.5</td>
<td>4.2</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>6.3</td>
<td>5.8</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.3</td>
<td>1.6</td>
<td>0.5</td>
</tr>
<tr>
<td>Sales and related</td>
<td>3.1</td>
<td>3.3</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.5</td>
<td>1.7</td>
<td>0.6</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.8</td>
<td>2.4</td>
<td>–</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>2.1</td>
<td>3.8</td>
<td>0.6</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.5</td>
<td>3.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.4</td>
<td>1.9</td>
<td>1.0</td>
</tr>
<tr>
<td>Production</td>
<td>1.7</td>
<td>2.1</td>
<td>1.5</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>2.3</td>
<td>3.1</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>1.5</td>
<td>1.3</td>
<td>0.6</td>
</tr>
<tr>
<td>Part time</td>
<td>4.7</td>
<td>4.6</td>
<td>1.7</td>
</tr>
<tr>
<td>Union</td>
<td>1.9</td>
<td>2.1</td>
<td>0.9</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.7</td>
<td>1.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>3.9</td>
<td>4.5</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>2.2</td>
<td>2.4</td>
<td>0.6</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.8</td>
<td>1.8</td>
<td>0.9</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.8</td>
<td>1.5</td>
<td>0.8</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.2</td>
<td>1.8</td>
<td>1.2</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.3</td>
<td>2.1</td>
<td>1.2</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.7</td>
<td>1.5</td>
<td>0.6</td>
</tr>
<tr>
<td>Education and health services</td>
<td>3.4</td>
<td>2.9</td>
<td>1.3</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.7</td>
<td>2.6</td>
<td>1.9</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.3</td>
<td>3.3</td>
<td>2.4</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.4</td>
<td>1.2</td>
<td>1.4</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>5.3</td>
<td>4.5</td>
<td>–</td>
</tr>
<tr>
<td>Hospitals</td>
<td>5.5</td>
<td>4.8</td>
<td>1.6</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.9</td>
<td>3.9</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
## Table 31. Standard errors for long-term disability plans: Fixed percent of annual earnings, civilian workers,\(^1\) March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 60 percent</td>
<td>60 percent</td>
<td>61 to 66 percent</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>2.9</td>
<td>2.4</td>
<td>0.9</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>3.7</td>
<td>3.3</td>
<td>0.8</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.4</td>
<td>3.4</td>
<td>1.7</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.4</td>
<td>1.5</td>
<td>0.6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.9</td>
<td>2.6</td>
<td>0.8</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.7</td>
<td>1.6</td>
<td>0.9</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>2.6</td>
</tr>
<tr>
<td>New England</td>
<td>4.6</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>2.8</td>
</tr>
<tr>
<td>South</td>
<td>3.2</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>5.2</td>
</tr>
<tr>
<td>East South Central</td>
<td>3.4</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.1</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.2</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.5</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.1</td>
</tr>
<tr>
<td>West</td>
<td>3.4</td>
</tr>
<tr>
<td>Mountain</td>
<td>4.3</td>
</tr>
<tr>
<td>Pacific</td>
<td>4.7</td>
</tr>
</tbody>
</table>

\(^1\) 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 2021.

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.

### Table 32. Long-term disability plans: Maximum benefit amount, civilian workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount&lt;sup&gt;2&lt;/sup&gt;</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td><strong>All workers</strong></td>
<td>88</td>
<td>$3,900</td>
<td>$5,000</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>87</td>
<td>4,000</td>
<td>6,000</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>87</td>
<td>5,000</td>
<td>7,500</td>
</tr>
<tr>
<td>Professional and related</td>
<td>87</td>
<td>-</td>
<td>5,000</td>
</tr>
<tr>
<td>Teachers</td>
<td>77</td>
<td>2,500</td>
<td>3,900</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>74</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>92</td>
<td>-</td>
<td>5,000</td>
</tr>
<tr>
<td><strong>Service</strong></td>
<td>88</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>92</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td><strong>Sales and office</strong></td>
<td>87</td>
<td>4,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>86</td>
<td>3,900</td>
<td>5,000</td>
</tr>
<tr>
<td><strong>Natural resources, construction, and maintenance</strong></td>
<td>92</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td><strong>Construction, extraction, farming, fishing, and forestry</strong></td>
<td>94</td>
<td>-</td>
<td>5,000</td>
</tr>
<tr>
<td><strong>Installation, maintenance, and repair</strong></td>
<td>91</td>
<td>-</td>
<td>5,000</td>
</tr>
<tr>
<td><strong>Production</strong></td>
<td>90</td>
<td>-</td>
<td>5,000</td>
</tr>
<tr>
<td><strong>Production, transportation, and material moving</strong></td>
<td>87</td>
<td>5,000</td>
<td>6,000</td>
</tr>
<tr>
<td><strong>Transportation and material moving</strong></td>
<td>93</td>
<td>-</td>
<td>5,000</td>
</tr>
<tr>
<td><strong>Full time</strong></td>
<td>88</td>
<td>3,900</td>
<td>5,000</td>
</tr>
<tr>
<td><strong>Part time</strong></td>
<td>87</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td><strong>Union</strong></td>
<td>80</td>
<td>-</td>
<td>4,000</td>
</tr>
<tr>
<td><strong>Nonunion</strong></td>
<td>89</td>
<td>-</td>
<td>6,000</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Lowest 25 percent</strong></td>
<td>89</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td><strong>Second 25 percent</strong></td>
<td>87</td>
<td>3,900</td>
<td>5,000</td>
</tr>
<tr>
<td><strong>Third 25 percent</strong></td>
<td>87</td>
<td>3,900</td>
<td>5,000</td>
</tr>
<tr>
<td><strong>Highest 25 percent</strong></td>
<td>88</td>
<td>4,000</td>
<td>6,000</td>
</tr>
<tr>
<td><strong>Highest 10 percent</strong></td>
<td>89</td>
<td>5,000</td>
<td>-</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>88</td>
<td>5,000</td>
<td>6,000</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>88</td>
<td>3,900</td>
<td>5,000</td>
</tr>
<tr>
<td>Education and health services</td>
<td>86</td>
<td>2,500</td>
<td>5,000</td>
</tr>
<tr>
<td>Educational services</td>
<td>78</td>
<td>2,500</td>
<td>4,000</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>71</td>
<td>1,500</td>
<td>3,900</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>86</td>
<td>3,900</td>
<td>5,000</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>91</td>
<td>2,500</td>
<td>5,000</td>
</tr>
<tr>
<td>Hospitals</td>
<td>92</td>
<td>-</td>
<td>5,000</td>
</tr>
<tr>
<td>Public administration</td>
<td>68</td>
<td>3,102</td>
<td>4,000</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 32. Long-term disability plans: Maximum benefit amount, civilian workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount²</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>89</td>
<td>—</td>
<td>$5,000</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>91</td>
<td>$3,900</td>
<td>5,000</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>86</td>
<td>—</td>
<td>5,000</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>87</td>
<td>3,900</td>
<td>5,000</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>89</td>
<td>5,000</td>
<td>6,000</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>84</td>
<td>—</td>
<td>5,000</td>
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#### Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount²</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>Northeast</td>
<td>91</td>
<td>5,000</td>
<td>6,000</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>93</td>
<td>5,000</td>
<td>6,000</td>
</tr>
<tr>
<td>South</td>
<td>92</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>92</td>
<td>2,500</td>
<td>5,000</td>
</tr>
<tr>
<td>East South Central</td>
<td>89</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td>West South Central</td>
<td>92</td>
<td>4,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Midwest</td>
<td>80</td>
<td>5,000</td>
<td>—</td>
</tr>
<tr>
<td>East North Central</td>
<td>78</td>
<td>5,000</td>
<td>6,000</td>
</tr>
<tr>
<td>West North Central</td>
<td>84</td>
<td>5,000</td>
<td>5,000</td>
</tr>
<tr>
<td>West</td>
<td>89</td>
<td>3,500</td>
<td>5,000</td>
</tr>
<tr>
<td>Mountain</td>
<td>87</td>
<td>5,000</td>
<td>6,000</td>
</tr>
<tr>
<td>Pacific</td>
<td>90</td>
<td>3,000</td>
<td>5,000</td>
</tr>
</tbody>
</table>

---


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 2021.

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.

Table 32. Standard errors for long-term disability plans: Maximum benefit amount, civilian workers, 1 March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile</td>
</tr>
<tr>
<td>All workers</td>
<td>0.6</td>
<td>$144.65</td>
<td>$237.50</td>
</tr>
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**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>0.9</td>
<td>152.77</td>
<td>0.00</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.1</td>
<td>0.00</td>
<td>859.73</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.2</td>
<td>–</td>
<td>204.02</td>
</tr>
<tr>
<td>Teachers</td>
<td>2.1</td>
<td>585.37</td>
<td>180.65</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>3.7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>1.8</td>
<td>–</td>
<td>1,188.14</td>
</tr>
<tr>
<td>Service</td>
<td>1.9</td>
<td>402.75</td>
<td>0.00</td>
</tr>
<tr>
<td>Protective service</td>
<td>4.2</td>
<td>262.96</td>
<td>0.00</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.0</td>
<td>785.95</td>
<td>124.99</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.1</td>
<td>658.43</td>
<td>347.11</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.4</td>
<td>475.01</td>
<td>0.00</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>1.1</td>
<td>–</td>
<td>0.00</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.9</td>
<td>–</td>
<td>0.00</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.6</td>
<td>–</td>
<td>0.00</td>
</tr>
<tr>
<td>Production</td>
<td>2.5</td>
<td>0.00</td>
<td>1,413.51</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>1.3</td>
<td>–</td>
<td>0.00</td>
</tr>
<tr>
<td>Full time</td>
<td>0.7</td>
<td>129.03</td>
<td>223.49</td>
</tr>
<tr>
<td>Part time</td>
<td>2.2</td>
<td>573.16</td>
<td>561.76</td>
</tr>
<tr>
<td>Union</td>
<td>1.6</td>
<td>–</td>
<td>456.42</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.7</td>
<td>–</td>
<td>0.00</td>
</tr>
<tr>
<td>Average wage within the following categories</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.5</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.3</td>
<td>281.75</td>
<td>0.00</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.1</td>
<td>548.91</td>
<td>0.00</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.8</td>
<td>791.19</td>
<td>0.00</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.2</td>
<td>0.00</td>
<td>–</td>
</tr>
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</table>

**Establishment characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>1.8</td>
<td>0.00</td>
<td>547.45</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.7</td>
<td>512.00</td>
<td>152.01</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.3</td>
<td>526.36</td>
<td>263.53</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.3</td>
<td>452.54</td>
<td>846.44</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>2.9</td>
<td>129.03</td>
<td>0.00</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.1</td>
<td>960.25</td>
<td>0.00</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.1</td>
<td>718.44</td>
<td>0.00</td>
</tr>
<tr>
<td>Hospitals</td>
<td>2.4</td>
<td>–</td>
<td>820.36</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.9</td>
<td>146.21</td>
<td>527.62</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 32. Standard errors for long-term disability plans: Maximum benefit amount, civilian workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.2</td>
<td>$0.00</td>
<td>$1,585.76</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.2</td>
<td>$827.94</td>
<td>581.66</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>3.0</td>
<td>–</td>
<td>0.00</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.9</td>
<td>122.19</td>
<td>1,313.43</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.1</td>
<td>1.00</td>
<td>962.25</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.2</td>
<td>–</td>
<td>743.75</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>Northeast</td>
<td>1.9</td>
<td>250.87</td>
<td>0.00</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.5</td>
<td>945.40</td>
<td>0.00</td>
</tr>
<tr>
<td>South</td>
<td>0.8</td>
<td>120.26</td>
<td>0.00</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.1</td>
<td>716.73</td>
<td>0.00</td>
</tr>
<tr>
<td>East South Central</td>
<td>2.7</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.2</td>
<td>616.49</td>
<td>0.00</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.8</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.1</td>
<td>0.00</td>
<td>1,094.46</td>
</tr>
<tr>
<td>West North Central</td>
<td>3.6</td>
<td>524.14</td>
<td>1,161.35</td>
</tr>
<tr>
<td>West</td>
<td>1.0</td>
<td>731.00</td>
<td>1,139.61</td>
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<tr>
<td>Mountain</td>
<td>1.8</td>
<td>0.00</td>
<td>706.75</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.2</td>
<td>469.86</td>
<td>826.23</td>
</tr>
</tbody>
</table>


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 2021.

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.

Table 33. Leave benefits: Access, civilian workers, March 2021

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacation</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave²</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>79</td>
<td>79</td>
<td>77</td>
<td>47</td>
<td>56</td>
<td>57</td>
<td>33</td>
<td>23</td>
</tr>
<tr>
<td>Worker characteristics</td>
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<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>84</td>
<td>93</td>
<td>80</td>
<td>65</td>
<td>75</td>
<td>77</td>
<td>49</td>
<td>34</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>97</td>
<td>96</td>
<td>96</td>
<td>67</td>
<td>77</td>
<td>79</td>
<td>49</td>
<td>36</td>
</tr>
<tr>
<td>Professional and related</td>
<td>78</td>
<td>92</td>
<td>73</td>
<td>64</td>
<td>74</td>
<td>77</td>
<td>49</td>
<td>33</td>
</tr>
<tr>
<td>Teachers</td>
<td>37</td>
<td>90</td>
<td>22</td>
<td>64</td>
<td>77</td>
<td>81</td>
<td>57</td>
<td>27</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>32</td>
<td>98</td>
<td>19</td>
<td>78</td>
<td>83</td>
<td>87</td>
<td>59</td>
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</tr>
<tr>
<td>Registered nurses</td>
<td>92</td>
<td>93</td>
<td>89</td>
<td>73</td>
<td>81</td>
<td>85</td>
<td>55</td>
<td>35</td>
</tr>
<tr>
<td>Service</td>
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<td>63</td>
<td>59</td>
<td>27</td>
<td>34</td>
<td>35</td>
<td>18</td>
<td>15</td>
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<tr>
<td>Protective service</td>
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<td>87</td>
<td>84</td>
<td>44</td>
<td>64</td>
<td>71</td>
<td>54</td>
<td>24</td>
</tr>
<tr>
<td>Sales and office</td>
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<td>80</td>
<td>81</td>
<td>49</td>
<td>54</td>
<td>55</td>
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<td>Sales and related</td>
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<td>Office and administrative support</td>
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<td>54</td>
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<td>63</td>
<td>36</td>
<td>26</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>86</td>
<td>74</td>
<td>86</td>
<td>39</td>
<td>47</td>
<td>45</td>
<td>21</td>
<td>16</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>79</td>
<td>68</td>
<td>78</td>
<td>32</td>
<td>34</td>
<td>32</td>
<td>14</td>
<td>12</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>94</td>
<td>81</td>
<td>95</td>
<td>47</td>
<td>61</td>
<td>59</td>
<td>30</td>
<td>20</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>87</td>
<td>74</td>
<td>85</td>
<td>42</td>
<td>59</td>
<td>55</td>
<td>32</td>
<td>13</td>
</tr>
<tr>
<td>Production</td>
<td>93</td>
<td>73</td>
<td>90</td>
<td>43</td>
<td>57</td>
<td>55</td>
<td>27</td>
<td>14</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>82</td>
<td>74</td>
<td>79</td>
<td>42</td>
<td>60</td>
<td>55</td>
<td>35</td>
<td>12</td>
</tr>
<tr>
<td>Full time</td>
<td>89</td>
<td>89</td>
<td>88</td>
<td>56</td>
<td>67</td>
<td>67</td>
<td>40</td>
<td>27</td>
</tr>
<tr>
<td>Part time</td>
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<td>39</td>
<td>19</td>
<td>22</td>
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<td>12</td>
<td>11</td>
</tr>
<tr>
<td>Union</td>
<td>80</td>
<td>92</td>
<td>74</td>
<td>62</td>
<td>81</td>
<td>82</td>
<td>55</td>
<td>24</td>
</tr>
<tr>
<td>Nonunion</td>
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<td>77</td>
<td>45</td>
<td>53</td>
<td>53</td>
<td>30</td>
<td>23</td>
</tr>
<tr>
<td>Average wage within the following categories:³</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>60</td>
<td>53</td>
<td>55</td>
<td>25</td>
<td>29</td>
<td>30</td>
<td>14</td>
<td>12</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>47</td>
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See footnotes at end of table.
Table 33. Leave benefits: Access, civilian workers,\(^1\) March 2021—continued

(All workers = 100 percent)

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<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave(^2)</th>
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<td>Paid</td>
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<td>Unpaid</td>
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<tr>
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**Geographic areas**

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<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave(^2)</th>
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<td>64</td>
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<td>Midwest</td>
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<td>24</td>
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</tbody>
</table>

\(^1\) 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.


Table 33. Standard errors for leave benefits: Access, civilian workers, 1 March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.7</td>
<td>0.8</td>
<td>0.6</td>
<td>0.7</td>
<td>0.7</td>
<td>0.8</td>
<td>0.6</td>
<td>0.7</td>
</tr>
</tbody>
</table>

**Worker characteristics**

- Management, professional, and related 
  - Paid holidays: 0.5
  - Paid sick leave: 0.5
  - Paid vacations: 0.7
  - Paid personal leave: 1.0
  - Paid funeral leave: 0.9
  - Paid jury duty leave: 1.0
  - Paid military leave: 1.0
  - Family leave: 1.0
- Management, business, and financial 
  - Paid holidays: 0.4
  - Paid sick leave: 0.5
  - Paid vacations: 0.3
  - Paid personal leave: 1.2
  - Paid funeral leave: 1.3
  - Paid jury duty leave: 1.2
  - Paid military leave: 1.3
  - Family leave: 1.3
- Professional and related 
  - Paid holidays: 0.8
  - Paid sick leave: 0.6
  - Paid vacations: 1.0
  - Paid personal leave: 1.2
  - Paid funeral leave: 1.1
  - Paid jury duty leave: 1.2
  - Paid military leave: 1.3
  - Family leave: 1.6
- Teachers 
  - Paid holidays: 2.4
  - Paid sick leave: 1.0
  - Paid vacations: 2.7
  - Paid personal leave: 1.8
  - Paid funeral leave: 1.8
  - Paid jury duty leave: 2.1
  - Paid military leave: 2.2
  - Family leave: 2.2
  - Worker characteristics: 
    - Primary, secondary, and special education school teachers: 3.5
    - Registered nurses: 0.8
    - Service occupations: 2.0
    - Protective service: 2.0
    - Sales and office: 0.8
    - Sales and related: 1.7
    - Office and administrative support: 0.8
    - Natural resources, construction, and maintenance: 1.3
    - Goods-producing industries: 2.2
    - Service-providing industries: 1.6
    - Education and health services: 1.3
    - Educational services: 1.0
    - Elementary and secondary schools: 1.5
    - Junior colleges, colleges, and universities: 1.1
    - Health care and social assistance: 1.9
    - Public administration: 1.2
- Full time 
  - Average wage within the following categories: 
    - Lowest 25 percent: 1.6
    - Lowest 10 percent: 2.0
    - Second 25 percent: 1.0
    - Third 25 percent: 0.6
    - Highest 25 percent: 0.5
    - Highest 10 percent: 0.8
- Part time 
  - Average wage within the following categories: 
    - Lowest 25 percent: 1.6
    - Lowest 10 percent: 2.0
    - Second 25 percent: 1.0
    - Third 25 percent: 0.6
    - Highest 25 percent: 0.5
    - Highest 10 percent: 0.8

**Establishment characteristics**

- Goods-producing industries: 0.7
- Service-providing industries: 0.8
- Education and health services: 1.3
- Educational services: 0.8
- Elementary and secondary schools: 1.5
- Junior colleges, colleges, and universities: 1.0
- Health care and social assistance: 1.9
- Hospitals: 1.2
- Public administration: 0.7

See footnotes at end of table.
Table 33. Standard errors for leave benefits: Access, civilian workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
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<th>Paid funeral leave</th>
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<th>Family leave</th>
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<td>0.9</td>
<td>1.0</td>
<td>0.8</td>
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<tr>
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<td>50 to 99 workers</td>
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<td>1.3</td>
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<td>1.5</td>
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<td>0.9</td>
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</tbody>
</table>


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 2021.


Table 34. Paid holidays: Number of days provided, civilian workers,\(^1\) March 2021

(All workers with paid holidays = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Mean number of days</th>
<th>Median number of days</th>
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<td>All workers</td>
<td>8</td>
<td>3</td>
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</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>2</td>
<td>1</td>
<td>15</td>
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<tr>
<td>Management, business, and financial</td>
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<td>1</td>
<td>13</td>
</tr>
<tr>
<td>Professional and related</td>
<td>3</td>
<td>2</td>
<td>16</td>
</tr>
<tr>
<td>Teachers</td>
<td>6</td>
<td>3</td>
<td>15</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>10</td>
<td>5</td>
<td>22</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>6</td>
<td>–</td>
<td>31</td>
</tr>
<tr>
<td>Service</td>
<td>18</td>
<td>5</td>
<td>23</td>
</tr>
<tr>
<td>Protective service</td>
<td>4</td>
<td>–</td>
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<td>24</td>
</tr>
<tr>
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<td>25</td>
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<td>31</td>
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<tr>
<td>Office and administrative support</td>
<td>5</td>
<td>3</td>
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</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>5</td>
<td>7</td>
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</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>9</td>
<td>34</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>4</td>
<td>5</td>
<td>26</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
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<td>3</td>
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<tr>
<td>Transportation and material moving</td>
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<td>Average wage within the following categories:(^3)</td>
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<tr>
<td>Second 25 percent</td>
<td>7</td>
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<td>Third 25 percent</td>
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**Establishment characteristics**

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<th>Median number of days</th>
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<td>4</td>
<td>19</td>
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<tr>
<td>Service-providing industries</td>
<td>9</td>
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<td>22</td>
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<tr>
<td>Education and health services</td>
<td>5</td>
<td>3</td>
<td>22</td>
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<tr>
<td>Educational services</td>
<td>4</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
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<td>5</td>
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<td>1</td>
<td>1</td>
<td>(2)</td>
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See footnotes at end of table.
### Table 34. Paid holidays: Number of days provided, civilian workers,¹ March 2021—continued

(All workers with paid holidays = 100 percent)

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<td>1 to 99 workers</td>
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</tr>
<tr>
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<td>100 to 499 workers</td>
<td>6</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2</td>
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Geographic areas

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<td>South Atlantic</td>
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<td>East South Central</td>
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<td>West South Central</td>
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<td>Midwest</td>
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<tr>
<td>East North Central</td>
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<tr>
<td>West North Central</td>
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<td>West</td>
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<td>Mountain</td>
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</tr>
<tr>
<td>Pacific</td>
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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 2021.

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

Table 34. Standard errors for paid holidays: Number of days provided, civilian workers, March 2021

<table>
<thead>
<tr>
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<th>Paid holidays</th>
<th>Mean number of days</th>
<th>Median number of days</th>
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**Worker characteristics**

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<th>Mean number of days</th>
<th>Median number of days</th>
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<td>0.3</td>
<td>0.8</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>0.4</td>
<td>0.3</td>
<td>0.9</td>
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<tr>
<td>Professional and related</td>
<td>0.6</td>
<td>0.5</td>
<td>1.0</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.2</td>
<td>1.2</td>
<td>2.6</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
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<td>2.0</td>
<td>4.4</td>
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<tr>
<td>Registered nurses</td>
<td>2.6</td>
<td>–</td>
<td>5.2</td>
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<tr>
<td>Service</td>
<td>1.6</td>
<td>–</td>
<td>2.0</td>
</tr>
<tr>
<td>Protective service</td>
<td>1.2</td>
<td>–</td>
<td>2.9</td>
</tr>
<tr>
<td>Sales and office</td>
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<td>0.5</td>
<td>1.1</td>
</tr>
<tr>
<td>Sales and related</td>
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<td>2.0</td>
<td>1.9</td>
</tr>
<tr>
<td>Office and administrative support</td>
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<td>0.7</td>
<td>1.3</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
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<td>1.9</td>
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<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>1.5</td>
<td>2.8</td>
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<tr>
<td>Installation, maintenance, and repair</td>
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<td>2.3</td>
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<tr>
<td>Production, transportation, and material moving</td>
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<td>0.5</td>
<td>1.2</td>
</tr>
<tr>
<td>Production</td>
<td>0.9</td>
<td>0.5</td>
<td>1.2</td>
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<tr>
<td>Transportation and material moving</td>
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<td>Full time</td>
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<tr>
<td>Nonunion</td>
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<tr>
<td>Average wage within the following categories:³</td>
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</tr>
<tr>
<td>Lowest 25 percent</td>
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<tr>
<td>Lowest 10 percent</td>
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<tr>
<td>Second 25 percent</td>
<td>0.7</td>
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<td>1.1</td>
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<tr>
<td>Third 25 percent</td>
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<td>Highest 25 percent</td>
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**Establishment characteristics**

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<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Mean number of days</th>
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<td>Goods-producing industries</td>
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<td>Service-providing industries</td>
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<td>0.7</td>
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<td>Education and health services</td>
<td>1.0</td>
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<td>Educational services</td>
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<td>Junior colleges, colleges, and universities</td>
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See footnotes at end of table.
Table 34. Standard errors for paid holidays: Number of days provided, civilian workers,1 March 2021—continued

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<tr>
<td>Pacific</td>
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</tr>
<tr>
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<tr>
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<td>0.3</td>
</tr>
</tbody>
</table>

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 2021.

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.

Table 35. Paid sick leave: Type of provision, civilian workers,¹ March 2021

(All workers with paid sick leave = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed number of days per year²</td>
</tr>
<tr>
<td>All workers</td>
<td>69</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>67</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>62</td>
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<tr>
<td>Professional and related</td>
<td>70</td>
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<tr>
<td>Teachers</td>
<td>89</td>
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<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>89</td>
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<tr>
<td>Service</td>
<td>73</td>
</tr>
<tr>
<td>Protective service</td>
<td>81</td>
</tr>
<tr>
<td>Sales and office</td>
<td>65</td>
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<tr>
<td>Sales and related</td>
<td>64</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>66</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>67</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>69</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>65</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>73</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>77</td>
</tr>
<tr>
<td>Full time</td>
<td>66</td>
</tr>
<tr>
<td>Part time</td>
<td>81</td>
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<tr>
<td>Union</td>
<td>86</td>
</tr>
<tr>
<td>Nonunion</td>
<td>65</td>
</tr>
<tr>
<td>**Average wage within the following categories:**⁵</td>
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<tr>
<td>Lowest 25 percent</td>
<td>74</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>67</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>68</td>
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<tr>
<td>Highest 25 percent</td>
<td>67</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>66</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>69</td>
</tr>
<tr>
<td>Education and health services</td>
<td>71</td>
</tr>
<tr>
<td>Educational services</td>
<td>92</td>
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<tr>
<td>Elementary and secondary schools</td>
<td>93</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>92</td>
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<tr>
<td>Health care and social assistance</td>
<td>58</td>
</tr>
<tr>
<td>Public administration</td>
<td>87</td>
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</table>

See footnotes at end of table.
Table 35. Paid sick leave: Type of provision, civilian workers,\(^1\) March 2021—continued

(All workers with paid sick leave = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed number of days per year(^2)</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>69</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>68</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>71</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>68</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>67</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>69</td>
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</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Fixed number of days per year(^2)</th>
<th>As needed(^3)</th>
<th>As part of consolidated leave plan(^4)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>76</td>
<td>3</td>
<td>21</td>
</tr>
<tr>
<td>New England</td>
<td>75</td>
<td>2</td>
<td>23</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>76</td>
<td>3</td>
<td>21</td>
</tr>
<tr>
<td>South</td>
<td>65</td>
<td>3</td>
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</tr>
<tr>
<td>South Atlantic</td>
<td>66</td>
<td>3</td>
<td>32</td>
</tr>
<tr>
<td>East South Central</td>
<td>68</td>
<td>3</td>
<td>29</td>
</tr>
<tr>
<td>West South Central</td>
<td>61</td>
<td>3</td>
<td>36</td>
</tr>
<tr>
<td>Midwest</td>
<td>63</td>
<td>2</td>
<td>35</td>
</tr>
<tr>
<td>West North Central</td>
<td>61</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>73</td>
<td>2</td>
<td>26</td>
</tr>
<tr>
<td>Mountain</td>
<td>61</td>
<td>1</td>
<td>38</td>
</tr>
<tr>
<td>Pacific</td>
<td>77</td>
<td>2</td>
<td>21</td>
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</tbody>
</table>


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 2021.

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.

Table 35. Standard errors for paid sick leave: Type of provision, civilian workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed number of days per year</td>
</tr>
<tr>
<td>All workers</td>
<td>0.8</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
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<tr>
<td>Management, professional, and related</td>
<td>1.3</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.6</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.5</td>
</tr>
<tr>
<td>Teachers</td>
<td>2.8</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>3.5</td>
</tr>
<tr>
<td>Service</td>
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<tr>
<td>Protective service</td>
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<td>Sales and office</td>
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<td>Sales and related</td>
<td>1.7</td>
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</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>2.2</td>
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<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>2.9</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.9</td>
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<tr>
<td>Production, transportation, and material moving</td>
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</tr>
<tr>
<td>Transportation and material moving</td>
<td>2.4</td>
</tr>
<tr>
<td>Full time</td>
<td>0.9</td>
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<tr>
<td>Part time</td>
<td>1.3</td>
</tr>
<tr>
<td>Union</td>
<td>1.2</td>
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<tr>
<td>Nonunion</td>
<td>1.0</td>
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<tr>
<td>Average wage within the following categories:</td>
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</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.4</td>
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<tr>
<td>Second 25 percent</td>
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<td>Third 25 percent</td>
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<td>Highest 25 percent</td>
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<td>Highest 10 percent</td>
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<td>Service-providing industries</td>
<td>0.9</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.0</td>
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<tr>
<td>Educational services</td>
<td>0.8</td>
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<tr>
<td>Elementary and secondary schools</td>
<td>0.7</td>
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<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.9</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>3.1</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.3</td>
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</table>

See footnotes at end of table.
Table 35. Standard errors for paid sick leave: Type of provision, civilian workers,\(^1\) March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed number of days per year(^2)</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.5</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.8</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.2</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.0</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.4</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.5</td>
</tr>
</tbody>
</table>

| Geographic areas                     |                      |                   |                   |
|                                      | Fixed number of days per year\(^2\) | As needed\(^3\) | As part of consolidated leave plan\(^4\) |
| Northeast                            | 1.7                  | 0.3               | 1.5               |
| New England                          | 2.6                  | 0.3               | 2.6               |
| Middle Atlantic                      | 1.8                  | 0.4               | 1.7               |
| South                                | 1.4                  | 0.3               | 1.5               |
| South Atlantic                       | 2.0                  | 0.5               | 2.1               |
| East South Central                   | 2.4                  | 0.9               | 2.8               |
| West South Central                   | 2.8                  | 0.5               | 2.8               |
| Midwest                              | 1.7                  | 0.5               | 1.5               |
| West North Central                   | 4.0                  | –                 | –                 |
| West                                 | 1.7                  | 0.6               | 1.5               |
| Mountain                             | 3.2                  | 0.2               | 3.1               |
| Pacific                              | 1.8                  | 0.8               | 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.

\(^2\) 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 2021.

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.

Table 36. Paid sick leave: Number of annual days by service requirement,¹ civilian workers,² March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service³</th>
<th>Mean number of days</th>
<th>Median number of days</th>
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<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 1 year</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>20 (5)</td>
<td>48</td>
<td>27</td>
</tr>
<tr>
<td>Full time</td>
<td>17 (4)</td>
<td>47</td>
<td>31</td>
</tr>
<tr>
<td>Part time</td>
<td>33 (3)</td>
<td>57</td>
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</tr>
<tr>
<td>Union</td>
<td>14 (2)</td>
<td>28</td>
<td>48</td>
</tr>
<tr>
<td>Nonunion</td>
<td>21 (3)</td>
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<td>23</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>26 (6)</td>
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<td>18</td>
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<td>1 to 49 workers</td>
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<td>50 to 99 workers</td>
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<td>100 workers or more</td>
<td>14 (3)</td>
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<td>36</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>17 (4)</td>
<td>51</td>
<td>27</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>12 (3)</td>
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<td>44</td>
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<tr>
<td>After 5 years</td>
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<td></td>
</tr>
<tr>
<td>All workers</td>
<td>19 (4)</td>
<td>49</td>
<td>27</td>
</tr>
<tr>
<td>Full time</td>
<td>16 (4)</td>
<td>47</td>
<td>31</td>
</tr>
<tr>
<td>Part time</td>
<td>31 (3)</td>
<td>59</td>
<td>9</td>
</tr>
<tr>
<td>Union</td>
<td>12 (2)</td>
<td>29</td>
<td>47</td>
</tr>
<tr>
<td>Nonunion</td>
<td>21 (3)</td>
<td>53</td>
<td>22</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>25 (5)</td>
<td>54</td>
<td>18</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>26 (5)</td>
<td>57</td>
<td>15</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>24 (4)</td>
<td>47</td>
<td>25</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>13 (2)</td>
<td>44</td>
<td>35</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>16 (2)</td>
<td>52</td>
<td>27</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>11 (2)</td>
<td>36</td>
<td>44</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 36. Paid sick leave: Number of annual days by service requirement,1 civilian workers,2 March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service3</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 10 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>19</td>
<td>48</td>
<td>28</td>
</tr>
<tr>
<td>Full time</td>
<td>16</td>
<td>46</td>
<td>31</td>
</tr>
<tr>
<td>Part time</td>
<td>31</td>
<td>59</td>
<td>9</td>
</tr>
<tr>
<td>Union</td>
<td>11</td>
<td>29</td>
<td>47</td>
</tr>
<tr>
<td>Nonunion</td>
<td>20</td>
<td>53</td>
<td>23</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>25</td>
<td>54</td>
<td>18</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>25</td>
<td>57</td>
<td>15</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>23</td>
<td>46</td>
<td>26</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>13</td>
<td>43</td>
<td>36</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>16</td>
<td>51</td>
<td>28</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>11</td>
<td>36</td>
<td>44</td>
</tr>
<tr>
<td>After 20 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>18</td>
<td>48</td>
<td>28</td>
</tr>
<tr>
<td>Full time</td>
<td>16</td>
<td>46</td>
<td>31</td>
</tr>
<tr>
<td>Part time</td>
<td>31</td>
<td>59</td>
<td>9</td>
</tr>
<tr>
<td>Union</td>
<td>11</td>
<td>29</td>
<td>47</td>
</tr>
<tr>
<td>Nonunion</td>
<td>20</td>
<td>53</td>
<td>23</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>25</td>
<td>54</td>
<td>18</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>25</td>
<td>57</td>
<td>15</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>23</td>
<td>47</td>
<td>26</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>13</td>
<td>44</td>
<td>36</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>16</td>
<td>51</td>
<td>28</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>11</td>
<td>36</td>
<td>44</td>
</tr>
</tbody>
</table>

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.


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

Table 36. Standard errors for paid sick leave: Number of annual days by service requirement, civilian workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 1 year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.9</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Full time</td>
<td>0.8</td>
<td>0.9</td>
<td>1.1</td>
</tr>
<tr>
<td>Part time</td>
<td>2.7</td>
<td>2.7</td>
<td>0.9</td>
</tr>
<tr>
<td>Union</td>
<td>1.0</td>
<td>1.9</td>
<td>1.8</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.1</td>
<td>1.1</td>
<td>1.2</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.7</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>2.1</td>
<td>1.6</td>
<td>1.7</td>
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<tr>
<td>50 to 99 workers</td>
<td>2.3</td>
<td>3.2</td>
<td>2.7</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.9</td>
<td>1.2</td>
<td>1.3</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.3</td>
<td>1.7</td>
<td>1.6</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.3</td>
<td>1.4</td>
<td>1.7</td>
</tr>
</tbody>
</table>

| After 5 years   |               |             |             |             |                     |                       |                       |
| All workers     | 0.9           | 1.0         | 1.0         | 0.3         | 0.1                 | 0.1                   | 0.1                   |
| Full time       | 0.7           | 0.9         | 1.1         | 0.3         | 0.1                 | 0.1                   | 0.6                   |
| Part time       | 2.7           | 2.7         | 0.9         | –           | –                   | 0.1                   | 0.2                   |
| Union           | 0.8           | 2.0         | 1.8         | 0.9         | 0.2                 | 0.3                   | 0.0                   |
| Nonunion        | 1.1           | 1.1         | 1.2         | 0.3         | 0.1                 | 0.1                   | 0.5                   |
| 1 to 99 workers | 1.7           | 1.4         | 1.4         | 0.4         | 0.1                 | 0.1                   | (4)                   |
| 1 to 49 workers | 2.1           | 1.7         | 1.7         | 0.4         | 0.1                 | 0.2                   | 0.7                   |
| 50 to 99 workers| 2.3           | 3.3         | 2.7         | 1.2         | 0.2                 | 0.2                   | 0.4                   |
| 100 workers or more | 0.9       | 1.2         | 1.3         | 0.5         | 0.2                 | 0.1                   | (4)                   |
| 100 to 499 workers | 1.3       | 1.7         | 1.6         | 0.6         | 0.1                 | 0.2                   | 0.2                   |
| 500 workers or more | 1.1     | 1.6         | 1.7         | 0.7         | 0.3                 | 0.2                   | 0.0                   |

See footnotes at end of table.
Table 36. Standard errors for paid sick leave: Number of annual days by service requirement,\(^1\) civilian workers,\(^2\) March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service(^3)</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 10 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.9</td>
<td>1.0</td>
<td>1.1</td>
</tr>
<tr>
<td>Full time</td>
<td>0.7</td>
<td>1.0</td>
<td>1.1</td>
</tr>
<tr>
<td>Part time</td>
<td>2.7</td>
<td>2.7</td>
<td>0.9</td>
</tr>
<tr>
<td>Union</td>
<td>0.7</td>
<td>2.0</td>
<td>1.8</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.1</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.7</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>2.1</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.3</td>
<td>3.3</td>
<td>2.7</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.9</td>
<td>1.2</td>
<td>1.3</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.3</td>
<td>1.7</td>
<td>1.6</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.1</td>
<td>1.6</td>
<td>1.7</td>
</tr>
<tr>
<td>After 20 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.9</td>
<td>1.0</td>
<td>1.1</td>
</tr>
<tr>
<td>Full time</td>
<td>0.7</td>
<td>1.0</td>
<td>1.1</td>
</tr>
<tr>
<td>Part time</td>
<td>2.7</td>
<td>2.7</td>
<td>0.9</td>
</tr>
<tr>
<td>Union</td>
<td>0.7</td>
<td>2.0</td>
<td>1.8</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.1</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.7</td>
<td>1.4</td>
<td>1.4</td>
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<tr>
<td>1 to 49 workers</td>
<td>2.1</td>
<td>1.7</td>
<td>1.7</td>
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<tr>
<td>50 to 99 workers</td>
<td>2.3</td>
<td>3.3</td>
<td>2.7</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.9</td>
<td>1.2</td>
<td>1.3</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.3</td>
<td>1.7</td>
<td>1.6</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.1</td>
<td>1.6</td>
<td>1.7</td>
</tr>
</tbody>
</table>

\(^1\) 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.


\(^3\) Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service. 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/ebst/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

### Table 37. Paid sick leave: Carryover provisions, civilian workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Carryover provision&lt;sup&gt;2&lt;/sup&gt;</th>
<th>No carryover provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Unlimited</td>
</tr>
<tr>
<td></td>
<td></td>
<td>accumulation</td>
</tr>
<tr>
<td>All workers</td>
<td>58</td>
<td>22</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>69</td>
<td>33</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>57</td>
<td>23</td>
</tr>
<tr>
<td>Professional and related</td>
<td>74</td>
<td>37</td>
</tr>
<tr>
<td>Teachers</td>
<td>87</td>
<td>49</td>
</tr>
<tr>
<td>Primary, secondary, and special education</td>
<td>88</td>
<td>50</td>
</tr>
<tr>
<td>School teachers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Protective service</td>
<td>81</td>
<td>43</td>
</tr>
<tr>
<td>Sales and office</td>
<td>49</td>
<td>15</td>
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<tr>
<td>Sales and related</td>
<td>36</td>
<td>8</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>55</td>
<td>19</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>50</td>
<td>12</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>50</td>
<td>13</td>
</tr>
<tr>
<td>Full time</td>
<td>59</td>
<td>24</td>
</tr>
<tr>
<td>Union</td>
<td>78</td>
<td>36</td>
</tr>
<tr>
<td>Nonunion</td>
<td>54</td>
<td>19</td>
</tr>
<tr>
<td>Average wage within the following categories:&lt;sup&gt;3&lt;/sup&gt;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>56</td>
<td>19</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>60</td>
<td>25</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>66</td>
<td>29</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>62</td>
<td>24</td>
</tr>
<tr>
<td>Education and health services</td>
<td>80</td>
<td>39</td>
</tr>
<tr>
<td>Educational services</td>
<td>88</td>
<td>51</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>88</td>
<td>51</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>90</td>
<td>54</td>
</tr>
<tr>
<td>Public administration</td>
<td>94</td>
<td>57</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 37. Paid sick leave: Carryover provisions, civilian workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Carryover provision&lt;sup&gt;2&lt;/sup&gt;</th>
<th>No carryover provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Unlimited accumulation</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>47</td>
<td>15</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>44</td>
<td>14</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>58</td>
<td>18</td>
</tr>
<tr>
<td>100 workers or more:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>500 workers or more</td>
<td>76</td>
<td>35</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic area</th>
<th>Carryover provision</th>
<th>No carryover provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Unlimited accumulation</td>
</tr>
<tr>
<td>Northeast</td>
<td>60</td>
<td>17</td>
</tr>
<tr>
<td>New England</td>
<td>62</td>
<td>11</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>59</td>
<td>19</td>
</tr>
<tr>
<td>South</td>
<td>56</td>
<td>26</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>58</td>
<td>28</td>
</tr>
<tr>
<td>East South Central</td>
<td>54</td>
<td>24</td>
</tr>
<tr>
<td>West South Central</td>
<td>54</td>
<td>23</td>
</tr>
<tr>
<td>West</td>
<td>60</td>
<td>23</td>
</tr>
<tr>
<td>Pacific</td>
<td>59</td>
<td>23</td>
</tr>
</tbody>
</table>

<sup>1</sup> 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.

<sup>2</sup> Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service. Plans that allow employees to accumulate unused sick leave from year to year.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.


Table 37. Standard errors for paid sick leave: Carryover provisions, civilian workers, March 2021

| Characteristics | Carryover provision<sup>2</sup> |  |  |
|-----------------|-------------------------------|------------------|------------------|------------------|------------------|
|                 | Total | Unlimited accumulation | Limit on days accumulated | No carryover provision |
| All workers     | 1.2   | 0.8                   | 1.2                | 1.2               |
| Worker characteristics |      |                      |                    |
| Management, professional, and related | 1.5  | 1.6                   | 1.4                | 1.5               |
| Management, business, and financial | 1.8  | 1.5                   | 2.0                | 1.8               |
| Professional and related | 1.8  | 1.9                   | 1.6                | 1.8               |
| Teachers | 1.3  | 1.9                   | 1.8                | 1.3               |
| Primary, secondary, and special education school teachers | 1.2  | 2.4                   | 2.5                | 1.2               |
| Service: |      |                      |                    |
| Protective service | 3.2  | 2.5                   | 3.7                | 3.2               |
| Sales and office | 1.8  | 0.9                   | 1.5                | 1.8               |
| Sales and related | 2.5  | 1.0                   | 2.1                | 2.5               |
| Office and administrative support | 2.3  | 1.2                   | 1.9                | 2.3               |
| Natural resources, construction, and maintenance | 2.6  | 1.2                   | 2.7                | 2.6               |
| Installation, maintenance, and repair | 3.3  | 1.4                   | 3.4                | 3.3               |
| Full time | 1.2  | 0.8                   | 1.1                | 1.2               |
| Union | 1.4  | 1.4                   | 1.8                | 1.4               |
| Nonunion | 1.4  | 0.9                   | 1.3                | 1.4               |
| Average wage within the following categories:<sup>3</sup> |      |                      |                    |
| Second 25 percent | 1.9  | 1.3                   | 1.6                | 1.9               |
| Third 25 percent | 1.4  | 1.2                   | 1.5                | 1.4               |
| Highest 25 percent | 1.4  | 1.4                   | 1.7                | 1.4               |
| Service-providing industries | 1.4  | 0.8                   | 1.3                | 1.4               |
| Education and health services | 1.6  | 1.7                   | 1.5                | 1.6               |
| Educational services | 0.8  | 1.5                   | 1.4                | 0.8               |
| Elementary and secondary schools | 1.1  | 2.2                   | 2.1                | 1.1               |
| Junior colleges, colleges, and universities | 1.4  | 2.3                   | 2.1                | 1.4               |
| Public administration | 1.0  | 2.1                   | 1.7                | 1.0               |

See footnotes at end of table.
Table 37. Standard errors for paid sick leave: Carryover provisions, civilian workers,\(^1\) March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Carryover provision(^2)</th>
<th>No carryover provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Unlimited accumulation</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.6</td>
<td>1.3</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.7</td>
<td>1.5</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.8</td>
<td>2.4</td>
</tr>
<tr>
<td>100 workers or more:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.5</td>
<td>1.3</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>1.9</td>
<td>1.2</td>
</tr>
<tr>
<td>New England</td>
<td>4.4</td>
<td>1.6</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.8</td>
<td>1.3</td>
</tr>
<tr>
<td>South</td>
<td>1.6</td>
<td>1.0</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>2.6</td>
<td>1.6</td>
</tr>
<tr>
<td>East South Central</td>
<td>2.3</td>
<td>2.9</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.1</td>
<td>1.2</td>
</tr>
<tr>
<td>West</td>
<td>2.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Pacific</td>
<td>2.7</td>
<td>1.5</td>
</tr>
</tbody>
</table>

\(^1\) 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. 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 2021.


### Table 39. Paid vacations: Number of annual days by service requirement,\(^1\) civilian workers,\(^2\) March 2021

(All workers with paid vacations = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
</tr>
<tr>
<td>After 1 year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>8</td>
<td>29</td>
</tr>
<tr>
<td>Full time</td>
<td>5</td>
<td>27</td>
</tr>
<tr>
<td>Part time</td>
<td>29</td>
<td>42</td>
</tr>
<tr>
<td>Union</td>
<td>5</td>
<td>31</td>
</tr>
<tr>
<td>Nonunion</td>
<td>8</td>
<td>28</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>11</td>
<td>36</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>13</td>
<td>37</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>5</td>
<td>33</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>5</td>
<td>22</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>6</td>
<td>29</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>3</td>
<td>15</td>
</tr>
<tr>
<td>After 5 years</td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>3</td>
<td>11</td>
</tr>
<tr>
<td>Full time</td>
<td>1</td>
<td>8</td>
</tr>
<tr>
<td>Part time</td>
<td>10</td>
<td>29</td>
</tr>
<tr>
<td>Union</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>Nonunion</td>
<td>3</td>
<td>12</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>4</td>
<td>16</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>4</td>
<td>19</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2</td>
<td>9</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>2</td>
<td>8</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1</td>
<td>5</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 39. Paid vacations: Number of annual days by service requirement,\(^1\) civilian workers,\(^2\) March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid vacation days by length of service(^3)</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 10 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>2</td>
<td>7</td>
<td>17</td>
</tr>
<tr>
<td>Full time</td>
<td>1</td>
<td>6</td>
<td>15</td>
</tr>
<tr>
<td>Part time</td>
<td>9</td>
<td>19</td>
<td>30</td>
</tr>
<tr>
<td>Union</td>
<td>1</td>
<td>3</td>
<td>12</td>
</tr>
<tr>
<td>Nonunion</td>
<td>2</td>
<td>8</td>
<td>18</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>3</td>
<td>11</td>
<td>23</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>3</td>
<td>13</td>
<td>26</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2</td>
<td>6</td>
<td>16</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1</td>
<td>4</td>
<td>11</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>2</td>
<td>5</td>
<td>15</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>After 20 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>2</td>
<td>7</td>
<td>13</td>
</tr>
<tr>
<td>Full time</td>
<td>1</td>
<td>6</td>
<td>12</td>
</tr>
<tr>
<td>Part time</td>
<td>8</td>
<td>17</td>
<td>20</td>
</tr>
<tr>
<td>Union</td>
<td>(4)</td>
<td>2</td>
<td>7</td>
</tr>
<tr>
<td>Nonunion</td>
<td>2</td>
<td>8</td>
<td>14</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>3</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>3</td>
<td>12</td>
<td>22</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2</td>
<td>5</td>
<td>14</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1</td>
<td>5</td>
<td>9</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

\(^1\) 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.


\(^3\) 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/eb/National-Compensation-Survey-Glossary-of-Employee-Benefit-Terms.htm.

Table 39. Standard errors for paid vacations: Number of annual days by service requirement,¹ civilian workers,² March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid vacation days by length of service³</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 1 year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>1.0</td>
<td>0.7</td>
<td>0.8</td>
</tr>
<tr>
<td>Full time</td>
<td>0.8</td>
<td>0.7</td>
<td>0.8</td>
</tr>
<tr>
<td>Part time</td>
<td>2.7</td>
<td>2.0</td>
<td>1.7</td>
</tr>
<tr>
<td>Union</td>
<td>0.6</td>
<td>2.1</td>
<td>1.8</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.1</td>
<td>0.7</td>
<td>0.8</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.8</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.2</td>
<td>1.5</td>
<td>1.6</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.3</td>
<td>0.7</td>
<td>0.8</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.5</td>
<td>1.3</td>
<td>1.4</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.4</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>After 5 years</td>
<td></td>
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</tr>
<tr>
<td>All workers</td>
<td>0.3</td>
<td>0.8</td>
<td>0.7</td>
</tr>
<tr>
<td>Full time</td>
<td>0.2</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Part time</td>
<td>1.3</td>
<td>2.5</td>
<td>2.1</td>
</tr>
<tr>
<td>Union</td>
<td>0.2</td>
<td>0.5</td>
<td>1.8</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.3</td>
<td>0.9</td>
<td>0.7</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.5</td>
<td>1.3</td>
<td>1.2</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>0.7</td>
<td>1.6</td>
<td>1.5</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.3</td>
<td>0.5</td>
<td>0.9</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.4</td>
<td>0.9</td>
<td>1.3</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.3</td>
<td>0.4</td>
<td>1.1</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 39. Standard errors for paid vacations: Number of annual days by service requirement,¹ civilian workers,² March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Less than 5 days</th>
<th>5 to 9 days</th>
<th>10 to 14 days</th>
<th>15 to 19 days</th>
<th>20 to 24 days</th>
<th>Greater than 24 days</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>After 10 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.3</td>
<td>0.4</td>
<td>0.8</td>
<td>0.8</td>
<td>0.9</td>
<td>0.6</td>
<td>0.2</td>
<td>0.6</td>
</tr>
<tr>
<td>Full time</td>
<td>0.2</td>
<td>0.4</td>
<td>0.9</td>
<td>0.8</td>
<td>0.9</td>
<td>0.6</td>
<td>0.2</td>
<td>0.5</td>
</tr>
<tr>
<td>Part time</td>
<td>1.2</td>
<td>2.2</td>
<td>2.7</td>
<td>1.6</td>
<td>1.0</td>
<td>0.8</td>
<td>0.3</td>
<td>0.4</td>
</tr>
<tr>
<td>Union</td>
<td>0.2</td>
<td>0.4</td>
<td>1.2</td>
<td>1.9</td>
<td>1.5</td>
<td>1.0</td>
<td>0.2</td>
<td>0.3</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.3</td>
<td>0.5</td>
<td>0.9</td>
<td>0.8</td>
<td>1.0</td>
<td>0.7</td>
<td>0.2</td>
<td>1.0</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.5</td>
<td>0.8</td>
<td>1.4</td>
<td>1.2</td>
<td>1.2</td>
<td>0.9</td>
<td>0.2</td>
<td>0.0</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.6</td>
<td>1.0</td>
<td>1.6</td>
<td>1.5</td>
<td>1.3</td>
<td>0.9</td>
<td>0.2</td>
<td>0.0</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>0.7</td>
<td>1.2</td>
<td>1.3</td>
<td>2.1</td>
<td>2.3</td>
<td>1.9</td>
<td>0.4</td>
<td>1.4</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.3</td>
<td>0.5</td>
<td>0.5</td>
<td>1.2</td>
<td>0.9</td>
<td>0.9</td>
<td>0.2</td>
<td>(4)</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.4</td>
<td>0.9</td>
<td>0.9</td>
<td>1.4</td>
<td>1.2</td>
<td>1.0</td>
<td>0.2</td>
<td>0.9</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.3</td>
<td>0.3</td>
<td>0.5</td>
<td>1.7</td>
<td>1.3</td>
<td>1.2</td>
<td>0.2</td>
<td>0.0</td>
</tr>
<tr>
<td>After 20 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.3</td>
<td>0.4</td>
<td>0.5</td>
<td>0.7</td>
<td>0.8</td>
<td>0.7</td>
<td>0.1</td>
<td>0.0</td>
</tr>
<tr>
<td>Full time</td>
<td>0.2</td>
<td>0.4</td>
<td>0.5</td>
<td>0.8</td>
<td>0.8</td>
<td>0.7</td>
<td>0.1</td>
<td>0.0</td>
</tr>
<tr>
<td>Part time</td>
<td>1.3</td>
<td>2.3</td>
<td>2.6</td>
<td>1.5</td>
<td>1.2</td>
<td>1.4</td>
<td>0.3</td>
<td>(4)</td>
</tr>
<tr>
<td>Union</td>
<td>0.2</td>
<td>0.4</td>
<td>0.9</td>
<td>1.0</td>
<td>1.3</td>
<td>1.6</td>
<td>0.2</td>
<td>0.7</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.3</td>
<td>0.5</td>
<td>0.5</td>
<td>0.8</td>
<td>0.9</td>
<td>0.9</td>
<td>0.2</td>
<td>0.0</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.5</td>
<td>0.8</td>
<td>0.9</td>
<td>1.2</td>
<td>1.3</td>
<td>1.0</td>
<td>0.2</td>
<td>1.2</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.6</td>
<td>0.9</td>
<td>1.1</td>
<td>1.4</td>
<td>1.4</td>
<td>1.1</td>
<td>0.3</td>
<td>(4)</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>0.7</td>
<td>1.1</td>
<td>1.2</td>
<td>1.9</td>
<td>2.4</td>
<td>2.3</td>
<td>0.4</td>
<td>0.0</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.2</td>
<td>0.4</td>
<td>0.5</td>
<td>0.6</td>
<td>0.8</td>
<td>0.8</td>
<td>0.2</td>
<td>0.1</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.3</td>
<td>0.8</td>
<td>0.8</td>
<td>0.9</td>
<td>1.2</td>
<td>1.2</td>
<td>0.3</td>
<td>0.0</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.2</td>
<td>0.3</td>
<td>0.4</td>
<td>0.6</td>
<td>1.1</td>
<td>1.1</td>
<td>0.2</td>
<td>(4)</td>
</tr>
</tbody>
</table>

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.


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.


Table 40. Consolidated leave plans: Access, civilian workers, March 2021

(All workers with paid vacations = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With consolidated leave plan</th>
<th>With no consolidated leave plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Paid days by length of service</td>
<td>Paid vacation days by length of service</td>
</tr>
<tr>
<td></td>
<td>(Mean number of days)</td>
<td>(Mean number of days)</td>
</tr>
<tr>
<td></td>
<td>1 year</td>
<td>5 years</td>
</tr>
<tr>
<td>All workers</td>
<td>41</td>
<td>14</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>50</td>
<td>16</td>
</tr>
<tr>
<td>Management, business, and financial</td>
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<td>Natural resources, construction, and maintenance</td>
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<td>Installation, maintenance, and repair</td>
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<td>Production, transportation, and material moving</td>
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<td>Part time</td>
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<tr>
<td>Nonunion</td>
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<td>16</td>
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<td>Highest 10 percent</td>
<td>47</td>
<td>17</td>
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<tr>
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<td>Service-providing industries</td>
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<td>Educational services</td>
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<td>Elementary and secondary schools</td>
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<td>Junior colleges, colleges, and universities</td>
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See footnotes at end of table.
Table 40. Consolidated leave plans:¹ Access, civilian workers,² March 2021—continued

(All workers with paid vacations = 100 percent)

<table>
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<tr>
<th>Characteristics</th>
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<th>With no consolidated leave plan</th>
</tr>
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<td>Paid days by length of service</td>
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<tr>
<td></td>
<td></td>
<td>(Mean number of days)</td>
</tr>
<tr>
<td></td>
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</tr>
<tr>
<td>1 to 99 workers</td>
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<td>12</td>
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<td>1 to 49 workers</td>
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<td>11</td>
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<tr>
<td>50 to 99 workers</td>
<td>40</td>
<td>13</td>
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<tr>
<td>100 workers or more</td>
<td>43</td>
<td>15</td>
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<td>100 to 499 workers</td>
<td>42</td>
<td>14</td>
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<tr>
<td>500 workers or more</td>
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<td>17</td>
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<tr>
<td><strong>Geographic areas</strong></td>
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<tr>
<td>Northeast</td>
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<td>Pacific</td>
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</table>

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.


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 2021.


## Table 40. Standard errors for consolidated leave plans: Access, civilian workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With consolidated leave plan</th>
<th></th>
<th>With no consolidated leave plan</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access Paid days by length of service (Mean number of days)</td>
<td>Access Paid vacation days by length of service (Mean number of days)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1 year 5 years 10 years 20 years</td>
<td>1 year 5 years 10 years 20 years</td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.8 0.3 0.2 0.3 0.2</td>
<td>0.8 0.1 0.1 0.1 0.1</td>
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<td></td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.3 0.4 0.4 0.4 0.3</td>
<td>1.3 0.2 0.2 0.2 0.2</td>
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<td></td>
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<td>Management, business, and financial</td>
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<td></td>
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<tr>
<td>Professional and related</td>
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<tr>
<td>Registered nurses</td>
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<td>Service</td>
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<td>2.4 0.2 0.2 0.3 0.3</td>
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<td>Protective service</td>
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<td>3.8 0.3 0.3 0.3 0.4</td>
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<tr>
<td>Sales and related</td>
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<td>Natural resources, construction, and maintenance</td>
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<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>3.0 0.2 0.3 0.4 0.5</td>
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</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>2.5 1.2 1.4 1.6 1.6</td>
<td>2.5 0.3 0.3 0.5 0.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.2 0.3 0.4 0.4 0.6</td>
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<td></td>
</tr>
<tr>
<td>Production</td>
<td>2.0 0.3 0.4 0.4 0.6</td>
<td>2.0 0.2 0.3 0.4 0.4</td>
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<td></td>
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<tr>
<td>Transportation and material moving</td>
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<td>2.0 0.2 0.3 0.4 0.5</td>
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<td>Full time</td>
<td>0.8 0.3 0.3 0.3 0.2</td>
<td>0.8 0.1 0.1 0.1 0.1</td>
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<td>Part time</td>
<td>2.0 0.3 0.5 0.5 0.6</td>
<td>2.0 0.2 0.2 0.3 0.4</td>
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<tr>
<td>Union</td>
<td>1.6 0.5 0.6 0.6 0.7</td>
<td>1.6 0.2 0.2 0.2 0.2</td>
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<td></td>
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<tr>
<td>Nonunion</td>
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<tr>
<td>Lowest 25 percent</td>
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<tr>
<td>Lowest 10 percent</td>
<td>2.9 0.6 1.0 1.4 1.5</td>
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<tr>
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<td>1.2 0.2 0.2 0.2 0.2</td>
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<tr>
<td>Third 25 percent</td>
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<td>1.4 0.2 0.2 0.2 0.2</td>
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<tr>
<td>Highest 25 percent</td>
<td>1.4 0.4 0.4 0.4 0.3</td>
<td>1.4 0.1 0.1 0.1 0.1</td>
<td></td>
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<tr>
<td>Highest 10 percent</td>
<td>1.6 0.6 0.6 0.5 0.6</td>
<td>1.6 0.2 0.2 0.3 0.3</td>
<td></td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
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<td></td>
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<tr>
<td>Goods-producing industries</td>
<td>1.5 0.3 0.3 0.3 0.5</td>
<td>1.5 0.1 0.3 0.3 0.3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.9 0.3 0.3 0.3 0.3</td>
<td>0.9 0.1 0.1 0.2 0.2</td>
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<td></td>
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<tr>
<td>Education and health services</td>
<td>2.6 0.4 0.5 0.5 0.5</td>
<td>2.6 0.3 0.3 0.4 0.4</td>
<td></td>
<td></td>
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<tr>
<td>Educational services</td>
<td>1.7 0.8 1.0 1.0 1.0</td>
<td>1.7 0.2 0.2 0.2 0.3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>2.1 1.4 1.6 1.8 1.9</td>
<td>2.1 0.3 0.3 0.3 0.4</td>
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</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.3 1.1 1.2 1.1 0.9</td>
<td>2.3 0.2 0.2 0.2 0.2</td>
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<tr>
<td>Health care and social assistance</td>
<td>3.1 0.5 0.5 0.5 0.5</td>
<td>3.1 0.5 0.6 0.7 0.7</td>
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<td>Hospitals</td>
<td>3.2 0.4 0.5 0.6 0.6</td>
<td>3.2 0.5 0.6 0.8 1.0</td>
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<tr>
<td>Public administration</td>
<td>1.3 0.9 1.1 1.1 1.1</td>
<td>1.3 0.1 0.1 0.1 0.2</td>
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</table>

See footnotes at end of table.
Table 40. Standard errors for consolidated leave plans: Access, civilian workers, March 2021—continued

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<thead>
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<th>Characteristics</th>
<th>With consolidated leave plan</th>
<th>With no consolidated leave plan</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Paid days by length of service (Mean number of days)</td>
</tr>
<tr>
<td></td>
<td>1 year</td>
<td>5 years</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.4</td>
<td>0.4</td>
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<tr>
<td>1 to 49 workers</td>
<td>1.7</td>
<td>0.5</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.6</td>
<td>0.7</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.2</td>
<td>0.2</td>
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<tr>
<td>100 to 499 workers</td>
<td>1.5</td>
<td>0.3</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.6</td>
<td>0.3</td>
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Geographic areas

<table>
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<th>Geographic areas</th>
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<th>With no consolidated leave plan</th>
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</thead>
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<tr>
<td></td>
<td>Access</td>
<td>Paid days by length of service (Mean number of days)</td>
</tr>
<tr>
<td></td>
<td>1 year</td>
<td>5 years</td>
</tr>
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<td>0.5</td>
</tr>
<tr>
<td>New England</td>
<td>3.3</td>
<td>1.6</td>
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<tr>
<td>Middle Atlantic</td>
<td>1.4</td>
<td>0.5</td>
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<tr>
<td>South</td>
<td>1.6</td>
<td>0.3</td>
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<td>0.4</td>
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<td>East South Central</td>
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<tr>
<td>West South Central</td>
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<td>0.3</td>
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<td>Mountain</td>
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<tr>
<td>Pacific</td>
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<td>1.2</td>
</tr>
</tbody>
</table>

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.


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 2021.


Table 41. Quality of life benefits: Access, civilian workers, March 2021

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Childcare²</th>
<th>Flexible workplace</th>
<th>Flexible work schedule</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
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<tbody>
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<td>All workers</td>
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<td>7</td>
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<td>9</td>
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<td>55</td>
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<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
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<td>14</td>
<td>61</td>
<td>72</td>
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<tr>
<td>Management, business, and financial</td>
<td>19</td>
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<td>Professional and related</td>
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<td>11</td>
<td>18</td>
<td>13</td>
<td>60</td>
<td>72</td>
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<td>8</td>
<td>7</td>
<td>57</td>
<td>71</td>
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<td>5</td>
<td>3</td>
<td>57</td>
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<td>6</td>
<td>10</td>
<td>47</td>
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<td>7</td>
<td>13</td>
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<td>47</td>
<td>57</td>
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<td>Sales and related</td>
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<td>12</td>
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<td>41</td>
<td>53</td>
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<td>Office and administrative support</td>
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<td>9</td>
<td>51</td>
<td>60</td>
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<tr>
<td>Natural resources, construction, and maintenance</td>
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<td>56</td>
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See footnotes at end of table.
Table 41. Quality of life benefits: Access, civilian workers, March 2021—continued

(All workers = 100 percent)

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<tr>
<th>Characteristics</th>
<th>Childcare</th>
<th>Flexible workplace</th>
<th>Flexible work schedule</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
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Geographic areas

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<td>South Atlantic</td>
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</table>


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 babysitter 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 2021.

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.

Table 41. Standard errors for quality of life benefits: Access, civilian workers,¹ March 2021

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<tr>
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<th>Childcare²</th>
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<th>Flexible work schedule</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
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<td>0.9</td>
<td>0.6</td>
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**Geographic areas**

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<th>Flexible work schedule</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
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</table>


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 2021.

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.

Table 42. Financial benefits: Access, civilian workers, March 2021

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Health savings account</th>
<th>Section 125 cafeteria benefits</th>
<th>Healthcare flexible spending account</th>
<th>Savings plans with no employer contribution</th>
<th>Financial planning</th>
<th>Student loan repayment</th>
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<td>Healthcare flexible spending account</td>
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See footnotes at end of table.
## Table 42. Financial benefits: Access, civilian workers,¹ March 2021—continued

(All workers = 100 percent)

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<th>Characteristics</th>
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<th>Savings plans with no employer contribution</th>
<th>Financial planning</th>
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<td>11</td>
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<td>46</td>
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</table>


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 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 2021.

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

Table 42. Standard errors for financial benefits: Access, civilian workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Health savings account</th>
<th>Section 125 cafeteria benefits</th>
<th>Financial planning</th>
<th>Student loan repayment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td>Flexible benefits</td>
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<tr>
<td>Part time</td>
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<tr>
<td>Nonunion</td>
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<td>0.4</td>
<td>0.8</td>
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<tr>
<td>Average wage within the following categories:</td>
<td></td>
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</tr>
<tr>
<td>Lowest 25 percent</td>
<td>0.9</td>
<td>0.6</td>
<td>1.0</td>
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</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1.2</td>
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<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.2</td>
<td>0.6</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.3</td>
<td>0.8</td>
<td>1.1</td>
<td>1.2</td>
</tr>
<tr>
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<td>1.2</td>
<td>1.0</td>
<td>1.3</td>
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<tr>
<td>Highest 10 percent</td>
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<td>1.5</td>
<td>2.0</td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
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<td>0.9</td>
<td>1.7</td>
<td>1.6</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.8</td>
<td>0.5</td>
<td>0.8</td>
<td>1.0</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.6</td>
<td>1.0</td>
<td>1.8</td>
<td>1.9</td>
</tr>
<tr>
<td>Educational services</td>
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<td>1.1</td>
<td>1.5</td>
<td>1.2</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
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<td>1.4</td>
<td>1.7</td>
<td>1.4</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.7</td>
<td>1.8</td>
<td>1.3</td>
<td>1.3</td>
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<tr>
<td>Health care and social assistance</td>
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<td>2.7</td>
<td>2.8</td>
</tr>
<tr>
<td>Hospitals</td>
<td>1.9</td>
<td>3.9</td>
<td>3.8</td>
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See footnotes at end of table.
Table 42. Standard errors for financial benefits: Access, civilian workers, March 2021—continued

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<tr>
<th>Characteristics</th>
<th>Health savings account</th>
<th>Section 125 cafeteria benefits</th>
<th>Financial planning</th>
<th>Student loan repayment</th>
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<td>Dependent care flexible</td>
<td>No employer</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>spending account</td>
<td>contribution</td>
<td></td>
</tr>
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<td></td>
<td></td>
<td>Healthcare flexible</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>spending account</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.2</td>
<td>0.5</td>
<td>0.9</td>
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<td>0.5</td>
<td>1.0</td>
<td>1.1</td>
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<tr>
<td>50 to 99 workers</td>
<td>2.4</td>
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</tr>
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<td>1.1</td>
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<tr>
<td>100 to 499 workers</td>
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<td>1.5</td>
</tr>
<tr>
<td>500 workers or more</td>
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<td>1.1</td>
<td>1.2</td>
<td>1.2</td>
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</tbody>
</table>

Geographic areas

<table>
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<tr>
<th>Areas</th>
<th>Health savings account</th>
<th>Section 125 cafeteria benefits</th>
<th>Financial planning</th>
<th>Student loan repayment</th>
</tr>
</thead>
<tbody>
<tr>
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<td></td>
<td>Flexible benefits</td>
<td>Dependent care flexible spending account</td>
<td>No employer contribution</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Healthcare flexible spending account</td>
<td></td>
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<td>0.6</td>
<td>1.0</td>
<td>1.3</td>
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<td>3.5</td>
<td>1.0</td>
<td>2.4</td>
<td>2.4</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.4</td>
<td>0.7</td>
<td>1.0</td>
<td>1.5</td>
</tr>
<tr>
<td>South</td>
<td>1.5</td>
<td>0.7</td>
<td>1.1</td>
<td>1.3</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.6</td>
<td>0.8</td>
<td>1.6</td>
<td>1.8</td>
</tr>
<tr>
<td>East South Central</td>
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<td>2.3</td>
<td>1.9</td>
<td>2.3</td>
</tr>
<tr>
<td>West South Central</td>
<td>3.5</td>
<td>1.1</td>
<td>1.9</td>
<td>2.7</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.6</td>
<td>1.1</td>
<td>1.9</td>
<td>2.0</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.1</td>
<td>1.4</td>
<td>2.7</td>
<td>2.6</td>
</tr>
<tr>
<td>West North Central</td>
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<td>1.6</td>
<td>3.0</td>
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<td>1.4</td>
<td>3.2</td>
<td>2.8</td>
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<td>Pacific</td>
<td>1.5</td>
<td>1.1</td>
<td>2.4</td>
<td>2.7</td>
</tr>
</tbody>
</table>


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 2021.

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.

Table 43. Health-related benefits: Access, civilian workers,\(^1\) March 2021

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Long-term care insurance(^2)</th>
<th>Retiree healthcare benefits(^3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>16</td>
<td>21</td>
</tr>
<tr>
<td></td>
<td>20</td>
<td>Age 65 and over</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td>Under age 65</td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>26</td>
<td>33</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>31</td>
<td>29</td>
</tr>
<tr>
<td>Professional and related</td>
<td>24</td>
<td>35</td>
</tr>
<tr>
<td>Teachers</td>
<td>26</td>
<td>57</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>22</td>
<td>59</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>27</td>
<td>31</td>
</tr>
<tr>
<td>Service</td>
<td>9</td>
<td>11</td>
</tr>
<tr>
<td>Protective service</td>
<td>19</td>
<td>45</td>
</tr>
<tr>
<td>Sales and office</td>
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<td>18</td>
</tr>
<tr>
<td>Sales and related</td>
<td>10</td>
<td>9</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>19</td>
<td>24</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>11</td>
<td>16</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>6</td>
<td>14</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>16</td>
<td>18</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>12</td>
<td>19</td>
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<tr>
<td>Production</td>
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<td>15</td>
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<td>Transportation and material moving</td>
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<td>Full time</td>
<td>20</td>
<td>26</td>
</tr>
<tr>
<td>Part time</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>Union</td>
<td>24</td>
<td>57</td>
</tr>
<tr>
<td>Nonunion</td>
<td>15</td>
<td>16</td>
</tr>
<tr>
<td>Average wage within the following categories:(^4)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>14</td>
<td>18</td>
</tr>
<tr>
<td>Third 25 percent</td>
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<td>Highest 25 percent</td>
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</tr>
<tr>
<td>Highest 10 percent</td>
<td>32</td>
<td>38</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>11</td>
<td>16</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>17</td>
<td>22</td>
</tr>
<tr>
<td>Education and health services</td>
<td>22</td>
<td>31</td>
</tr>
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<td>Educational services</td>
<td>31</td>
<td>59</td>
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<tr>
<td>Elementary and secondary schools</td>
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<td>60</td>
</tr>
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<td>Junior colleges, colleges, and universities</td>
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</tr>
<tr>
<td>Health care and social assistance</td>
<td>16</td>
<td>14</td>
</tr>
<tr>
<td>Hospitals</td>
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<td>30</td>
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<tr>
<td>Public administration</td>
<td>29</td>
<td>72</td>
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</table>

See footnotes at end of table.
### Table 43. Health-related benefits: Access, civilian workers, March 2021—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Long-term care insurance</th>
<th>Retiree healthcare benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Under age 65</td>
<td>Age 65 and over</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>8</td>
<td>9</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>12</td>
<td>15</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>25</td>
<td>35</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>17</td>
<td>20</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>34</td>
<td>50</td>
</tr>
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</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Under age 65</th>
<th>Age 65 and over</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>17</td>
<td>24</td>
</tr>
<tr>
<td>New England</td>
<td>16</td>
<td>21</td>
</tr>
<tr>
<td>Middle Atlantic</td>
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<td>South</td>
<td>17</td>
<td>23</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>18</td>
<td>20</td>
</tr>
<tr>
<td>East South Central</td>
<td>16</td>
<td>27</td>
</tr>
<tr>
<td>West South Central</td>
<td>16</td>
<td>25</td>
</tr>
<tr>
<td>Midwest</td>
<td>15</td>
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</tr>
<tr>
<td>East North Central</td>
<td>15</td>
<td>21</td>
</tr>
<tr>
<td>West North Central</td>
<td>14</td>
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</tr>
<tr>
<td>West</td>
<td>16</td>
<td>17</td>
</tr>
<tr>
<td>Mountain</td>
<td>21</td>
<td>18</td>
</tr>
<tr>
<td>Pacific</td>
<td>15</td>
<td>17</td>
</tr>
</tbody>
</table>


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 2021.


### Table 43. Standard errors for health-related benefits: Access, civilian workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Long-term care insurance&lt;sup&gt;2&lt;/sup&gt;</th>
<th>Retiree healthcare benefits&lt;sup&gt;3&lt;/sup&gt;</th>
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</thead>
<tbody>
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<td></td>
<td>Under age 65</td>
<td>Age 65 and over</td>
</tr>
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<td>All workers</td>
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#### Worker characteristics

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<th>Retiree healthcare benefits&lt;sup&gt;3&lt;/sup&gt;</th>
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</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>0.9</td>
<td>1.1</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.4</td>
<td>1.5</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.0</td>
<td>1.5</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.7</td>
<td>2.2</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>1.8</td>
<td>3.0</td>
</tr>
<tr>
<td>Registered nurses</td>
<td>2.9</td>
<td>3.2</td>
</tr>
<tr>
<td>Service</td>
<td>0.9</td>
<td>0.5</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.1</td>
<td>3.1</td>
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<tr>
<td>Sales and office</td>
<td>0.6</td>
<td>0.6</td>
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<tr>
<td>Sales and related</td>
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<td>0.8</td>
</tr>
<tr>
<td>Office and administrative support</td>
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<td>0.9</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>0.8</td>
<td>1.1</td>
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<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>1.5</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.4</td>
<td>1.7</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
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<td>1.2</td>
</tr>
<tr>
<td>Production</td>
<td>0.9</td>
<td>1.2</td>
</tr>
<tr>
<td>Transportation and material moving</td>
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<td>2.1</td>
</tr>
<tr>
<td>Full time</td>
<td>0.6</td>
<td>0.6</td>
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<tr>
<td>Part time</td>
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<td>0.6</td>
</tr>
<tr>
<td>Union</td>
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<td>1.6</td>
</tr>
<tr>
<td>Nonunion</td>
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<td>0.4</td>
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<tr>
<td>Average wage within the following categories:&lt;sup&gt;4&lt;/sup&gt;</td>
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</tr>
<tr>
<td>Lowest 25 percent</td>
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<td>0.3</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>0.5</td>
<td>0.3</td>
</tr>
<tr>
<td>Second 25 percent</td>
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<td>0.8</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.8</td>
<td>1.0</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.0</td>
<td>1.1</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.5</td>
<td>1.7</td>
</tr>
</tbody>
</table>

#### Establishment characteristics

<table>
<thead>
<tr>
<th>Category</th>
<th>Long-term care insurance&lt;sup&gt;2&lt;/sup&gt;</th>
<th>Retiree healthcare benefits&lt;sup&gt;3&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>0.8</td>
<td>0.9</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.2</td>
<td>1.4</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.1</td>
<td>1.6</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.4</td>
<td>1.9</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1.7</td>
<td>1.3</td>
</tr>
<tr>
<td>Hospitals</td>
<td>2.6</td>
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<tr>
<td>Public administration</td>
<td>1.6</td>
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See footnotes at end of table.
Table 43. Standard errors for health-related benefits: Access, civilian workers,1 March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Long-term care insurance2</th>
<th>Retiree healthcare benefits3</th>
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<tbody>
<tr>
<td></td>
<td>Under age 65</td>
<td>Age 65 and over</td>
</tr>
<tr>
<td>1 to 99 workers</td>
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</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.8</td>
<td>0.5</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.4</td>
<td>1.0</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.8</td>
<td>0.9</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.9</td>
<td>0.8</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.4</td>
<td>1.3</td>
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**Geographic areas**

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<thead>
<tr>
<th>Area</th>
<th>Under age 65</th>
<th>Age 65 and over</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.3</td>
<td>0.9</td>
</tr>
<tr>
<td>New England</td>
<td>1.9</td>
<td>1.5</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.7</td>
<td>1.1</td>
</tr>
<tr>
<td>South</td>
<td>0.9</td>
<td>0.8</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.4</td>
<td>0.9</td>
</tr>
<tr>
<td>East South Central</td>
<td>1.1</td>
<td>3.0</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.1</td>
<td>1.6</td>
</tr>
<tr>
<td>Midwest</td>
<td>0.9</td>
<td>0.8</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.2</td>
<td>1.0</td>
</tr>
<tr>
<td>West North Central</td>
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<td>West</td>
<td>1.2</td>
<td>1.2</td>
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<tr>
<td>Pacific</td>
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<td>1.5</td>
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</tbody>
</table>


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 2021.


Table 44. Nonproduction bonuses: Access, civilian workers, March 2021

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses</th>
<th>Cash profit-sharing bonus</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>40</td>
<td>6</td>
<td>3</td>
<td>10</td>
<td>5</td>
<td>6</td>
<td>2</td>
<td>5</td>
<td>10</td>
</tr>
</tbody>
</table>

**Worker characteristics**

- Management, professional, and related .......... 46 5 5 13 3 9 3 7 13
- Professional and related ................. 41 4 4 10 2 10 3 6 11
- Teachers ........................................ 28 – 2 1 1 1 16 4 1 9
- Primary, secondary, and special education school teachers .......... 31 – 2 1 – 19 5 – 12
- Registered nurses .................................. 41 – 7 5 2 8 2 14 12
- Service ............................................. 26 – 2 1 1 1 5 2 4 5
- Protective service ................................ 38 – 1 6 3 2 16 7 3 9
- Sales and office ..................................... 43 10 3 9 6 5 2 5 9
- Sales and related .................................. 36 13 1 7 6 3 1 4 6
- Office and administrative support ............ 47 9 3 11 6 7 2 7 11
- Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry ........................................ 41 6 1 17 11 3 1 2 6
- Installation, maintenance, and repair ........ 44 6 2 12 10 6 2 7 9
- Production, transportation, and material moving .. 41 7 1 10 7 4 2 4 15
- Transportation and material moving ........... 47 9 1 1 14 9 3 2 5 15
- Full time .............................................. 46 7 3 12 6 7 2 6 12
- Part time .............................................. 22 5 1 5 2 1 1 3 4
- Union .................................................... 40 4 3 2 1 22 5 1 4
- Nonunion .............................................. 40 6 3 11 6 4 2 6 9

**Average wage within the following categories:**

- Lowest 25 percent .................................. 27 5 1 6 5 2 1 4 4
- Lowest 10 percent .................................. 18 3 1 4 4 (5) – – 3 3
- Second 25 percent .................................. 40 6 2 11 7 4 2 6 10
- Third 25 percent .................................... 44 6 3 11 6 7 2 5 12
- Highest 25 percent .................................. 44 7 6 13 3 11 2 7 15
- Highest 10 percent .................................. 57 8 7 16 2 13 2 9 16

**Establishment characteristics**

- Goods-producing industries ......................... 50 9 1 17 9 3 2 4 14
- Service-providing industries ....................... 38 6 3 9 5 6 2 6 9
- Education and health services ..................... 34 1 2 5 4 10 3 6 9
- Educational services ................................ 29 – 3 1 1 17 5 1 8
- Elementary and secondary schools ............... 30 – 1 1 – 19 5 – 10
- Junior colleges, colleges, and universities ...... 27 – 4 1 – 14 5 1 4
- Health care and social assistance ............... 36 – 2 8 6 7 2 10 10
- Hospitals ............................................. 38 1 7 4 3 7 3 10 11
- Public administration ................................ 45 – 6 2 1 24 10 – 12

See footnotes at end of table.
Table 44. Nonproduction bonuses: Access, civilian workers,¹ March 2021—continued

(All workers = 100 percent)

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<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses²</th>
<th>Cash profit-sharing bonus</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
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<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus³</th>
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<tr>
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<tr>
<td>1 to 49 workers</td>
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Geographic areas

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<th>Employee recognition bonus</th>
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<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus³</th>
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<td>3</td>
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<td>1</td>
<td>4</td>
<td>6</td>
</tr>
</tbody>
</table>

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 2021.
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.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses</th>
<th>Cash profit-sharing bonus</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus²</th>
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<td>0.3</td>
<td>0.4</td>
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<td></td>
<td></td>
<td></td>
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<td>Management, professional, and related</td>
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<td>0.5</td>
<td>0.8</td>
<td>0.4</td>
<td>0.5</td>
<td>0.2</td>
<td>0.8</td>
<td>0.7</td>
</tr>
<tr>
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<td>0.7</td>
<td>0.2</td>
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<td>1.2</td>
<td>0.4</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
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<td>0.5</td>
<td>0.6</td>
<td>—</td>
<td>1.8</td>
<td>0.7</td>
<td>—</td>
<td>1.4</td>
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<td>—</td>
<td>1.8</td>
<td>1.7</td>
<td>0.7</td>
<td>1.7</td>
<td>0.7</td>
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<td>1.4</td>
<td>1.2</td>
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<td>1.3</td>
<td>0.6</td>
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<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>2.8</td>
<td>1.4</td>
<td>0.3</td>
<td>1.7</td>
<td>1.9</td>
<td>0.6</td>
<td>0.2</td>
<td>0.7</td>
<td>0.9</td>
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<tr>
<td>Installation, maintenance, and repair</td>
<td>1.7</td>
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<td>0.5</td>
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<td>0.9</td>
<td>0.6</td>
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<tr>
<td>Production, transportation, and material moving ...</td>
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<td>1.2</td>
<td>1.1</td>
<td>0.8</td>
<td>0.5</td>
<td>1.0</td>
<td>1.7</td>
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<tr>
<td>Transportation and material moving</td>
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<td>1.1</td>
<td>0.9</td>
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<td>Highest 25 percent</td>
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</tr>
<tr>
<td>Highest 10 percent</td>
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<td>0.8</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>1.3</td>
<td>0.9</td>
<td>0.5</td>
<td>1.8</td>
<td>1.3</td>
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See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses</th>
<th>Cash profit-sharing bonus</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus</th>
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<tbody>
<tr>
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<td>0.2</td>
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<td>0.2</td>
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<td>100 to 499 workers</td>
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<td>0.5</td>
<td>0.2</td>
<td>1.2</td>
<td>0.9</td>
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<tr>
<td>500 workers or more</td>
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<td>0.6</td>
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<td>0.3</td>
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<td>0.3</td>
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**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>All nonproduction bonuses</th>
<th>Cash profit-sharing bonus</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus</th>
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<td>New England</td>
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<td>0.4</td>
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<td>0.4</td>
<td>0.3</td>
<td>0.6</td>
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</tr>
<tr>
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<td>0.6</td>
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<td>0.6</td>
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<td>Midwest</td>
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<td>0.9</td>
<td>0.5</td>
<td>0.6</td>
<td>0.7</td>
<td>0.5</td>
<td>0.2</td>
<td>1.4</td>
<td>0.8</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.8</td>
<td>1.2</td>
<td>0.5</td>
<td>0.9</td>
<td>0.8</td>
<td>0.7</td>
<td>0.3</td>
<td>1.8</td>
<td>1.1</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.0</td>
<td>1.3</td>
<td>0.9</td>
<td>0.9</td>
<td>1.2</td>
<td>0.5</td>
<td>0.5</td>
<td>1.9</td>
<td>1.0</td>
</tr>
<tr>
<td>West</td>
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<td>0.5</td>
<td>0.9</td>
<td>0.6</td>
<td>0.7</td>
<td>0.4</td>
<td>0.6</td>
<td>0.7</td>
</tr>
<tr>
<td>Mountain</td>
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<td>1.1</td>
<td>0.6</td>
<td>0.7</td>
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</table>

Footnotes:


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 2021.

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.

Table 45. Unmarried domestic partner benefits: Access¹, civilian workers,² March 2021

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Healthcare benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
</tr>
<tr>
<td>All workers</td>
<td>16</td>
<td>15</td>
</tr>
</tbody>
</table>

**Worker characteristics**

| Management, professional, and related                                        | 26       | 26           | 59       | 55           |
| Management, business, and financial                                            | 22       | 23           | 67       | 63           |
| Professional and related                                                       | 28       | 27           | 55       | 52           |
| Teachers                                                                        | 47       | 46           | 48       | 44           |
| Primary, secondary, and special education school teachers                      | 53       | 52           | 51       | 48           |
| Registered nurses                                                              | 24       | 23           | 58       | 55           |
| Service                                                                        | 9        | 9            | 25       | 26           |
| Protective service                                                              | 34       | 34           | 40       | 38           |
| Sales and office                                                                | 13       | 13           | 44       | 41           |
| Sales and related                                                              | 6        | 6            | 33       | 30           |
| Office and administrative support                                              | 18       | 17           | 51       | 48           |
| Natural resources, construction, and maintenance                              | 11       | 10           | 39       | 35           |
| Construction, extraction, farming, fishing, and forestry                       | 11       | 10           | 37       | 35           |
| Installation, maintenance, and repair                                          | 12       | 10           | 40       | 35           |
| Production, transportation, and material moving                                | 11       | 10           | 41       | 38           |
| Production                                                                      | 7        | 5            | 39       | 35           |
| Transportation and material moving                                             | 14       | 14           | 43       | 41           |
| Full time                                                                      | 19       | 18           | 52       | 49           |
| Part time                                                                       | 7        | 6            | 17       | 17           |
| Union                                                                           | 47       | 44           | 67       | 59           |
| Nonunion                                                                        | 11       | 11           | 40       | 39           |
| Average wage within the following categories:³                                  |          |              |          |              |
| Lowest 25 percent                                                              | 5        | 5            | 20       | 20           |
| Lowest 10 percent                                                              | 3        | 3            | 12       | 12           |
| Second 25 percent                                                              | 11       | 11           | 43       | 41           |
| Third 25 percent                                                                | 19       | 19           | 52       | 49           |
| Highest 25 percent                                                              | 30       | 30           | 65       | 59           |
| Highest 10 percent                                                              | 31       | 30           | 74       | 67           |

**Establishment characteristics**

| Goods-producing industries                                                     | 9        | 8            | 43       | 41           |
| Service-providing industries                                                   | 17       | 17           | 44       | 41           |
| Education and health services                                                  | 26       | 25           | 47       | 45           |
| Educational services                                                           | 49       | 48           | 49       | 44           |
| Elementary and secondary schools                                               | 56       | 55           | 47       | 43           |
| Junior colleges, colleges, and universities                                    | 43       | 42           | 58       | 51           |
| Health care and social assistance                                              | 12       | 11           | 47       | 46           |
| Hospitals                                                                       | 24       | 23           | 59       | 55           |
| Public administration                                                          | 55       | 56           | 51       | 47           |

See footnotes at end of table.
Table 45. Unmarried domestic partner benefits: Access\(^1\), civilian workers,\(^2\) March 2021—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Healthcare benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
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<tr>
<td>1 to 99 workers</td>
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<td>7</td>
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<tr>
<td>1 to 49 workers</td>
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<td>50 to 99 workers</td>
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<td>13</td>
</tr>
<tr>
<td>100 workers or more</td>
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<td>25</td>
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<tr>
<td>100 to 499 workers</td>
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<td>16</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>36</td>
<td>35</td>
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Geographic areas

<table>
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<tr>
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<th>Defined benefit retirement survivor benefits</th>
<th>Healthcare benefits</th>
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<td>South</td>
<td>14</td>
<td>14</td>
</tr>
<tr>
<td>South Atlantic</td>
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</tr>
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<td>East South Central</td>
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</tr>
<tr>
<td>West South Central</td>
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</tr>
<tr>
<td>Pacific</td>
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<td>20</td>
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</tbody>
</table>

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.


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 2021.


Table 45. Standard errors for unmarried domestic partner benefits: Access¹, civilian workers,² March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Healthcare benefits</th>
</tr>
</thead>
<tbody>
<tr>
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<td>Same sex</td>
<td>Opposite sex</td>
</tr>
<tr>
<td>All workers</td>
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<td>0.4</td>
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</table>

**Worker characteristics**

| Management, professional, and related | 0.9 | 0.9 | 1.3 | 1.1 |
| Management, business, and financial  | 1.5 | 1.3 | 1.3 | 1.3 |
| Professional and related             | 1.1 | 1.2 | 1.5 | 1.3 |
| Teachers                             | 2.1 | 2.2 | 2.0 | 2.0 |
| Primary, secondary, and special education school teachers | 3.1 | 3.1 | 2.6 | 2.6 |
| Registered nurses                    | 4.3 | 4.3 | 3.1 | 3.1 |
| Service                              | 0.7 | 0.5 | 1.7 | 1.9 |
| Protective service                   | 3.0 | 3.1 | 2.9 | 2.9 |
| Sales and office                     | 0.5 | 0.5 | 0.9 | 0.8 |
| Sales and related                    | 0.7 | 0.7 | 1.5 | 1.3 |
| Office and administrative support    | 0.8 | 0.8 | 1.1 | 1.2 |
| Natural resources, construction, and maintenance | 0.9 | 0.9 | 1.6 | 1.5 |
| Construction, extraction, farming, fishing, and forestry | 1.4 | 1.3 | 2.2 | 2.1 |
| Installation, maintenance, and repair | 1.2 | 1.3 | 2.0 | 1.8 |
| Production, transportation, and material moving | 1.1 | 1.1 | 1.3 | 1.2 |
| Production                           | 0.8 | 0.8 | 1.7 | 1.4 |
| Transportation and material moving   | 2.0 | 2.1 | 2.1 | 2.2 |
| Full time                            | 0.5 | 0.5 | 0.9 | 0.8 |
| Part time                            | 0.6 | 0.6 | 1.2 | 1.3 |
| Union                                | 1.5 | 1.4 | 1.6 | 1.3 |
| Nonunion                             | 0.4 | 0.4 | 0.9 | 0.8 |

**Average wage within the following categories:**³

| Lowest 25 percent | 0.6 | 0.4 | 1.0 | 1.1 |
| Lowest 10 percent  | 0.5 | 0.5 | 1.6 | 1.7 |
| Second 25 percent  | 0.5 | 0.6 | 1.3 | 1.3 |
| Third 25 percent   | 0.8 | 0.8 | 1.3 | 1.1 |
| Highest 25 percent  | 1.0 | 1.0 | 1.3 | 1.2 |
| Highest 10 percent  | 1.6 | 1.5 | 1.6 | 1.6 |

**Establishment characteristics**

| Goods-producing industries | 0.7 | 0.7 | 1.3 | 1.3 |
| Service-providing industries | 0.4 | 0.5 | 1.0 | 0.9 |
| Education and health services | 1.1 | 1.1 | 1.7 | 1.6 |
| Educational services        | 1.6 | 1.5 | 1.6 | 1.3 |
| Elementary and secondary schools | 2.4 | 2.3 | 1.9 | 1.6 |
| Junior colleges, colleges, and universities | 2.1 | 2.0 | 2.4 | 2.5 |
| Health care and social assistance | 1.3 | 1.2 | 2.6 | 2.5 |
| Hospitals                  | 3.1 | 3.0 | 3.9 | 3.3 |
| Public administration      | 1.1 | 1.3 | 1.7 | 1.7 |

See footnotes at end of table.
Table 45. Standard errors for unmarried domestic partner benefits: Access¹, civilian workers,² March 2021—continued

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<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Healthcare benefits</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
</tr>
<tr>
<td>1 to 99 workers</td>
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<td>0.4</td>
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<tr>
<td>1 to 49 workers</td>
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<td>0.4</td>
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<tr>
<td>100 to 499 workers</td>
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<td>0.9</td>
</tr>
<tr>
<td>500 workers or more</td>
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<td>1.2</td>
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**Geographic areas**

<table>
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<th>Opposite sex</th>
<th>Same sex</th>
<th>Opposite sex</th>
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<td>1.2</td>
<td>1.2</td>
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<td>1.3</td>
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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.


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 2021.


Table 46. Medical care benefit combinations: Access, civilian workers,\(^1\) March 2021

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care and retirement benefits</th>
<th>Medical care and life insurance benefits</th>
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<tr>
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<td>Medical care and retirement benefits</td>
<td>Medical care and life insurance benefits</td>
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<td>Retirement benefits</td>
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<td></td>
<td>Life insurance and no medical care benefits</td>
<td>No medical care and no life insurance benefits</td>
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</table>

| All workers                                   | 64 | 9 | 7 | 20 | 58 | 14 | 2 | 26 |

### Worker characteristics

#### Management, professional, and related
- Medical care and retirement benefits: 84
- Medical care and no retirement benefits: 6
- Retirement benefits: 4
- No medical care and no retirement benefits: 7
- Medical care and life insurance benefits: 78
- Medical care and no life insurance benefits: 11
- Life insurance and no medical care benefits: 1
- No medical care and no life insurance benefits: 9

#### Management, business, and financial
- Medical care and retirement benefits: 88
- Medical care and no retirement benefits: 7
- Retirement benefits: 2
- No medical care and no retirement benefits: 3
- Medical care and life insurance benefits: 85
- Medical care and no life insurance benefits: 10
- Life insurance and no medical care benefits: 1
- No medical care and no life insurance benefits: 4

#### Professional and related
- Medical care and retirement benefits: 82
- Medical care and no retirement benefits: 5
- Retirement benefits: 5
- No medical care and no retirement benefits: 9
- Medical care and life insurance benefits: 75
- Medical care and no life insurance benefits: 11
- Life insurance and no medical care benefits: 2
- No medical care and no life insurance benefits: 12

#### Teachers
- Medical care and retirement benefits: 85
- Medical care and no retirement benefits: –
- Retirement benefits: –
- No medical care and no retirement benefits: 9
- Medical care and life insurance benefits: 84
- Medical care and no life insurance benefits: 13
- Life insurance and no medical care benefits: –
- No medical care and no life insurance benefits: –

#### Registered nurses
- Medical care and retirement benefits: 84
- Medical care and no retirement benefits: 4
- Retirement benefits: 4
- No medical care and no retirement benefits: 7
- Medical care and life insurance benefits: 83
- Medical care and no life insurance benefits: –
- Life insurance and no medical care benefits: –
- No medical care and no life insurance benefits: 9

#### Service
- Medical care and retirement benefits: 37
- Medical care and no retirement benefits: 12
- Retirement benefits: 9
- No medical care and no retirement benefits: 42
- Medical care and life insurance benefits: 32
- Medical care and no life insurance benefits: 17
- Life insurance and no medical care benefits: 2
- No medical care and no life insurance benefits: 50

#### Protective service
- Medical care and retirement benefits: 75
- Medical care and no retirement benefits: 6
- Retirement benefits: 5
- No medical care and no retirement benefits: 14
- Medical care and life insurance benefits: 67
- Medical care and no life insurance benefits: 14
- Life insurance and no medical care benefits: 1
- No medical care and no life insurance benefits: 17

#### Sales and office
- Medical care and retirement benefits: 62
- Medical care and no retirement benefits: 8
- Retirement benefits: 13
- No medical care and no retirement benefits: 18
- Medical care and life insurance benefits: 54
- Medical care and no life insurance benefits: 15
- Life insurance and no medical care benefits: 2
- No medical care and no life insurance benefits: 29

#### Natural resources, construction, and maintenance
- Medical care and retirement benefits: 63
- Medical care and no retirement benefits: 13
- Retirement benefits: 4
- No medical care and no retirement benefits: 19
- Medical care and life insurance benefits: 56
- Medical care and no life insurance benefits: 21
- Life insurance and no medical care benefits: 1
- No medical care and no life insurance benefits: 22

#### Construction, extraction, farming, fishing, and forestry
- Medical care and retirement benefits: 58
- Medical care and no retirement benefits: 17
- Retirement benefits: 5
- No medical care and no retirement benefits: 20
- Medical care and life insurance benefits: 50
- Medical care and no life insurance benefits: 25
- Life insurance and no medical care benefits: 1
- No medical care and no life insurance benefits: 24

#### Installation, maintenance, and repair
- Medical care and retirement benefits: 69
- Medical care and no retirement benefits: 10
- Retirement benefits: 3
- No medical care and no retirement benefits: 18
- Medical care and life insurance benefits: 64
- Medical care and no life insurance benefits: –
- Life insurance and no medical care benefits: –
- No medical care and no life insurance benefits: 20

#### Production, transportation, and material moving
- Medical care and retirement benefits: 68
- Medical care and no retirement benefits: 9
- Retirement benefits: 5
- No medical care and no retirement benefits: 18
- Medical care and life insurance benefits: 63
- Medical care and no life insurance benefits: 14
- Life insurance and no medical care benefits: 1
- No medical care and no life insurance benefits: 22

#### Transportation and material moving
- Medical care and retirement benefits: 64
- Medical care and no retirement benefits: 10
- Retirement benefits: 7
- No medical care and no retirement benefits: 19
- Medical care and life insurance benefits: 57
- Medical care and no life insurance benefits: 16
- Life insurance and no medical care benefits: 1
- No medical care and no life insurance benefits: 25

#### Full time
- Medical care and retirement benefits: 78
- Medical care and no retirement benefits: 10
- Retirement benefits: 3
- No medical care and no retirement benefits: 9
- Medical care and life insurance benefits: 73
- Medical care and no life insurance benefits: 15
- Life insurance and no medical care benefits: 1
- No medical care and no life insurance benefits: 11

#### Part time
- Medical care and retirement benefits: 18
- Medical care and no retirement benefits: 5
- Retirement benefits: 24
- No medical care and no retirement benefits: 53
- Medical care and life insurance benefits: 11
- Medical care and no life insurance benefits: 12
- Life insurance and no medical care benefits: 3
- No medical care and no life insurance benefits: 73

#### Union
- Medical care and retirement benefits: 92
- Medical care and no retirement benefits: 3
- Retirement benefits: 3
- No medical care and no retirement benefits: 2
- Medical care and life insurance benefits: 84
- Medical care and no life insurance benefits: 11
- Life insurance and no medical care benefits: 1
- No medical care and no life insurance benefits: 4

#### Nonunion
- Medical care and retirement benefits: 60
- Medical care and no retirement benefits: 9
- Retirement benefits: 8
- No medical care and no retirement benefits: 22
- Medical care and life insurance benefits: 54
- Medical care and no life insurance benefits: 15
- Life insurance and no medical care benefits: 2
- No medical care and no life insurance benefits: 29

#### Average wage within the following categories:3

- Lowest 25 percent: 30, 15, 44
- Lowest 10 percent: 17, 17, 56
- Second 25 percent: 65, 18, 58
- Third 25 percent: 79, 8, 73
- Highest 25 percent: 89, 4, 84
- Highest 10 percent: 91, 3, 88

#### Establishment characteristics

- Goods-producing industries: 73, 11, 3, 12
- Service-providing industries: 63, 8, 8, 21
- Education and health services: 74, 6, 14
- Educational services: 84, 2, 9
- Elementary and secondary schools: 87, 1, 7
- Junior colleges, colleges, and universities: 88, 2, 8
- Health care and social assistance: 68, 6, 17
- Hospitals: 89, 6, 8
- Public administration: 90, 1, 2

See footnotes at end of table.
Table 46. Medical care benefit combinations: Access, civilian workers, March 2021—continued

(All workers = 100 percent)

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<tr>
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<th>Medical care benefits and defined contribution retirement</th>
<th>Medical care benefits and defined contribution retirement</th>
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See footnotes at end of table.
Table 46. Medical care benefit combinations: Access, civilian workers, 1 March 2021—continued
(All workers = 100 percent)

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<tr>
<th>Characteristics</th>
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<th>Medical care and no retirement benefits</th>
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<td>89 2 3 6</td>
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Geographic areas

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See footnotes at end of table.
Table 46. Medical care benefit combinations: Access, civilian workers,¹ March 2021—continued

(All workers = 100 percent)

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<td>11</td>
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Geographic areas

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² Less than 0.5.

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 2021.

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

## Table 46. Standard errors for medical care benefit combinations: Access, civilian workers, March 2021

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<tr>
<th>Characteristics</th>
<th>Medical care and retirement benefits</th>
<th>Medical care and life insurance benefits</th>
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<td>Production, transportation, and material moving</td>
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See footnotes at end of table.
Table 46. Standard errors for medical care benefit combinations: Access, civilian workers, March 2021—continued

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See footnotes at end of table.
Table 46. Standard errors for medical care benefit combinations: Access, civilian workers,\(^1\) March 2021—continued

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**Geographic areas**

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See footnotes at end of table.
### Table 46. Standard errors for medical care benefit combinations: Access, civilian workers, March 2021—continued

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<td>0.3</td>
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<td>1.0</td>
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**Geographic areas**

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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 2021.

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

Table 47. Paid leave combinations: Access, civilian workers, March 2021

(All workers = 100 percent)

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<th>Personal leave and vacation</th>
<th>Personal sick leave and vacation</th>
<th>Vacation and holidays</th>
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<td>Professional and related</td>
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<td>28</td>
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<td>46</td>
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<td>87</td>
<td>92</td>
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<tr>
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<td>64</td>
<td>80</td>
<td>80</td>
<td>96</td>
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See footnotes at end of table.
Table 47. Paid leave combinations: Access, civilian workers, \(^1\) March 2021—continued

(All workers = 100 percent)

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<thead>
<tr>
<th>Characteristics</th>
<th>Personal leave and vacation</th>
<th>Personal leave and sick leave</th>
<th>Sick leave and vacation</th>
<th>Vacation and holidays</th>
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<th>Personal leave, sick leave, paid family leave, or vacation(^2)</th>
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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 2021.


Table 47. Standard errors for paid leave combinations: Access, civilian workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Personal leave and vacation</th>
<th>Personal leave and sick leave</th>
<th>Sick leave and vacation</th>
<th>Vacation and holidays</th>
<th>Personal leave, sick leave, or paid family leave</th>
<th>Personal leave, sick leave, paid family leave, or vacation</th>
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<td>1.9</td>
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See footnotes at end of table.
Table 47. Standard errors for paid leave combinations: Access, civilian workers,¹ March 2021—continued

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<th>Characteristics</th>
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<th>Personal leave and sick leave</th>
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Geographic areas

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<th>Sick leave and vacation</th>
<th>Vacation and holidays</th>
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<th>Personal leave, sick leave, paid family leave, or vacation²</th>
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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 2021.


Table 1. Private industry establishments offering employer-sponsored benefits, March 2021

(All establishments = 100 percent)

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See footnotes at end of table.
Table 1. Private industry establishments offering employer-sponsored benefits, March 2021—continued

(All establishments = 100 percent)

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<th>Characteristics</th>
<th>Retirement benefits</th>
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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.

Table 1. Standard errors for private industry establishments offering employer-sponsored benefits, March 2021

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See footnotes at end of table.
Table 1. Standard errors for private industry establishments offering employer-sponsored benefits, March 2021—continued

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\(^1\) 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.

Table 2. Retirement benefits: Access, participation, and take-up rates, private industry workers, March 2021

(All workers = 100 percent)

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See footnotes at end of table.
Table 2. Retirement benefits: Access, participation, and take-up rates, \(^1\) private industry workers, March 2021—continued

(All workers = 100 percent)

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Geographic areas

| nor ostea | 67 | 54 | 81 | 19 | 15 | 78 | 63 | 49 | 78 |
| new englnd | 73 | 56 | 78 | 15 | 11 | 74 | 70 | 53 | 76 |
| middl atlantic | 65 | 53 | 82 | 21 | 17 | 79 | 60 | 47 | 79 |
| south | 67 | 47 | 70 | 12 | 9 | 72 | 65 | 44 | 68 |
| south atlantic | 71 | 51 | 71 | 13 | 10 | 73 | 69 | 48 | 69 |
| east south central | 65 | 43 | 68 | 15 | 10 | 68 | 64 | 41 | 64 |
| west south central | 61 | 42 | 69 | 10 | 7 | 71 | 59 | 40 | 68 |
| midwest | 71 | 56 | 78 | 18 | 13 | 74 | 67 | 51 | 76 |
| east north central | 72 | 57 | 78 | 19 | 14 | 75 | 68 | 52 | 76 |
| west north central | 69 | 53 | 77 | 15 | 11 | 72 | 66 | 49 | 75 |
| west | 69 | 52 | 75 | 14 | 10 | 71 | 65 | 47 | 73 |
| mountain | 73 | 52 | 72 | 15 | 10 | 68 | 68 | 47 | 69 |
| pacific | 67 | 52 | 77 | 14 | 10 | 73 | 63 | 48 | 75 |

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

\(^2\) Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they are in at least one of these plans.

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

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates, private industry workers, March 2021

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<th>Defined contribution</th>
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See footnotes at end of table.
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\(^1\) The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

\(^2\) Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they are in at least one of these 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 2021.

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.

Table 3. Retirement benefit combinations: Access, private industry workers, March 2021

(All workers = 100 percent)

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<thead>
<tr>
<th>Characteristics</th>
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<th>Defined contribution only</th>
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See footnotes at end of table.
### Table 3. Retirement benefit combinations: Access, private industry workers, March 2021—continued

(All workers = 100 percent)

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<th>Defined contribution only</th>
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</table>

1 to 99 workers                                                                  | 5                                        | 2                    | 49                       |
1 to 49 workers                                                                  | 4                                        | 1                    | 46                       |
50 to 99 workers                                                                 | 7                                        | 3                    | 60                       |
100 workers or more                                                              | 22                                       | 5                    | 58                       |
100 to 499 workers                                                               | 11                                       | 5                    | 64                       |
500 workers or more                                                              | 36                                       | 6                    | 49                       |

### Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>15</td>
<td>5</td>
<td>48</td>
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<tr>
<td>New England</td>
<td>13</td>
<td>2</td>
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<td>Middle Atlantic</td>
<td>16</td>
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<tr>
<td>South</td>
<td>11</td>
<td>1</td>
<td>54</td>
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<tr>
<td>South Atlantic</td>
<td>12</td>
<td>1</td>
<td>58</td>
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<tr>
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<td>13</td>
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<tr>
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<td>Midwest</td>
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<td>4</td>
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<tr>
<td>East North Central</td>
<td>15</td>
<td>4</td>
<td>54</td>
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<tr>
<td>West North Central</td>
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<tr>
<td>Pacific</td>
<td>10</td>
<td>4</td>
<td>53</td>
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</tbody>
</table>

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 2021.

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.

Table 3. Standard errors for retirement benefit combinations: Access, private industry workers, March 2021

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<tr>
<th>Characteristics</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
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<td>All workers</td>
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**Worker characteristics**

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<th>Defined contribution only</th>
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<tbody>
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<td>1.0</td>
<td>0.3</td>
<td>1.5</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.3</td>
<td>0.2</td>
<td>1.5</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.2</td>
<td>0.4</td>
<td>2.0</td>
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<td>0.7</td>
<td>2.1</td>
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<td>1.7</td>
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<td>Sales and office</td>
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<tr>
<td>Sales and related</td>
<td>0.7</td>
<td>0.2</td>
<td>1.8</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.9</td>
<td>0.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.2</td>
<td>1.1</td>
<td>2.0</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>1.7</td>
<td>1.9</td>
<td>3.0</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.4</td>
<td>0.8</td>
<td>2.6</td>
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<tr>
<td>Production, transportation, and material moving</td>
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<td>0.7</td>
<td>1.7</td>
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<td>Production</td>
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<td>0.5</td>
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<td>Transportation and material moving</td>
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<td>1.4</td>
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<tr>
<td>Full time</td>
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<td>Part time</td>
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<td>2.0</td>
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<tr>
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Average wage within the following categories:

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<th>Defined contribution only</th>
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<td>0.3</td>
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<td>1.5</td>
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<td>Lowest 10 percent</td>
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<tr>
<td>Second 25 percent</td>
<td>0.6</td>
<td>0.7</td>
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<tr>
<td>Third 25 percent</td>
<td>0.9</td>
<td>0.6</td>
<td>1.2</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.1</td>
<td>0.6</td>
<td>1.5</td>
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<tr>
<td>Highest 10 percent</td>
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<td>0.5</td>
<td>2.1</td>
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</table>

**Establishment characteristics**

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<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>1.0</td>
<td>0.5</td>
<td>1.7</td>
</tr>
<tr>
<td>Construction</td>
<td>1.2</td>
<td>1.2</td>
<td>2.2</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>1.2</td>
<td>0.3</td>
<td>2.0</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.5</td>
<td>0.3</td>
<td>1.1</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>0.7</td>
<td>0.6</td>
<td>1.4</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>1.1</td>
<td>0.6</td>
<td>2.4</td>
</tr>
<tr>
<td>Retail trade</td>
<td>0.7</td>
<td>0.5</td>
<td>1.7</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>2.5</td>
<td>2.2</td>
<td>3.8</td>
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<tr>
<td>Utilities</td>
<td>4.3</td>
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<tr>
<td>Information</td>
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<td>3.5</td>
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See footnotes at end of table.
Table 3. Standard errors for retirement benefit combinations: Access, private industry workers, March 2021—continued

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<thead>
<tr>
<th>Characteristics</th>
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<th>Defined contribution only</th>
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</thead>
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<td>2.1</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>1.9</td>
<td>0.2</td>
<td>2.2</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>2.1</td>
<td>–</td>
<td>2.3</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>3.5</td>
<td>–</td>
<td>3.7</td>
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<tr>
<td>Real estate and rental and leasing</td>
<td>–</td>
<td>–</td>
<td>4.6</td>
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<tr>
<td>Professional and business services</td>
<td>1.4</td>
<td>0.7</td>
<td>3.1</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>2.4</td>
<td>–</td>
<td>4.1</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>0.5</td>
<td>1.0</td>
<td>4.4</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.4</td>
<td>0.9</td>
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<tr>
<td>Educational services</td>
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<td>2.8</td>
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<tr>
<td>Health care and social assistance</td>
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<td>Leisure and hospitality</td>
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<td>2.5</td>
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<td>Accommodation and food services</td>
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<td>0.4</td>
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<tr>
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<td>50 to 99 workers</td>
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<td>2.6</td>
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<tr>
<td>100 workers or more</td>
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<td>1.1</td>
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<tr>
<td>100 to 499 workers</td>
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<td>0.8</td>
<td>1.6</td>
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<tr>
<td>500 workers or more</td>
<td>1.7</td>
<td>0.8</td>
<td>2.0</td>
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</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.3</td>
<td>0.8</td>
<td>2.2</td>
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<tr>
<td>New England</td>
<td>1.5</td>
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<td>Middle Atlantic</td>
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<tr>
<td>South</td>
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<tr>
<td>South Atlantic</td>
<td>1.0</td>
<td>0.4</td>
<td>2.2</td>
</tr>
<tr>
<td>East South Central</td>
<td>1.3</td>
<td>0.6</td>
<td>2.1</td>
</tr>
<tr>
<td>West South Central</td>
<td>0.9</td>
<td>–</td>
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<tr>
<td>Midwest</td>
<td>1.0</td>
<td>0.4</td>
<td>2.1</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.0</td>
<td>0.3</td>
<td>2.9</td>
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<td>1.1</td>
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<tr>
<td>West</td>
<td>0.7</td>
<td>0.8</td>
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<tr>
<td>Mountain</td>
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<tr>
<td>Pacific</td>
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<td>0.8</td>
<td>1.7</td>
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</tbody>
</table>

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 2021.

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

Table 5. Defined benefit retirement plans: Open, soft and hard frozen plans, private industry workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Soft frozen&lt;sup&gt;2&lt;/sup&gt;</th>
<th>Hard frozen&lt;sup&gt;3&lt;/sup&gt;</th>
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<td></td>
<td>All participants still accruing benefits</td>
<td>Some participants still accruing benefits</td>
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</tr>
<tr>
<td>All workers</td>
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<td>Worker characteristics</td>
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<tr>
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<td>Management, business, and financial</td>
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<td>Professional and related</td>
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<td>Service</td>
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<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>Installation, maintenance, and repair</td>
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<td>Production, transportation, and material moving</td>
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<td>Third 25 percent</td>
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<tr>
<td>Highest 25 percent</td>
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<td>Retail trade</td>
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<td>24</td>
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<td>Transportation and warehousing</td>
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<td>Utilities</td>
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</table>

See footnotes at end of table.
Table 5. Defined benefit retirement plans: Open, soft and hard frozen plans, private industry workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans¹</th>
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<th>Hard frozen³</th>
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<tbody>
<tr>
<td></td>
<td>All</td>
<td>Some</td>
<td></td>
</tr>
<tr>
<td></td>
<td>participants</td>
<td>participants</td>
<td>benefits</td>
</tr>
<tr>
<td>Professional and business services</td>
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<td>7</td>
<td>6</td>
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<tr>
<td>Professional and technical services</td>
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<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>83</td>
<td>–</td>
<td>–</td>
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<tr>
<td>Education and health services</td>
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<td>19</td>
<td>4</td>
</tr>
<tr>
<td>Educational services</td>
<td>65</td>
<td>29</td>
<td>–</td>
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<td>Pacific</td>
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</table>

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.

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

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard frozen plans, private industry workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans¹</th>
<th>Soft frozen²</th>
<th>Hard frozen³</th>
</tr>
</thead>
<tbody>
<tr>
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<td>All participants still accruing benefits</td>
<td>Some participants still accruing benefits</td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>2.1</td>
<td>1.3</td>
<td>0.6</td>
</tr>
</tbody>
</table>

**Worker characteristics**

| Management, professional, and related | 3.8 | 2.0 | 1.2 | 2.4 |
| Management, business, and financial | 4.6 | 2.6 | 1.5 | 2.8 |
| Professional and related | 5.1 | 2.6 | 1.4 | 2.6 |
| Service | 4.2 | 2.6 | – | – |
| Sales and office | 2.6 | 1.9 | 0.6 | 2.6 |
| Sales and related | 4.6 | 2.6 | 1.6 | 4.4 |
| Office and administrative support | 3.0 | 2.3 | 0.9 | 2.5 |
| Natural resources, construction, and maintenance | 2.8 | 2.4 | 0.7 | 0.9 |
| Construction, extraction, farming, fishing, and forestry | 2.5 | 2.6 | – | – |
| Installation, maintenance, and repair | 4.3 | 3.5 | – | – |
| Production, transportation, and material moving | 4.2 | 3.5 | 0.9 | 1.4 |
| Production | 5.7 | 5.1 | 1.8 | 2.4 |
| Transportation and material moving | 4.6 | 4.2 | 0.4 | 1.4 |
| Full time | 2.0 | 1.3 | 0.7 | 1.3 |
| Part time | 4.1 | 3.6 | – | – |
| Union | 2.1 | 1.8 | 0.2 | 0.7 |
| Nonunion | 3.1 | 1.9 | 1.0 | 1.9 |
| Average wage within the following categories:⁴ | | | | |
| Lowest 25 percent | 5.6 | 4.2 | – | – |
| Lowest 10 percent | 6.7 | – | – | – |
| Second 25 percent | 3.5 | 2.5 | 0.7 | 2.6 |
| Third 25 percent | 3.0 | 2.5 | 1.0 | 1.3 |
| Highest 25 percent | 2.7 | 1.6 | 0.9 | 1.8 |
| Highest 10 percent | 3.2 | 2.7 | 1.1 | 2.3 |

**Establishment characteristics**

| Goods-producing industries | 3.1 | 3.0 | 1.4 | 1.5 |
| Construction | 1.5 | – | – | 0.6 |
| Manufacturing | 4.0 | 3.7 | 2.1 | 2.2 |
| Service-providing industries | 2.5 | 1.4 | 0.7 | 1.6 |
| Trade, transportation, and utilities | 3.2 | 2.8 | – | – |
| Wholesale trade | 8.7 | 5.5 | – | – |
| Retail trade | 4.6 | 4.1 | – | 1.9 |
| Transportation and warehousing | 4.8 | 4.6 | – | – |
| Utilities | 4.8 | 4.8 | – | 0.8 |
| Information | 4.6 | 5.7 | – | 5.7 |
| Financial activities | 2.6 | 1.9 | 0.7 | 2.3 |
| Finance and insurance | 2.3 | 2.0 | 0.4 | 2.4 |
| Credit intermediation and related activities | 2.6 | 2.6 | 0.4 | 3.9 |
| Insurance carriers and related activities | 3.4 | 2.8 | – | – |
| Real estate and rental and leasing | 8.5 | – | – | – |

See footnotes at the end of the table.
Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard frozen plans, private industry workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Soft frozen&lt;sup&gt;2&lt;/sup&gt;</th>
<th>Hard frozen&lt;sup&gt;3&lt;/sup&gt;</th>
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<td>Some participants still accruing benefits</td>
<td>Hard frozen benefits</td>
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<td>2.7</td>
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<td>Professional and technical services</td>
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<td>Administrative and waste services</td>
<td>7.2</td>
<td>–</td>
<td>–</td>
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<tr>
<td>Education and health services</td>
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<td>3.9</td>
<td>1.6</td>
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<td>Educational services</td>
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<td>3.1</td>
<td>–</td>
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<td>4.5</td>
<td>1.9</td>
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<td>–</td>
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<td>Other services</td>
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<td>1 to 99 workers</td>
<td>3.2</td>
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<td>0.9</td>
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<td>50 to 99 workers</td>
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</tr>
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<td>100 workers or more</td>
<td>2.6</td>
<td>1.5</td>
<td>0.8</td>
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<td>100 to 499 workers</td>
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<td>1.2</td>
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<td>500 workers or more</td>
<td>3.5</td>
<td>2.0</td>
<td>1.0</td>
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<td><strong>Geographic areas</strong></td>
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<td>New England</td>
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<td>2.4</td>
<td>1.3</td>
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<td>1.0</td>
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<tr>
<td>Pacific</td>
<td>2.9</td>
<td>1.4</td>
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<sup>1</sup> Plans open to new participants.  
<sup>2</sup> New employees are not allowed in the plan. Benefit accruals may continue for existing participants.  
<sup>3</sup> 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.  

Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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.

Table 6. Defined benefit frozen retirement plans: Selected attributes, private industry workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Time since plan closed to new workers or stopped accruing benefits&lt;sup&gt;2&lt;/sup&gt;</th>
<th>Less than 6 years</th>
<th>6 to 10 years</th>
<th>11 to 15 years</th>
<th>Greater than 15 years</th>
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</thead>
<tbody>
<tr>
<td>All workers</td>
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<td>25</td>
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<td><strong>Worker characteristics</strong></td>
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<td>Transportation and material moving</td>
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<td>Full time</td>
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<td>Third 25 percent</td>
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<td>Highest 25 percent</td>
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<td>Highest 10 percent</td>
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<td>Trade, transportation, and utilities</td>
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<td>Utilities</td>
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See footnotes at end of table.
Table 6. Defined benefit frozen retirement plans: Selected attributes, private industry workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Less than 6 years</th>
<th>6 to 10 years</th>
<th>11 to 15 years</th>
<th>Greater than 15 years</th>
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<td>Credit intermediation and related activities ..........</td>
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<td>Insurance carriers and related activities .............</td>
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<td>Geographic areas</td>
<td></td>
<td></td>
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<tr>
<td>Northeast ..................................................................</td>
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<td>New England ................................................................</td>
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<td>Middle Atlantic ..........................................................</td>
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<td>South ........................................................................</td>
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<td>West North Central .....................................................</td>
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<td>Mountain ..................................................................</td>
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<td>Pacific .................................................................</td>
<td>12</td>
<td>31</td>
<td>46</td>
<td>11</td>
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</tbody>
</table>

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 between January 2016 and January 2021 are included in the “Less than 6 years” column. Those frozen between 2011 and 2015 are included in the “6 to 10 years” column. Those frozen between 2006 and 2010 are included in the “11 to 15 years” column, and those frozen on or before 2005 are included in the “Greater than 15 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 2021.

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.

Table 6. Standard errors for defined benefit frozen retirement plans:¹ Selected attributes, private industry workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Time since plan closed to new workers or stopped accruing benefits²</th>
<th>Less than 6 years</th>
<th>6 to 10 years</th>
<th>11 to 15 years</th>
<th>Greater than 15 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td></td>
<td>2.1</td>
<td>1.9</td>
<td>2.3</td>
<td>1.5</td>
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**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>6 to 10 years</th>
<th>11 to 15 years</th>
<th>Greater than 15 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>3.1</td>
<td>2.5</td>
<td>2.8</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>3.8</td>
<td>2.8</td>
<td>3.4</td>
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<tr>
<td>Professional and related</td>
<td>2.9</td>
<td>3.5</td>
<td>3.6</td>
</tr>
<tr>
<td>Service</td>
<td>–</td>
<td>10.5</td>
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</tr>
<tr>
<td>Protective service</td>
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<td>–</td>
</tr>
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<td>Sales and office</td>
<td>1.9</td>
<td>2.4</td>
<td>3.7</td>
</tr>
<tr>
<td>Sales and related</td>
<td>–</td>
<td>4.3</td>
<td>6.3</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>2.4</td>
<td>2.9</td>
<td>3.7</td>
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<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
<td>5.6</td>
<td>7.4</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>–</td>
<td>–</td>
<td>10.5</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>–</td>
<td>6.6</td>
<td>8.6</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>3.4</td>
<td>4.4</td>
<td>4.6</td>
</tr>
<tr>
<td>Production</td>
<td>–</td>
<td>5.3</td>
<td>5.4</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>–</td>
<td>–</td>
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<td>Full time</td>
<td>2.2</td>
<td>2.0</td>
<td>2.3</td>
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<tr>
<td>Part time</td>
<td>–</td>
<td>5.4</td>
<td>5.6</td>
</tr>
<tr>
<td>Union</td>
<td>2.3</td>
<td>4.6</td>
<td>4.4</td>
</tr>
<tr>
<td>Nonunion</td>
<td>2.5</td>
<td>2.0</td>
<td>2.5</td>
</tr>
</tbody>
</table>

**Average wage within the following categories:**³

<table>
<thead>
<tr>
<th>Category</th>
<th>Less than 6 years</th>
<th>6 to 10 years</th>
<th>11 to 15 years</th>
<th>Greater than 15 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
<td>–</td>
<td>6.7</td>
<td>6.2</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>2.5</td>
<td>4.6</td>
<td>4.5</td>
<td>2.5</td>
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<tr>
<td>Third 25 percent</td>
<td>2.4</td>
<td>2.5</td>
<td>3.4</td>
<td>2.5</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>2.9</td>
<td>2.3</td>
<td>2.6</td>
<td>2.1</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.7</td>
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<td>3.0</td>
<td>2.4</td>
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**Establishment characteristics**

<table>
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<tr>
<th>Industry</th>
<th>Less than 6 years</th>
<th>6 to 10 years</th>
<th>11 to 15 years</th>
<th>Greater than 15 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>2.6</td>
<td>3.1</td>
<td>4.0</td>
<td>2.8</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>–</td>
<td>3.2</td>
<td>4.2</td>
<td>–</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>2.7</td>
<td>2.2</td>
<td>2.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>3.1</td>
<td>4.5</td>
<td>3.6</td>
<td>2.5</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>–</td>
<td>–</td>
<td>9.5</td>
<td>8.5</td>
</tr>
<tr>
<td>Retail trade</td>
<td>–</td>
<td>6.1</td>
<td>8.1</td>
<td>–</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>–</td>
<td>–</td>
<td>6.1</td>
<td>4.3</td>
</tr>
<tr>
<td>Utilities</td>
<td>–</td>
<td>7.6</td>
<td>–</td>
<td>4.5</td>
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</tbody>
</table>

See footnotes at end of table.
Table 6. Standard errors for defined benefit frozen retirement plans:¹ Selected attributes, private industry workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Time since plan closed to new workers or stopped accruing benefits²</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 6 years</td>
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<tr>
<td>Information</td>
<td>–</td>
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<tr>
<td>Financial activities</td>
<td>2.6</td>
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<tr>
<td>Finance and insurance</td>
<td>2.6</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>–</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>3.7</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
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</tr>
<tr>
<td>Professional and business services</td>
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<tr>
<td>Professional and technical services</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.5</td>
</tr>
<tr>
<td>Educational services</td>
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<tr>
<td>Health care and social assistance</td>
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<tr>
<td>1 to 99 workers</td>
<td>3.6</td>
</tr>
<tr>
<td>1 to 49 workers</td>
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<tr>
<td>50 to 99 workers</td>
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<tr>
<td>100 workers or more</td>
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<tr>
<td>100 to 499 workers</td>
<td>2.9</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2.5</td>
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</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Less than 6 years</th>
<th>6 to 10 years</th>
<th>11 to 15 years</th>
<th>Greater than 15 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.8</td>
<td>4.3</td>
<td>3.5</td>
<td>4.2</td>
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<td>New England</td>
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<td>7.1</td>
<td>7.3</td>
<td>–</td>
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<tr>
<td>Middle Atlantic</td>
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<td>5.3</td>
<td>4.1</td>
<td>5.1</td>
</tr>
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<td>South</td>
<td>2.5</td>
<td>3.2</td>
<td>3.2</td>
<td>2.4</td>
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<td>South Atlantic</td>
<td>1.4</td>
<td>3.7</td>
<td>3.1</td>
<td>3.9</td>
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<td>East South Central</td>
<td>–</td>
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<td>8.9</td>
<td>–</td>
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<tr>
<td>West South Central</td>
<td>–</td>
<td>3.4</td>
<td>7.8</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>–</td>
<td>–</td>
<td>5.9</td>
<td>2.0</td>
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<td>East North Central</td>
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<td>–</td>
<td>6.3</td>
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<td>West North Central</td>
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<td>10.7</td>
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<td>West</td>
<td>2.4</td>
<td>3.9</td>
<td>4.2</td>
<td>2.6</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>4.1</td>
<td>5.9</td>
<td>–</td>
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<td>Pacific</td>
<td>3.0</td>
<td>5.0</td>
<td>5.2</td>
<td>3.2</td>
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</tbody>
</table>

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 between January 2016 and January 2021 are included in the "Less than 6 years" column. Those frozen between 2011 and 2015 are included in the "6 to 10 years" column. Those frozen between 2006 and 2010 are included in the "11 to 15 years" column, and those frozen on or before 2005 are included in the "Greater than 15 years" column.

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Table 7. Defined benefit frozen retirement plans: Distribution of time since plan closed to new workers or stopped accruing benefits, private industry workers, March 2021

(Includes workers participating in frozen defined benefit plans)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>5</td>
<td>9</td>
<td>12</td>
<td>15</td>
<td>18</td>
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<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
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<tr>
<td>Management, professional, and related</td>
<td>–</td>
<td>9</td>
<td>12</td>
<td>15</td>
<td>19</td>
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<tr>
<td>Management, business, and financial</td>
<td>4</td>
<td>–</td>
<td>12</td>
<td>15</td>
<td>19</td>
</tr>
<tr>
<td>Professional and related</td>
<td>–</td>
<td>9</td>
<td>12</td>
<td>15</td>
<td>19</td>
</tr>
<tr>
<td>Service</td>
<td>6</td>
<td>8</td>
<td>10</td>
<td>14</td>
<td>18</td>
</tr>
<tr>
<td>Sales and office</td>
<td>5</td>
<td>9</td>
<td>12</td>
<td>15</td>
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<td>Sales and related</td>
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<td>18</td>
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<td>Natural resources, construction, and maintenance</td>
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<td>13</td>
<td>14</td>
<td>20</td>
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<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>13</td>
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<tr>
<td>Installation, maintenance, and repair</td>
<td>7</td>
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<td>12</td>
<td>15</td>
<td>20</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>5</td>
<td>8</td>
<td>13</td>
<td>15</td>
<td>18</td>
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<td>Average wage within the following categories:³</td>
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<tr>
<td>Lowest 25 percent</td>
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<tr>
<td>Second 25 percent</td>
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<td>17</td>
</tr>
<tr>
<td>Third 25 percent</td>
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<td>9</td>
<td>13</td>
<td>15</td>
<td>18</td>
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<tr>
<td>Highest 25 percent</td>
<td>–</td>
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<td>12</td>
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<td>20</td>
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<tr>
<td>Highest 10 percent</td>
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<td>Establishment characteristics</td>
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</tr>
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<td>14</td>
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<td>14</td>
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<td>26</td>
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<td>Manufacturing</td>
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<td>14</td>
<td>17</td>
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<tr>
<td>Service-providing industries</td>
<td>–</td>
<td>9</td>
<td>12</td>
<td>15</td>
<td>19</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
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<td>9</td>
<td>13</td>
<td>16</td>
<td>20</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>–</td>
<td>12</td>
<td>15</td>
<td>19</td>
<td>20</td>
</tr>
<tr>
<td>Retail trade</td>
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<td>9</td>
<td>12</td>
<td>14</td>
<td>16</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>–</td>
<td>–</td>
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<td>18</td>
<td>20</td>
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<td>Utilities</td>
<td>4</td>
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<td>16</td>
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<td>Information</td>
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<td>12</td>
<td>15</td>
<td>15</td>
<td>19</td>
</tr>
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<td>Financial activities</td>
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<td>7</td>
<td>10</td>
<td>13</td>
<td>17</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>4</td>
<td>7</td>
<td>10</td>
<td>12</td>
<td>17</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>4</td>
<td>5</td>
<td>9</td>
<td>12</td>
<td>13</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>–</td>
<td>7</td>
<td>12</td>
<td>16</td>
<td>19</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 7. Defined benefit frozen retirement plans: Distribution of time since plan closed to new workers or stopped accruing benefits, private industry workers, March 2021—continued

(Includes workers participating in frozen defined benefit plans)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>10th percentile</th>
<th>25th percentile</th>
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Geographic areas

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<td>–</td>
<td>8</td>
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</table>

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

2 The distribution is based on the year the plan was frozen since 1990. Estimates for 31 years may include plans frozen prior to 1990. 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 are in plans frozen the same or longer than the year shown, and half are in plans frozen the same as or less than the year shown. At the 25th percentile, one-fourth of participating workers are in plans frozen the same or less than the year 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 2021.

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Table 7. Standard errors for defined benefit frozen retirement plans: Distribution of time since plan closed to new workers or stopped accruing benefits, private industry workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
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<tbody>
<tr>
<td>All workers</td>
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<td>–</td>
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<td>0.2</td>
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<td>0.9</td>
</tr>
<tr>
<td>Management, business, and financial</td>
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<td>–</td>
<td>0.2</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Professional and related</td>
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<td>0.0</td>
<td>0.2</td>
<td>1.2</td>
<td>1.7</td>
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<tr>
<td>Service</td>
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<td>1.6</td>
<td>0.5</td>
<td>0.2</td>
</tr>
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<td>Sales and office</td>
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<td>0.0</td>
<td>0.0</td>
<td>1.2</td>
<td>0.4</td>
</tr>
<tr>
<td>Sales and related</td>
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<td>0.9</td>
<td>0.0</td>
<td>1.3</td>
</tr>
<tr>
<td>Office and administrative support</td>
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<td>0.2</td>
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<td>0.8</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
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<td>2.5</td>
<td>1.1</td>
<td>0.6</td>
<td>1.1</td>
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<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>Installation, maintenance, and repair</td>
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<td>0.0</td>
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<td>1.3</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>0.5</td>
<td>1.7</td>
<td>0.3</td>
<td>0.9</td>
<td>0.0</td>
</tr>
<tr>
<td>Production</td>
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<td>2.3</td>
<td>0.7</td>
<td>1.3</td>
<td>0.7</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>–</td>
<td>–</td>
<td>0.4</td>
<td>0.4</td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
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<td>Goods-producing industries</td>
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<td>0.3</td>
<td>0.4</td>
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<tr>
<td>Construction</td>
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<td>–</td>
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<td>Trade, transportation, and utilities</td>
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<td>Retail trade</td>
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<td>1.6</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
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<td>–</td>
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<td>Utilities</td>
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<td>1.5</td>
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<tr>
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<td>0.0</td>
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<td>Insurance carriers and related activities</td>
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<td>0.4</td>
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See footnotes at end of table.
### Table 7. Standard errors for defined benefit frozen retirement plans: \(^1\) Distribution of time since plan closed to new workers or stopped accruing benefits, private industry workers, March 2021—continued

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<thead>
<tr>
<th>Characteristics</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
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<td>Junior colleges, colleges, and universities</td>
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<td>0.0</td>
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<tr>
<td>Health care and social assistance</td>
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<td>2.7</td>
<td>1.5</td>
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<tr>
<td>1 to 99 workers</td>
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<td>1.1</td>
<td>1.3</td>
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<tr>
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**Geographic areas**

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<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
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<td>Northeast</td>
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<td>South</td>
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<tr>
<td>South Atlantic</td>
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<td>0.5</td>
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<td>1.1</td>
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<td>1.6</td>
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<td>0.0</td>
<td>0.9</td>
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<td>0.9</td>
<td>1.3</td>
</tr>
</tbody>
</table>

1 Plans closed to new workers or plans that cease accruals for some or all plan participants.
2 The distribution is based on the year the plan was frozen since 1990. Estimates for 31 years may include plans frozen prior to 1990. 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 are in plans frozen the same or longer than the year shown, and half are in plans frozen the same as or less than the year shown. At the 25th percentile, one-fourth of participating workers are in plans frozen the same or less than the year shown. The remaining percentiles follow the same logic.
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Table 8. Defined benefit frozen retirement plans: Plan alternatives, private industry workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>No alternatives to frozen plans</th>
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<td>All workers</td>
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<td>Worker characteristics</td>
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<tr>
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<td>Management, business, and financial</td>
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<td>Professional and related</td>
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<td>Sales and office</td>
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<td>Sales and related</td>
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<td>Office and administrative support</td>
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<td>Production, transportation, and material moving ...</td>
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<td>Part time</td>
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<td>Average wage within the following categories:³</td>
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<td>Lowest 25 percent</td>
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<td>Second 25 percent</td>
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<tr>
<td>Highest 25 percent</td>
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<tr>
<td>Highest 10 percent</td>
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<td>9</td>
</tr>
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<td>Establishment characteristics</td>
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<tr>
<td>Goods-producing industries:</td>
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<td>Construction</td>
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<td>78</td>
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<td>Service-providing industries</td>
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<td>Retail trade</td>
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<tr>
<td>Transportation and warehousing</td>
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See footnotes at end of table.
Table 8. Defined benefit frozen retirement plans: Plan alternatives, private industry workers, March 2021—continued

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

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**Geographic areas**

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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 2021.

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.

Table 8. Standard errors for defined benefit frozen retirement plans: Plan alternatives, private industry workers, March 2021

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See footnotes at end of table.
Table 8. Standard errors for defined benefit frozen retirement plans: Plan alternatives, private industry workers, March 2021—continued

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<th>Characteristics</th>
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<td>4.3</td>
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</table>

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 2021.

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.

Table 9. Defined contribution retirement plans: Selected attributes, private industry workers, March 2021

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

<table>
<thead>
<tr>
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<th>Employee contribution option</th>
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See footnotes at end of table.
Table 9. Defined contribution retirement plans: Selected attributes, private industry workers, March 2021—continued

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

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<th>Characteristics</th>
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<td>100 to 499 workers</td>
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Geographic areas

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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 2021.

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.

Table 9. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, March 2021

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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 2021.

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.

Table 10. Healthcare benefits: Access, participation, and take-up rates, \(^1\) private industry workers, March 2021

(All workers = 100 percent)

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<td>Take-up rate</td>
<td>Access</td>
<td>Participation</td>
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See footnotes at end of table.
Table 10. Healthcare benefits: Access, participation, and take-up rates, private industry workers, March 2021—continued

(All workers = 100 percent)

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See footnotes at end of table.
Table 10. Healthcare benefits: Access, participation, and take-up rates, private industry workers, March 2021—continued

(All workers = 100 percent)

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Geographic areas

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See footnotes at end of table.
Table 10. Healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2021—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     | 67     | 55             | 82          | 53     | 41             | 76          | 83     | 62             | 75           |
| Financial activities | 64     | 51             | 79          | 33     | 25             | 76          | 87     | 65             | 74           |
| Finance and insurance | 72     | 58             | 80          | 35     | 27             | 77          | 92     | 69             | 75           |
| Credit intermediation and related activities | 80     | 64             | 80          | 41     | 31             | 76          | 96     | 72             | 75           |
| Insurance carriers and related activities | 62     | 48             | 78          | 31     | 23             | 77          | 88     | 65             | 74           |
| Real estate and rental and leasing | 39     | 29             | 75          | 26     | 20             | 74          | 71     | 51             | 71           |
| Professional and business services | 43     | 34             | 79          | 31     | 25             | 79          | 72     | 51             | 71           |
| Professional and technical services | 58     | 46             | 80          | 43     | 35             | 81          | 87     | 63             | 73           |
| Administrative and waste services | 21     | 16             | 75          | 19     | 14             | 75          | 48     | 31             | 64           |
| Education and health services | 42     | 31             | 74          | 22     | 16             | 74          | 74     | 46             | 62           |
| Educational services | 45     | 34             | 76          | 26     | 16             | 64          | 75     | 49             | 66           |
| Junior colleges, colleges, and universities | 59     | 44             | 74          | 33     | 20             | 60          | 89     | 58             | 65           |
| Health care and social assistance | 41     | 30             | 73          | 22     | 16             | 76          | 74     | 45             | 61           |
| Leisure and hospitality | 12     | 7              | 59          | 9      | 6              | 62          | 32     | 12             | 38           |
| Accommodation and food services | 10     | 6              | 57          | 8      | 5              | 59          | 31     | 10             | 33           |
| Other services | 31     | 23             | 75          | 17     | 15             | 89          | 50     | 36             | 72           |
| 1 to 99 workers | 27     | 21             | 75          | 18     | 14             | 78          | 56     | 35             | 63           |
| 1 to 49 workers | 24     | 18             | 73          | 17     | 13             | 78          | 52     | 33             | 63           |
| 50 to 99 workers | 40     | 31             | 78          | 24     | 18             | 76          | 73     | 46             | 63           |
| 100 workers or more | 57     | 46             | 80          | 36     | 29             | 81          | 85     | 60             | 70           |
| 100 to 499 workers | 49     | 38             | 78          | 31     | 25             | 81          | 82     | 57             | 69           |
| 500 workers or more | 68     | 55             | 81          | 43     | 35             | 81          | 89     | 64             | 72           |

Geographic areas

| Northeast | 41 | 33 | 79 | 25 | 20 | 80 | 66 | 45 | 68 |
| New England | 40 | 31 | 76 | 15 | 12 | 81 | 66 | 45 | 67 |
| Middle Atlantic | 42 | 33 | 80 | 28 | 22 | 80 | 66 | 45 | 68 |
| South | 33 | 25 | 75 | 21 | 16 | 75 | 68 | 44 | 64 |
| South Atlantic | 34 | 26 | 75 | 21 | 16 | 74 | 69 | 45 | 64 |
| East South Central | 27 | 20 | 75 | 19 | 15 | 78 | 67 | 44 | 66 |
| West South Central | 33 | 25 | 75 | 22 | 16 | 74 | 67 | 42 | 64 |
| Midwest | 44 | 34 | 78 | 27 | 21 | 80 | 69 | 46 | 67 |
| East North Central | 44 | 35 | 79 | 28 | 22 | 79 | 70 | 48 | 69 |
| West North Central | 45 | 34 | 76 | 24 | 19 | 81 | 67 | 42 | 62 |
| West | 48 | 35 | 80 | 34 | 28 | 94 | 72 | 50 | 70 |
| Mountain | 44 | 35 | 78 | 25 | 21 | 84 | 71 | 51 | 71 |
| Pacific | 50 | 40 | 80 | 37 | 31 | 84 | 72 | 50 | 70 |

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
² Healthcare is a collective term for the following benefits: medical, dental, and vision care benefits, and outpatient prescription drug coverage. If workers have access to or participate in at least one of these benefits, they are considered as having access to or participating in healthcare.
³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.


Table 10. Standard errors for healthcare benefits: Access, participation, and take-up rates, private industry workers, March 2021

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<th>Medical care</th>
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<tr>
<td>All workers</td>
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<td>1.1</td>
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<tr>
<td>Management, business, and financial</td>
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<tr>
<td>Professional and related</td>
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<td>1.5</td>
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See footnotes at end of table.
Table 10. Standard errors for healthcare benefits: Access, participation, and take-up rates, \(^1\) private industry workers, March 2021—continued

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Table 10. Standard errors for healthcare benefits: Access, participation, and take-up rates, private industry workers, March 2021—continued

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Geographic areas

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

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

3 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.


Table 11. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2021

(In percent)

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See footnotes at end of table.
Table 11. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2021—continued

(In percent)

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**Geographic areas**

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</tr>
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<tr>
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</table>

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 2021.


### Table 11. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2021

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<th>Family coverage</th>
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**Worker characteristics**

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</tr>
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<td>0.4</td>
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<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>Installation, maintenance, and repair</td>
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<td>Production, transportation, and material moving</td>
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<td>Production</td>
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<td>Second 25 percent</td>
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**Establishment characteristics**

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<tr>
<td>Service-providing industries</td>
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<tr>
<td>Trade, transportation, and utilities</td>
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<tr>
<td>Wholesale trade</td>
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See footnotes at end of table.
Table 11. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2021—continued

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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 2021.


Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2021

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

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<td>Percent of participating employees</td>
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<td>Third 25 percent</td>
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<td>11 618.90</td>
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<td>Highest 25 percent</td>
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See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
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<th>Employee contribution not required</th>
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<td>Percent of</td>
<td>Average flat monthly employer premium</td>
<td>Percent of</td>
</tr>
<tr>
<td></td>
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<td>500 workers or more</td>
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<td>504.06 8</td>
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**Geographic areas**

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<td>Percent of</td>
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<td>Pacific</td>
<td>100</td>
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<td>633.69 86</td>
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</table>

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 2021.

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.

Table 12. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2021

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<tr>
<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
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<th>Employee contribution required</th>
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<td>Average flat monthly employer</td>
<td>Percent of participating</td>
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<td>4.1</td>
<td>76.08</td>
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<tr>
<td>Production, transportation, and material moving</td>
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<td>26.26</td>
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<td>1.2</td>
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See footnotes at end of table.
Table 12. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2021—continued

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<th>Employee contribution required</th>
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<td>Percent of participating employees</td>
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<td>Professional and business services</td>
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<td>43.44 1.8</td>
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<td>65.80 1.5</td>
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<td>1 to 49 workers</td>
<td>6.50 1.3</td>
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<td>Pacific</td>
<td>7.69 1.8</td>
<td>24.08 1.8</td>
<td>1.8</td>
</tr>
</tbody>
</table>

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 2021.

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.

### Table 13. Medical care benefits, single coverage: Employee participation by type of employee contribution, private industry workers, March 2021

(All workers with contributory coverage = 100 percent)

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<th>Characteristics</th>
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<th>(\text{Varies})(^1)</th>
<th>(\text{Exists, but amount unknown})</th>
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<td>10</td>
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<td>18</td>
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See footnotes at end of table.
Table 13. Medical care benefits, single coverage: Employee participation by type of employee contribution, private industry workers, March 2021—continued

(All workers with contributory coverage = 100 percent)

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<td>Leisure and hospitality</td>
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<td>7</td>
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<td>100 workers or more</td>
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<td>18</td>
<td>9</td>
<td>1</td>
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<td>500 workers or more</td>
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Geographic areas

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<td>Middle Atlantic</td>
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<td>South</td>
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<td>South Atlantic</td>
<td>74</td>
<td>19</td>
<td>7</td>
<td>1</td>
</tr>
<tr>
<td>East South Central</td>
<td>76</td>
<td>18</td>
<td>6</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>76</td>
<td>15</td>
<td>9</td>
<td>1</td>
</tr>
<tr>
<td>Midwest</td>
<td>70</td>
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<td>East North Central</td>
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<td>Mountain</td>
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<tr>
<td>Pacific</td>
<td>77</td>
<td>11</td>
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<td>–</td>
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</tbody>
</table>

\(^1\) 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 2021.

\(^4\) 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/ebss/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Table 13. Standard errors for medical care benefits, single coverage: Employee participation by type of employee contribution, private industry workers, March 2021

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<td>Flat dollar amount</td>
<td>Varies(^1)</td>
<td>Exists, but amount unknown</td>
<td>Other(^2)</td>
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<tr>
<td>All workers</td>
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<td>0.9</td>
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<tr>
<td>Management, professional, and related</td>
<td>1.8</td>
<td>1.3</td>
<td>1.4</td>
<td>0.4</td>
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<tr>
<td>Management, business, and financial</td>
<td>2.1</td>
<td>1.5</td>
<td>1.1</td>
<td>0.6</td>
</tr>
<tr>
<td>Professional and related</td>
<td>2.4</td>
<td>1.8</td>
<td>2.1</td>
<td>0.4</td>
</tr>
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<td>Service</td>
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<td>2.3</td>
<td>–</td>
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<td>Protective service</td>
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<td>–</td>
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<td>Sales and office</td>
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<td>1.4</td>
<td>1.1</td>
<td>0.1</td>
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<tr>
<td>Sales and related</td>
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<td>2.2</td>
<td>–</td>
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<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>1.1</td>
<td>1.2</td>
<td>1.0</td>
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<tr>
<td>Installation, maintenance, and repair</td>
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<td>1.7</td>
<td>–</td>
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<tr>
<td>Production, transportation, and material moving</td>
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<td>1.4</td>
<td>–</td>
<td>–</td>
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<tr>
<td>Production</td>
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<td>2.0</td>
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<td>Transportation and material moving</td>
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<td>1.3</td>
<td>0.4</td>
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<td>Construction</td>
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<td>1.5</td>
<td>–</td>
<td>–</td>
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<td>Manufacturing</td>
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<td>1.9</td>
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<td>Service-providing industries</td>
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<td>Trade, transportation, and utilities</td>
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<td>–</td>
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<td>Utilities</td>
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See footnotes at end of table.
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<td>Pacific</td>
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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 2021.

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.

Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2021

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

<table>
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<th>Employee contribution required</th>
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<td>Percent of participating employees</td>
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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 2021.

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.

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See footnotes at end of table.
Table 14. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2021—continued

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<td>1.2 36.76</td>
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<td>0.5 18.32</td>
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<tr>
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</tr>
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<td>1.0 29.21</td>
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<td>Pacific</td>
<td>22.80</td>
<td>0.4 67.56</td>
<td>0.4 25.42</td>
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</table>

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 2021.

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.

Table 15. Medical care benefits, family coverage: Employee participation by type of employee contribution, private industry workers, March 2021

(All workers with contributory coverage = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Family coverage</th>
</tr>
</thead>
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<td>All workers .............................................................</td>
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<td><strong>Worker characteristics</strong></td>
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<tr>
<td>Management, professional, and related ................</td>
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<tr>
<td>Management, business, and financial ...................</td>
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<tr>
<td>Professional and related ....................................</td>
<td>73</td>
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<tr>
<td>Service ...............................................................</td>
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<td>Protective service ...............................................</td>
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<td>Sales and office ...................................................</td>
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<tr>
<td>Sales and related ..................................................</td>
<td>61</td>
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<tr>
<td>Office and administrative support .......................</td>
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<td>Natural resources, construction, and maintenance</td>
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<td>Installation, maintenance, and repair ..................</td>
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<tr>
<td>Production, transportation, and material moving ....</td>
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<tr>
<td>Production ..........................................................</td>
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<td>Transportation and material moving .....................</td>
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<td>Full time .............................................................</td>
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<td>Part time ...........................................................</td>
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<tr>
<td>Nonunion .............................................................</td>
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</tr>
<tr>
<td>Average wage within the following categories:⁴</td>
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<td>Lowest 25 percent ................................................</td>
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<tr>
<td>Lowest 10 percent ................................................</td>
<td>82</td>
</tr>
<tr>
<td>Second 25 percent .................................................</td>
<td>74</td>
</tr>
<tr>
<td>Third 25 percent ...................................................</td>
<td>75</td>
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<tr>
<td>Highest 25 percent ...............................................</td>
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<tr>
<td>Highest 10 percent ...............................................</td>
<td>72</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries ....................................</td>
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<tr>
<td>Construction ........................................................</td>
<td>85</td>
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<tr>
<td>Manufacturing ......................................................</td>
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<tr>
<td>Service-providing industries ..................................</td>
<td>72</td>
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<tr>
<td>Trade, transportation, and utilities ....................</td>
<td>71</td>
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<tr>
<td>Wholesale trade ...................................................</td>
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<tr>
<td>Retail trade ........................................................</td>
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</tr>
<tr>
<td>Transportation and warehousing ............................</td>
<td>76</td>
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<td>Utilities ............................................................</td>
<td>76</td>
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<td>Information ..........................................................</td>
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<td>Financial activities ................................................</td>
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<td>Finance and insurance ...........................................</td>
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<td>Credit intermediation and related activities ..........</td>
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<td>Insurance carriers and related activities .............</td>
<td>51</td>
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<tr>
<td>Real estate and rental and leasing ......................</td>
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</table>

See footnotes at end of table.
Table 15. Medical care benefits, family coverage: Employee participation by type of employee contribution, private industry workers, March 2021—continued

(All workers with contributory coverage = 100 percent)

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<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount</th>
<th>Varies¹</th>
<th>Exists, but amount unknown</th>
<th>Other²</th>
</tr>
</thead>
<tbody>
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<td>Professional and business services</td>
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<td>2</td>
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<tr>
<td>Professional and technical services</td>
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<td>-</td>
<td>-</td>
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<tr>
<td>Administrative and waste services</td>
<td>85</td>
<td>-</td>
<td>8</td>
<td>-</td>
</tr>
<tr>
<td>Education and health services</td>
<td>76</td>
<td>15</td>
<td>8</td>
<td>1</td>
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<tr>
<td>Educational services</td>
<td>72</td>
<td>18</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>62</td>
<td>29</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>77</td>
<td>14</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>70</td>
<td>8</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>66</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Other services</td>
<td>82</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>76</td>
<td>12</td>
<td>11</td>
<td>1</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>73</td>
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<td>1</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>84</td>
<td>-</td>
<td>8</td>
<td>-</td>
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<tr>
<td>100 workers or more</td>
<td>72</td>
<td>18</td>
<td>9</td>
<td>1</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>78</td>
<td>15</td>
<td>6</td>
<td>1</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>65</td>
<td>21</td>
<td>13</td>
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Geographic areas

<table>
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<th>Other²</th>
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<td>11</td>
<td>1</td>
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<td>New England</td>
<td>77</td>
<td>-</td>
<td>12</td>
<td>-</td>
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<td>Middle Atlantic</td>
<td>76</td>
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<td>South</td>
<td>74</td>
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<tr>
<td>South Atlantic</td>
<td>74</td>
<td>18</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>East South Central</td>
<td>74</td>
<td>19</td>
<td>-</td>
<td>-</td>
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<tr>
<td>West South Central</td>
<td>74</td>
<td>15</td>
<td>10</td>
<td>1</td>
</tr>
<tr>
<td>Midwest</td>
<td>70</td>
<td>18</td>
<td>12</td>
<td>1</td>
</tr>
<tr>
<td>East North Central</td>
<td>73</td>
<td>16</td>
<td>11</td>
<td>1</td>
</tr>
<tr>
<td>West North Central</td>
<td>62</td>
<td>23</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>West</td>
<td>75</td>
<td>12</td>
<td>11</td>
<td>2</td>
</tr>
<tr>
<td>Mountain</td>
<td>79</td>
<td>13</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Pacific</td>
<td>74</td>
<td>11</td>
<td>13</td>
<td>2</td>
</tr>
</tbody>
</table>

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.
² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.
3 Less than 0.5.
4 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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.

Table 15. Standard errors for medical care benefits, family coverage: Employee participation by type of employee contribution, private industry workers, March 2021

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<th>Characteristics</th>
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<th>Varies¹</th>
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<th>Other²</th>
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<td>0.9</td>
<td>0.2</td>
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<td></td>
<td></td>
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<td>1.3</td>
<td>1.4</td>
<td>0.4</td>
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<td>1.1</td>
<td>0.6</td>
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<td>1.7</td>
<td>2.1</td>
<td>0.4</td>
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<td>Sales and office</td>
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<td>1.3</td>
<td>1.5</td>
<td>0.3</td>
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<td>2.3</td>
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<td>–</td>
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<tr>
<td>Office and administrative support</td>
<td>1.6</td>
<td>1.2</td>
<td>1.3</td>
<td>0.4</td>
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<tr>
<td>Natural resources, construction, and maintenance</td>
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<td>1.1</td>
<td>1.0</td>
<td>0.3</td>
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<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>1.5</td>
<td>1.4</td>
<td>–</td>
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<tr>
<td>Installation, maintenance, and repair</td>
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<td>1.6</td>
<td>1.7</td>
<td>0.5</td>
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<td>1.5</td>
<td>1.3</td>
<td>(³)</td>
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<td>Production</td>
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<td>–</td>
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<td>0.2</td>
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<td>Nonunion</td>
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<td>0.9</td>
<td>0.2</td>
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<td>**Average wage within the following categories:**³⁴</td>
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<td>Lowest 10 percent</td>
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<td>3.5</td>
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<td>Second 25 percent</td>
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<td>1.4</td>
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<td>1.1</td>
<td>1.2</td>
<td>0.5</td>
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<td>Highest 10 percent</td>
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<td>1.9</td>
<td>1.5</td>
<td>0.7</td>
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<td>1.2</td>
<td>0.1</td>
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<tr>
<td>Construction</td>
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<td>1.7</td>
<td>–</td>
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<td>Manufacturing</td>
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<td>–</td>
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<td>Service-providing industries</td>
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<td>0.9</td>
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<td>0.3</td>
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<td>Trade, transportation, and utilities</td>
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<td>Wholesale trade</td>
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<td>Retail trade</td>
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<td>Transportation and warehousing</td>
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<td>0.4</td>
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<td>Credit intermediation and related activities</td>
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<td>–</td>
<td>–</td>
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<td>Insurance carriers and related activities</td>
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<td>2.1</td>
<td>0.9</td>
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<tr>
<td>Real estate and rental and leasing</td>
<td>4.8</td>
<td>–</td>
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See footnotes at end of table.
Table 15. Standard errors for medical care benefits, family coverage: Employee participation by type of employee contribution, private industry workers, March 2021—continued

<table>
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<tr>
<th>Characteristics</th>
<th>Flat dollar amount</th>
<th>Varieties</th>
<th>Exists, but amount unknown</th>
<th>Other2</th>
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<td>Professional and business services</td>
<td>3.7</td>
<td>2.3</td>
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</tr>
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<td>Professional and technical services</td>
<td>4.8</td>
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<td>Administrative and waste services</td>
<td>4.2</td>
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<td>2.7</td>
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<tr>
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<td>1.8</td>
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<td>Educational services</td>
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</tr>
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<td>Health care and social assistance</td>
<td>3.5</td>
<td>2.7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>6.3</td>
<td>2.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>9.1</td>
<td>–</td>
<td>–</td>
<td>–</td>
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<td>Other services</td>
<td>5.5</td>
<td>–</td>
<td>–</td>
<td>–</td>
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<td>1.7</td>
<td>0.9</td>
<td>1.6</td>
<td>0.3</td>
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<td>1.1</td>
<td>2.0</td>
<td>0.3</td>
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<tr>
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<td>2.1</td>
<td>–</td>
<td>1.6</td>
<td>–</td>
</tr>
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<td>1.1</td>
<td>0.9</td>
<td>0.3</td>
</tr>
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<td>100 to 499 workers</td>
<td>1.4</td>
<td>1.5</td>
<td>0.7</td>
<td>0.2</td>
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<tr>
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<td>2.0</td>
<td>1.5</td>
<td>1.7</td>
<td>0.6</td>
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Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Family coverage</th>
</tr>
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<tr>
<td>Northeast</td>
<td>2.7</td>
</tr>
<tr>
<td>New England</td>
<td>2.2</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>3.9</td>
</tr>
<tr>
<td>South</td>
<td>1.4</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.5</td>
</tr>
<tr>
<td>East South Central</td>
<td>4.9</td>
</tr>
<tr>
<td>West South Central</td>
<td>3.2</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.1</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.3</td>
</tr>
<tr>
<td>West North Central</td>
<td>4.0</td>
</tr>
<tr>
<td>West</td>
<td>3.2</td>
</tr>
<tr>
<td>Mountain</td>
<td>3.2</td>
</tr>
<tr>
<td>Pacific</td>
<td>4.2</td>
</tr>
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</table>

1 Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.
2 Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.
3 Less than 0.05.
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 2021.

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.

Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers,
March 2021
(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)
Single coverage1
Characteristics

All workers .............................................................

Family coverage1

50th
50th
10th
25th
75th
90th
10th
25th
75th
90th
percentile
percentile
percentile percentile
percentile percentile percentile percentile
percentile percentile
(median)
(median)
$48.70

$83.88

$128.20

$184.51

$255.45

$206.51

$330.09

$486.45

$779.00 $1152.23

Management, professional, and related ................
Management, business, and financial ...............
Professional and related ....................................
Service ...................................................................
Protective service ..............................................
Sales and office .....................................................
Sales and related ...............................................
Office and administrative support ......................
Natural resources, construction, and maintenance
Construction, extraction, farming, fishing, and
forestry .............................................................
Installation, maintenance, and repair .................
Production, transportation, and material moving ...
Production .........................................................
Transportation and material moving ..................

45.50
52.76
40.60
54.17
–
44.58
49.05
40.78
59.15

79.92
94.29
75.49
93.27
–
82.33
82.33
81.18
92.39

126.81
139.31
114.19
137.37
108.68
128.66
129.25
127.62
132.54

184.23
203.32
173.37
218.24
178.92
182.03
186.42
180.53
189.98

253.35
268.72
240.00
278.67
278.67
248.54
242.67
250.92
266.54

205.35
220.26
188.31
216.61
–
220.60
220.60
217.21
240.00

329.00
372.70
310.68
405.16
–
349.86
344.74
357.13
323.00

508.29
533.00
488.00
533.00
454.57
506.06
501.88
511.19
452.00

768.92
768.92
769.96
987.38
806.17
798.17
825.06
788.60
789.56

1165.26
1305.94
1104.00
1382.64
1303.12
1138.35
1278.98
1118.51
1079.01

–
65.04
50.00
46.83
62.30

94.00
90.24
84.52
76.31
94.98

131.91
133.74
124.24
118.18
126.54

189.98
185.25
179.78
168.18
185.77

243.44
268.42
247.46
241.33
253.86

238.99
246.77
170.73
167.03
209.41

306.84
330.58
297.27
266.46
314.37

434.62
505.44
425.00
404.30
432.98

691.00
878.64
663.63
654.33
701.62

1033.29
1204.66
1040.81
1021.94
1049.52

Full time .................................................................
Part time ................................................................

48.72
38.80

83.30
88.30

128.18
130.84

184.33
190.28

254.14
270.06

206.51
221.36

330.19
323.75

486.39
488.61

780.00
772.91

1156.01
1097.56

Union .....................................................................
Nonunion ...............................................................

64.82
48.11

95.93
82.33

133.70
127.15

196.80
183.38

248.54
257.52

170.73
212.19

290.88
346.00

360.56
516.02

480.30
813.52

738.98
1204.66

Average wage within the following categories:2
Lowest 25 percent .............................................
Lowest 10 percent .........................................
Second 25 percent ............................................
Third 25 percent ................................................
Highest 25 percent ............................................
Highest 10 percent ........................................

43.10
–
48.97
52.00
47.30
48.39

87.46
94.39
82.16
82.60
85.00
85.00

131.79
144.68
127.59
125.08
129.61
127.47

182.13
190.71
188.88
181.90
189.98
184.00

268.76
305.33
257.96
251.84
253.86
240.00

221.88
258.11
206.33
206.51
206.33
206.63

371.88
432.84
336.17
319.49
323.75
323.19

535.97
566.83
483.17
483.69
479.03
486.45

908.70
992.92
821.38
783.10
717.18
717.18

1210.00
1263.74
1236.86
1122.47
1094.07
1110.13

Goods-producing industries ...................................
Construction ......................................................
Manufacturing ....................................................

50.00
71.57
50.46

83.88
104.99
79.14

125.61
141.88
116.86

182.00
200.13
170.56

248.24
290.42
238.33

185.55
248.30
167.96

290.88
335.43
266.34

424.26
461.95
401.03

675.65
777.73
654.33

994.40
1086.79
964.22

Service-providing industries ..................................
Trade, transportation, and utilities .....................
Wholesale trade .............................................
Retail trade ....................................................
Transportation and warehousing ...................
Utilities ...........................................................

47.49
51.70
50.00
45.99
68.24
24.59

83.93
94.29
90.04
92.97
99.24
64.00

129.25
131.69
121.33
142.43
127.15
117.68

185.13
185.53
183.32
195.84
179.78
179.78

257.96
248.34
255.00
285.28
241.49
195.23

216.00
221.00
216.67
226.87
223.84
153.79

354.50
336.41
324.18
352.66
339.84
241.90

503.59
462.78
502.08
483.17
433.34
405.97

813.86
707.97
738.94
825.06
601.24
465.08

1219.96
1098.89
1137.26
1203.21
989.08
673.54

Worker characteristics

Establishment characteristics

See footnotes at end of table.

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Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2021—continued

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

<table>
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<tr>
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<td>Information</td>
<td>$55.00</td>
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<td>Finance and insurance</td>
<td>42.50</td>
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<tr>
<td>Credit intermediation and related activities</td>
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<td>72.19</td>
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<td>40.78</td>
<td>74.50</td>
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<tr>
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<td>37.94</td>
<td>70.87</td>
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<td>Professional and business services</td>
<td>56.29</td>
<td>94.50</td>
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<tr>
<td>Professional and technical services</td>
<td>53.70</td>
<td>86.00</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>70.70</td>
<td>120.68</td>
</tr>
<tr>
<td>Education and health services</td>
<td>34.56</td>
<td>71.57</td>
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<tr>
<td>Educational services</td>
<td>40.00</td>
<td>63.14</td>
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<tr>
<td>Junior colleges, colleges, and universities</td>
<td>30.24</td>
<td>67.88</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>32.48</td>
<td>72.76</td>
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<tr>
<td>Leisure and hospitality</td>
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<td>94.39</td>
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<td>Accommodation and food services</td>
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<td>98.65</td>
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<tr>
<td>Other services</td>
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<td>82.16</td>
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<td>1 to 99 workers</td>
<td>48.70</td>
<td>84.72</td>
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<tr>
<td>1 to 49 workers</td>
<td>49.11</td>
<td>84.72</td>
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<td>48.33</td>
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Geographic areas

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<th>New England</th>
<th>Middle Atlantic</th>
<th>South</th>
<th>Southeast</th>
<th>West South Central</th>
<th>West Central</th>
<th>Midwest</th>
<th>East North Central</th>
<th>West North Central</th>
<th>West</th>
<th>Mountain</th>
<th>Pacific</th>
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<tbody>
<tr>
<td>10th percentile</td>
<td>52.76</td>
<td>56.03</td>
<td>47.74</td>
<td>43.86</td>
<td>47.11</td>
<td>40.79</td>
<td>54.63</td>
<td>50.63</td>
<td>57.03</td>
<td>54.63</td>
<td>44.33</td>
<td>45.89</td>
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<td>25th percentile</td>
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<td>90.89</td>
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<td>81.50</td>
<td>78.31</td>
<td>78.00</td>
<td>76.36</td>
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<td>134.46</td>
<td>153.50</td>
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<td>130.32</td>
<td>117.33</td>
<td>125.52</td>
<td>125.75</td>
<td>123.15</td>
<td>126.05</td>
<td>125.15</td>
<td>122.93</td>
<td>120.60</td>
<td>120.06</td>
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<td>75th percentile</td>
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<td>188.14</td>
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<td>181.90</td>
<td>181.09</td>
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<td>200.09</td>
<td>248.34</td>
<td>219.39</td>
<td>258.91</td>
<td>258.91</td>
<td>251.98</td>
<td>253.35</td>
<td>240.00</td>
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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/egs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Table 16. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage¹</th>
<th>Family coverage¹</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td></td>
<td>50th percentile (median)</td>
<td>75th percentile</td>
</tr>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td></td>
<td>50th percentile (median)</td>
<td>75th percentile</td>
</tr>
<tr>
<td>All workers ...........................................................................</td>
<td>$1.86</td>
<td>$2.32</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ....................</td>
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<td>3.54</td>
</tr>
<tr>
<td>Management, business, and financial .......................</td>
<td>3.89</td>
<td>4.11</td>
</tr>
<tr>
<td>Professional and related .............................................</td>
<td>5.38</td>
<td>5.45</td>
</tr>
<tr>
<td>Service ............................................................................</td>
<td>6.95</td>
<td>5.87</td>
</tr>
<tr>
<td>Protective service .........................................................</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
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<td>1.40</td>
</tr>
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<td>Sales and related ..........................................................</td>
<td>6.85</td>
<td>3.05</td>
</tr>
<tr>
<td>Office and administrative support .............................</td>
<td>5.77</td>
<td>4.13</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance ........</td>
<td>10.08</td>
<td>4.67</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>–</td>
<td>8.64</td>
</tr>
<tr>
<td>Installation, maintenance, and repair .......................</td>
<td>3.62</td>
<td>5.41</td>
</tr>
<tr>
<td>Production, transportation, and material moving ..........</td>
<td>4.83</td>
<td>2.99</td>
</tr>
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<td>Production .....................................................................</td>
<td>3.92</td>
<td>6.65</td>
</tr>
<tr>
<td>Transportation and material moving ............................</td>
<td>5.94</td>
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<tr>
<td>Full time ....................................................................</td>
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</tr>
<tr>
<td>Part time ..................................................................</td>
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</tr>
<tr>
<td>Union .........................................................................</td>
<td>8.95</td>
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<tr>
<td>Nonunion ....................................................................</td>
<td>2.02</td>
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<td>Average wage within the following categories:² ...........</td>
<td>7.94</td>
<td>6.72</td>
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<tr>
<td>Lowest 10 percent ..........................................................</td>
<td>–</td>
<td>13.50</td>
</tr>
<tr>
<td>Second 25 percent .......................................................</td>
<td>5.75</td>
<td>4.37</td>
</tr>
<tr>
<td>Third 25 percent ..........................................................</td>
<td>3.31</td>
<td>3.09</td>
</tr>
<tr>
<td>Highest 25 percent .......................................................</td>
<td>2.63</td>
<td>2.99</td>
</tr>
<tr>
<td>Highest 10 percent .......................................................</td>
<td>4.97</td>
<td>3.65</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong> .................................</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries .............................................</td>
<td>4.28</td>
<td>2.88</td>
</tr>
<tr>
<td>Construction .................................................................</td>
<td>5.82</td>
<td>5.75</td>
</tr>
<tr>
<td>Manufacturing ...............................................................</td>
<td>3.84</td>
<td>4.00</td>
</tr>
<tr>
<td>Service-providing industries .......................................</td>
<td>2.67</td>
<td>3.21</td>
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<tr>
<td>Trade, transportation, and utilities .........................</td>
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</tr>
<tr>
<td>Wholesale trade ............................................................</td>
<td>7.76</td>
<td>3.51</td>
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See footnotes at end of table.
Table 16. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2021—continued

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Geographic areas

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<tr>
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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 2021.

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.

Table 17. Insurance benefits: Access, participation, and take-up rates, private industry workers, March 2021

(All workers = 100 percent)

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<thead>
<tr>
<th>Characteristics</th>
<th>Life insurance</th>
<th>Short-term disability</th>
<th>Long-term disability</th>
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<td>Take-up rate</td>
</tr>
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<td></td>
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<td>77</td>
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<tr>
<td>Management, business, and financial</td>
<td>85</td>
<td>84</td>
<td>99</td>
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<td>Professional and related</td>
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<tr>
<td>Transportation and material moving</td>
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<td>97</td>
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See footnotes at end of table.
Table 17. Insurance benefits: Access, participation, and take-up rates, private industry workers, March 2021—continued

(All workers = 100 percent)

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<th>Characteristics</th>
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<td>Participation</td>
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**Geographic areas**

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<tr>
<th>Region</th>
<th>Life insurance</th>
<th>Short-term disability</th>
<th>Long-term disability</th>
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<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
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<td>Northeast</td>
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<td>New England</td>
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</table>

1 The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
2 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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.

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<tr>
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<th>Short-term disability</th>
<th>Long-term disability</th>
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See footnotes at end of table.
Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates,1 private industry workers, March 2021—continued

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**Geographic areas**

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<th>Access</th>
<th>Participation</th>
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<th>Participation</th>
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</table>

1 The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
2 Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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.

Table 18. Life insurance plans: Employee contribution requirement, private industry workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
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<tr>
<td>Management, business, and financial</td>
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<td>97</td>
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<td>Professional and related</td>
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<td>97</td>
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<td>98</td>
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<td>Sales and office</td>
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<td>Natural resources, construction, and maintenance</td>
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<td>Construction, extraction, farming, fishing, and</td>
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See footnotes at end of table.
Table 18. Life insurance plans: Employee contribution requirement, private industry workers, March 2021—continued

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

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<th>Characteristics</th>
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Geographic areas

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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.

Table 18. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, March 2021

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<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
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<tr>
<td><strong>Worker characteristics</strong></td>
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<tr>
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<td>Management, business, and financial</td>
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<td>Service</td>
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<td>0.5</td>
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<td>Production, transportation, and material moving</td>
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<td>Production</td>
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<tr>
<td>Lowest 25 percent</td>
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<td>0.6</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.3</td>
<td>0.3</td>
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<tr>
<td>Highest 10 percent</td>
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<td>0.5</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
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<tr>
<td>Goods-producing industries</td>
<td>0.7</td>
<td>0.7</td>
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<tr>
<td>Construction</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Manufacturing</td>
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<td>0.5</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>0.8</td>
<td>0.8</td>
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<tr>
<td>Wholesale trade</td>
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<td>1.4</td>
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<td>Retail trade</td>
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<td>1.1</td>
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<tr>
<td>Transportation and warehousing</td>
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<td>1.5</td>
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<td>Utilities</td>
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<tr>
<td>Financial activities</td>
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<td>0.4</td>
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<td>Finance and insurance</td>
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<td>0.4</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
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<td>0.6</td>
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<tr>
<td>Insurance carriers and related activities</td>
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See footnotes at end of table.
Table 18. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, March 2021—continued

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<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
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<tr>
<td>Professional and business services</td>
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<td>Administrative and waste services</td>
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<td>1.9</td>
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<td>Education and health services</td>
<td>0.5</td>
<td>0.5</td>
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<tr>
<td>Educational services</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
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<td>1.0</td>
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<tr>
<td>Accommodation and food services</td>
<td>1.1</td>
<td>1.1</td>
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<td>1 to 99 workers</td>
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<td>0.5</td>
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<tr>
<td>1 to 49 workers</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>100 workers or more</td>
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<td>0.4</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.6</td>
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<tr>
<td>500 workers or more</td>
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<td>0.6</td>
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Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Employee contribution required</th>
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<tbody>
<tr>
<td>Northeast</td>
<td>0.8</td>
<td>0.8</td>
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<tr>
<td>New England</td>
<td>1.1</td>
<td>1.1</td>
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<tr>
<td>Middle Atlantic</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>South</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>East South Central</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>West South Central</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Midwest</td>
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<td>0.5</td>
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<tr>
<td>East North Central</td>
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<td>0.4</td>
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<tr>
<td>West North Central</td>
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<td>1.4</td>
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<td>West</td>
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<td>0.7</td>
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<tr>
<td>Mountain</td>
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<td>2.0</td>
</tr>
<tr>
<td>Pacific</td>
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<td>0.6</td>
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</tbody>
</table>

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 2021.

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.

Table 19. Life insurance plans: Method of benefit payment, private industry workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
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<td>36</td>
<td>2</td>
<td>1</td>
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<tr>
<td>Management, professional, and related</td>
<td>71</td>
<td>1</td>
<td>26</td>
<td>1</td>
<td>1</td>
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<tr>
<td>Management, business, and financial</td>
<td>74</td>
<td>1</td>
<td>23</td>
<td>–</td>
<td>–</td>
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<tr>
<td>Professional and related</td>
<td>68</td>
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<td>28</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Service</td>
<td>47</td>
<td>–</td>
<td>48</td>
<td>2</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>40</td>
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<td>58</td>
<td>–</td>
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<tr>
<td>Sales and office</td>
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<td>32</td>
<td>–</td>
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<td>35</td>
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<td>–</td>
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<tr>
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<td>36</td>
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<tr>
<td>Lowest 25 percent</td>
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<td>52</td>
<td>4</td>
<td>–</td>
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<td>63</td>
<td>7</td>
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<td>Second 25 percent</td>
<td>56</td>
<td>2</td>
<td>39</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Third 25 percent</td>
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<td>2</td>
<td>39</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
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<td>1</td>
<td>27</td>
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<td>1</td>
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<td>–</td>
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</table>

See footnotes at end of table.
Table 19. Life insurance plans: Method of benefit payment, private industry workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Basic life insurance method of payment</th>
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<td>Professional and technical services</td>
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<td>Administrative and waste services</td>
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<td>Education and health services</td>
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</tr>
<tr>
<td>Educational services</td>
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<tr>
<td>Junior colleges, colleges, and universities</td>
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<td>Health care and social assistance</td>
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<td>Leisure and hospitality</td>
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<td>Accommodation and food services</td>
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<td>Other services</td>
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<td>1 to 99 workers</td>
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<td>50</td>
</tr>
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<td>50 to 99 workers</td>
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<td>100 workers or more</td>
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<tr>
<td>500 workers or more</td>
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Geographic areas

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<tr>
<td>Middle Atlantic</td>
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<td>South</td>
<td>60</td>
</tr>
<tr>
<td>South Atlantic</td>
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<td>East South Central</td>
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<td>West South Central</td>
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<td>Midwest</td>
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<td>West</td>
<td>54</td>
</tr>
<tr>
<td>Mountain</td>
<td>55</td>
</tr>
<tr>
<td>Pacific</td>
<td>53</td>
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</table>

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 2021.

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.

## Table 19. Standard errors for life insurance plans: Method of benefit payment, private industry workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
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<td>1.2</td>
<td>0.2</td>
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</tbody>
</table>

### Worker characteristics

<table>
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<tr>
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<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>1.5</td>
<td>0.4</td>
<td>1.5</td>
<td>0.4</td>
<td>0.3</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>1.8</td>
<td>0.3</td>
<td>1.8</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related</td>
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<td>0.5</td>
<td>2.1</td>
<td>0.6</td>
<td>0.3</td>
</tr>
<tr>
<td>Service</td>
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<td>–</td>
<td>4.2</td>
<td>0.6</td>
<td>–</td>
</tr>
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<td>Protective service</td>
<td>9.5</td>
<td>–</td>
<td>9.8</td>
<td>–</td>
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</tr>
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<td>Sales and office</td>
<td>1.7</td>
<td>0.2</td>
<td>1.8</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Sales and related</td>
<td>2.7</td>
<td>–</td>
<td>2.8</td>
<td>0.4</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.8</td>
<td>0.3</td>
<td>1.8</td>
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<td>–</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>2.9</td>
<td>–</td>
<td>2.7</td>
<td>0.7</td>
<td>–</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>3.6</td>
<td>–</td>
<td>3.5</td>
<td>1.1</td>
<td>–</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>4.2</td>
<td>1.3</td>
<td>3.7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.9</td>
<td>0.5</td>
<td>1.9</td>
<td>0.6</td>
<td>0.1</td>
</tr>
<tr>
<td>Production</td>
<td>2.1</td>
<td>–</td>
<td>2.3</td>
<td>0.9</td>
<td>–</td>
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<td>Transportation and material moving</td>
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<td>Full time</td>
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<td>1.2</td>
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<td>Part time</td>
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<td>–</td>
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<td>Union</td>
<td>2.4</td>
<td>–</td>
<td>2.3</td>
<td>1.3</td>
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<td>Nonunion</td>
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<td>0.2</td>
<td>1.3</td>
<td>0.2</td>
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### Average wage within the following categories:

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<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
<td>2.6</td>
<td>–</td>
<td>2.8</td>
<td>0.7</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>4.9</td>
<td>–</td>
<td>4.9</td>
<td>2.1</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
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<td>0.5</td>
<td>2.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.7</td>
<td>0.3</td>
<td>1.6</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.4</td>
<td>0.3</td>
<td>1.4</td>
<td>0.3</td>
<td>0.3</td>
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<tr>
<td>Highest 10 percent</td>
<td>1.9</td>
<td>0.2</td>
<td>1.9</td>
<td>0.5</td>
<td>0.3</td>
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### Establishment characteristics

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<th>Variable multiple of annual earnings</th>
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<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>1.6</td>
<td>–</td>
<td>1.5</td>
<td>0.5</td>
<td>–</td>
</tr>
<tr>
<td>Construction</td>
<td>2.6</td>
<td>–</td>
<td>2.7</td>
<td>0.7</td>
<td>–</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>2.0</td>
<td>–</td>
<td>2.0</td>
<td>0.7</td>
<td>–</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.5</td>
<td>0.3</td>
<td>1.5</td>
<td>0.3</td>
<td>0.2</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>2.3</td>
<td>0.6</td>
<td>2.4</td>
<td>0.5</td>
<td>0.2</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>3.9</td>
<td>–</td>
<td>4.1</td>
<td>0.7</td>
<td>–</td>
</tr>
<tr>
<td>Retail trade</td>
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<td>1.0</td>
<td>2.3</td>
<td>1.0</td>
<td>–</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>4.3</td>
<td>1.6</td>
<td>4.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Utilities</td>
<td>4.0</td>
<td>1.8</td>
<td>3.4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Information</td>
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<td>0.8</td>
<td>3.8</td>
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<td>–</td>
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<td>Financial activities</td>
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<td>1.4</td>
<td>0.1</td>
<td>0.2</td>
</tr>
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<td>Finance and insurance</td>
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<td>0.5</td>
<td>0.9</td>
<td>0.1</td>
<td>0.2</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>1.2</td>
<td>–</td>
<td>1.1</td>
<td>–</td>
<td>0.4</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
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<td>1.1</td>
<td>1.8</td>
<td>–</td>
<td>–</td>
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<tr>
<td>Real estate and rental and leasing</td>
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<td>–</td>
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See footnotes at the end of the table.
Table 19. Standard errors for life insurance plans: Method of benefit payment, private industry workers, March 2021—continued

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<th>Characteristics</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional and business services</td>
<td>2.7</td>
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<td>2.7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and technical services</td>
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<td>–</td>
<td>3.9</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Administrative and waste services</td>
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<td>Education and health services</td>
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<td>Educational services</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>3.0</td>
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<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
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<td>3.7</td>
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<td>Leisure and hospitality</td>
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<td>4.9</td>
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<td>Accommodation and food services</td>
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<td>–</td>
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<td>–</td>
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<tr>
<td>Other services</td>
<td>5.3</td>
<td>–</td>
<td>4.7</td>
<td>–</td>
<td>–</td>
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<tr>
<td>1 to 99 workers</td>
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<td>0.4</td>
<td>2.0</td>
<td>0.4</td>
<td>0.3</td>
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<td>1 to 49 workers</td>
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<td>2.5</td>
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<td>50 to 99 workers</td>
<td>3.0</td>
<td>–</td>
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<td>0.8</td>
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<tr>
<td>100 workers or more</td>
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<td>1.3</td>
<td>0.4</td>
<td>0.1</td>
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<td>100 to 499 workers</td>
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<td>500 workers or more</td>
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<td>0.3</td>
<td>1.6</td>
<td>0.6</td>
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Geographic areas

<table>
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<tr>
<th>Geographic areas</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
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<tbody>
<tr>
<td>Northeast</td>
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<td>0.6</td>
<td>2.8</td>
<td>0.8</td>
<td>0.3</td>
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<td>New England</td>
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<td>–</td>
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<td>Middle Atlantic</td>
<td>4.1</td>
<td>–</td>
<td>3.6</td>
<td>0.7</td>
<td>–</td>
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<tr>
<td>South</td>
<td>2.1</td>
<td>0.4</td>
<td>2.3</td>
<td>0.3</td>
<td>0.2</td>
</tr>
<tr>
<td>South Atlantic</td>
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<td>0.6</td>
<td>3.5</td>
<td>0.5</td>
<td>0.3</td>
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<tr>
<td>East South Central</td>
<td>3.6</td>
<td>–</td>
<td>4.4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.7</td>
<td>–</td>
<td>3.0</td>
<td>0.7</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.3</td>
<td>0.3</td>
<td>2.1</td>
<td>0.5</td>
<td>0.4</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.7</td>
<td>0.4</td>
<td>2.8</td>
<td>0.6</td>
<td>0.2</td>
</tr>
<tr>
<td>West North Central</td>
<td>4.3</td>
<td>0.5</td>
<td>2.8</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>2.3</td>
<td>0.4</td>
<td>2.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
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<td>0.8</td>
<td>3.1</td>
<td>–</td>
<td>–</td>
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<tr>
<td>Pacific</td>
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<td>0.5</td>
<td>3.4</td>
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</table>

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 2021.

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.

Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Multiple of annual earnings amounts</th>
<th>Mean multiple of annual earnings</th>
<th>Median multiple of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 1.0 times earnings</td>
<td>1.0 times earnings</td>
<td>Over 1.0 and under 2.0 times earnings</td>
</tr>
<tr>
<td>All workers</td>
<td>1 66 9 20 4</td>
<td>1.3</td>
<td>1.0</td>
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<td>Worker characteristics</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>– 63 9 23 –</td>
<td>1.4</td>
<td>1.0</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>– 61 9 23 –</td>
<td>1.4</td>
<td>1.0</td>
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<tr>
<td>Professional and related</td>
<td>1 64 9 23 4</td>
<td>1.3</td>
<td>1.0</td>
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<tr>
<td>Service trade</td>
<td>– 79 – 7 –</td>
<td>1.1</td>
<td>1.0</td>
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<td>Protective service</td>
<td>– 85 – 3 –</td>
<td>1.1</td>
<td>1.0</td>
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<td>Sales and office</td>
<td>1 68 7 20 4</td>
<td>1.3</td>
<td>1.0</td>
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<tr>
<td>Sales and related</td>
<td>– 74 6 17 –</td>
<td>1.3</td>
<td>1.0</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1 65 8 21 4</td>
<td>1.3</td>
<td>1.0</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>– 67 10 18 –</td>
<td>1.3</td>
<td>1.0</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>– 72 – 6</td>
<td>1.3</td>
<td>1.0</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>– 65 10 20 2</td>
<td>1.4</td>
<td>1.0</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1 68 9 19 2</td>
<td>1.3</td>
<td>1.0</td>
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<td>Production</td>
<td>– 57 11 28 –</td>
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<td>1.0</td>
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<td>Transportation and material moving</td>
<td>– 80 8 10 –</td>
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<td>1.0</td>
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<td>1 66 9 21 4</td>
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<td>1.0</td>
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<td>Part time</td>
<td>– 84 6 10 –</td>
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<td>Union</td>
<td>– 76 – 19 3</td>
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<td>1.0</td>
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<tr>
<td>Nonunion</td>
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<td>1.0</td>
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<td>Average wage within the following categories:</td>
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<td>Lowest 25 percent</td>
<td>– 80 – 8 –</td>
<td>1.2</td>
<td>1.0</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>– 71 11 15 1</td>
<td>1.3</td>
<td>1.0</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1 66 9 19 4</td>
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<td>1.0</td>
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<tr>
<td>Third 25 percent</td>
<td>1 62 8 25 4</td>
<td>1.4</td>
<td>1.0</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1 59 8 28 4</td>
<td>1.4</td>
<td>1.0</td>
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<tr>
<td>Highest 10 percent</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1 55 12 27 6</td>
<td>1.5</td>
<td>1.0</td>
</tr>
<tr>
<td>Construction</td>
<td>– 71 6 – –</td>
<td>1.4</td>
<td>1.0</td>
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<tr>
<td>Manufacturing</td>
<td>1 53 13 28 5</td>
<td>1.5</td>
<td>1.0</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1 69 8 19 4</td>
<td>1.3</td>
<td>1.0</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>– 73 8 16 –</td>
<td>1.2</td>
<td>1.0</td>
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<tr>
<td>Wholesale trade</td>
<td>– 55 – 31 6</td>
<td>1.5</td>
<td>1.0</td>
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<td>Retail trade</td>
<td>– 84 9 7 –</td>
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<td>1.0</td>
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<td>Transportation and warehousing</td>
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<td>1.0</td>
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<td>– 45 – 37 –</td>
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<td>1.5</td>
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<td>Information</td>
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<td>1.0</td>
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<tr>
<td>Financial activities</td>
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<td>1.4</td>
<td>1.0</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>(3) 67 5 22 6</td>
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<td>1.0</td>
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<tr>
<td>Credit intermediation and related activities</td>
<td>– 67 – 22 7</td>
<td>1.4</td>
<td>1.0</td>
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<td>Insurance carriers and related activities</td>
<td>– 66 7 23 –</td>
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<td>1.0</td>
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<tr>
<td>Real estate and rental and leasing</td>
<td>– 68 – 31 –</td>
<td>1.3</td>
<td>1.0</td>
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</table>

See footnotes at end of table.
Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Less than 1.0 times earnings</th>
<th>1.0 times earnings</th>
<th>Over 1.0 and under 2.0 times earnings</th>
<th>Greater than 2.0 times earnings</th>
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<th>Median multiple of annual earnings</th>
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<tbody>
<tr>
<td>Professional and business services</td>
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<td>25</td>
<td>–</td>
<td>1.4</td>
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<tr>
<td>Professional and technical services</td>
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<td>11</td>
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<td>–</td>
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<td>22</td>
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<td>1.3</td>
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Geographic areas

<table>
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<th>1.0 times earnings</th>
<th>Over 1.0 and under 2.0 times earnings</th>
<th>Greater than 2.0 times earnings</th>
<th>Mean multiple of annual earnings</th>
<th>Median multiple of annual earnings</th>
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<td>24</td>
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<td>66</td>
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<td>15</td>
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<td>19</td>
<td>3</td>
<td>1.3</td>
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<td>8</td>
<td>19</td>
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<td>1.3</td>
</tr>
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<td>1.3</td>
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<td>9</td>
<td>21</td>
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<td>West</td>
<td>–</td>
<td>61</td>
<td>12</td>
<td>23</td>
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<td>60</td>
<td>12</td>
<td>24</td>
<td>–</td>
<td>1.4</td>
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</tbody>
</table>

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 2021.
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.

### Table 20. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Multiple of annual earnings amounts¹</th>
<th>Mean multiple of annual earnings</th>
<th>Median multiple of annual earnings</th>
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<td>Less than 1.0 times earnings</td>
<td>1.0 times earnings</td>
<td>Over 1.0 and under 2.0 times earnings</td>
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<td>0.9</td>
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<tr>
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<td>2.4</td>
<td>1.1</td>
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<tr>
<td>Management, business, and financial</td>
<td>–</td>
<td>2.1</td>
<td>0.9</td>
</tr>
<tr>
<td>Professional and related</td>
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<td>3.3</td>
<td>1.6</td>
</tr>
<tr>
<td>Service</td>
<td>–</td>
<td>6.3</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>5.3</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.2</td>
<td>1.6</td>
<td>1.4</td>
</tr>
<tr>
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<td>2.6</td>
<td>0.8</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
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<td>2.1</td>
</tr>
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<td>Management, professional, and related</td>
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<td>10.0</td>
<td>–</td>
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<tr>
<td>Management, business, and financial</td>
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<td>4.2</td>
<td>2.3</td>
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<tr>
<td>Professional and related</td>
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<td>1.6</td>
</tr>
<tr>
<td>Service</td>
<td>–</td>
<td>3.8</td>
<td>2.2</td>
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<tr>
<td>Protective service</td>
<td>–</td>
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<td>2.0</td>
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<td>0.9</td>
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<td>1.9</td>
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<td>3.3</td>
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</tr>
<tr>
<td>Lowest 25 percent</td>
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<td>1.5</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
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<td>–</td>
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<td>Second 25 percent</td>
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<td>Third 25 percent</td>
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</tr>
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<td>0.8</td>
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<td>1.0</td>
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<td></td>
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<td>1.7</td>
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<td>–</td>
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<td>2.1</td>
</tr>
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<td>Manufacturing</td>
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<td>1.8</td>
</tr>
<tr>
<td>Service-providing industries</td>
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<td>1.7</td>
<td>1.0</td>
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<td>1.2</td>
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<td>1.5</td>
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<td>–</td>
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<tr>
<td>Utilities</td>
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<td>6.6</td>
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<td>2.2</td>
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<td>0.7</td>
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<td>Insurance carriers and related activities</td>
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<td>1.5</td>
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See footnotes at end of table.
Table 20. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, March 2021—continued

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<th>Mean multiple of annual earnings</th>
<th>Median multiple of annual earnings</th>
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<td>Over 1.0 and under 2.0 times earnings</td>
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<td>Professional and technical services</td>
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<td>3.8 3.2 4.1</td>
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<td>Administrative and waste services</td>
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<td>9.5 – 10.0</td>
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<td>Education and health services</td>
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<td>3.9 3.1 1.5</td>
<td>1.1 (2) 0.0</td>
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<tr>
<td>Educational services</td>
<td>–</td>
<td>3.7 2.0 3.5</td>
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<td>Junior colleges, colleges, and universities</td>
<td>–</td>
<td>3.0 2.2 3.3</td>
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<td>Health care and social assistance</td>
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<td>4.5 – 1.7</td>
<td>–</td>
</tr>
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<td>Leisure and hospitality</td>
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<td>4.5 – –</td>
<td>–</td>
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<td>Accommodation and food services</td>
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<td>–</td>
</tr>
<tr>
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<td>1.1 (2) 0.0</td>
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<tr>
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<td>1.4 (2) 0.0</td>
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<tr>
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<td>3.2 1.9 3.1</td>
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<tr>
<td>100 workers or more</td>
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<td>500 workers or more</td>
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<td>2.4 0.9 2.1</td>
<td>0.9 (2) 0.0</td>
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<td>3.9 1.5 2.7</td>
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<td>5.1 – –</td>
<td>–</td>
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<td>West South Central</td>
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<td>–</td>
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<td>West North Central</td>
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<td>4.2 2.1 3.0</td>
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<td>Pacific</td>
<td>–</td>
<td>2.8 2.3 2.9</td>
<td>–</td>
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</tbody>
</table>

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 2021.

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/eb1s/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

### Table 21. Life insurance plans: Maximum benefit amount, private industry workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount</th>
<th>With no maximum benefit amount</th>
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<td>50th percentile (median)</td>
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<td>Management, business, and financial ....................</td>
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<td>100,000</td>
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<td>Service ..............................................................</td>
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<td>50,000</td>
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<td>Transportation and material moving ........................</td>
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<td><strong>Average wage within the following categories:</strong> 2</td>
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</tr>
<tr>
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<td>Credit intermediation and related activities ..........</td>
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<td>Insurance carriers and related activities ............</td>
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See footnotes at end of table.
## Table 21. Life insurance plans: Maximum benefit amount, private industry workers, March 2021—continued

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

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<thead>
<tr>
<th>Characteristics</th>
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</thead>
<tbody>
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<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
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<td>–</td>
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<tr>
<td>Professional and technical services</td>
<td>80</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>87</td>
<td>50,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Educational services</td>
<td>88</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>87</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>87</td>
<td>50,000</td>
<td>100,000</td>
</tr>
<tr>
<td>Other services</td>
<td>93</td>
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<td>100,000</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>84</td>
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<tr>
<td>50 to 99 workers</td>
<td>84</td>
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</tr>
<tr>
<td>100 workers or more</td>
<td>80</td>
<td>50,000</td>
<td>100,000</td>
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<tr>
<td>100 to 499 workers</td>
<td>80</td>
<td>50,000</td>
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</tr>
<tr>
<td>500 workers or more</td>
<td>79</td>
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<td>100,000</td>
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### Geographic areas

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<tr>
<th>Area</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount¹</th>
<th>With no maximum benefit amount</th>
</tr>
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<tr>
<td></td>
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<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>Northeast</td>
<td>77</td>
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<td>100,000</td>
</tr>
<tr>
<td>New England</td>
<td>65</td>
<td>50,000</td>
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</tr>
<tr>
<td>Middle Atlantic</td>
<td>83</td>
<td>50,000</td>
<td>100,000</td>
</tr>
<tr>
<td>South</td>
<td>85</td>
<td>50,000</td>
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</tr>
<tr>
<td>South Atlantic</td>
<td>84</td>
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<td>–</td>
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<tr>
<td>West South Central</td>
<td>85</td>
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<td>Midwest</td>
<td>80</td>
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<td>83</td>
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<td>West</td>
<td>80</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>79</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>80</td>
<td>50,000</td>
<td>100,000</td>
</tr>
</tbody>
</table>

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 2021.

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.

Table 21. Standard errors for life insurance plans: Maximum benefit amount, private industry workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
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<tr>
<td>All workers</td>
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<td>$10,201.10</td>
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<td>Management, professional, and related</td>
<td>1.6</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>2.3</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.8</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>3.4</td>
<td>0.00</td>
<td>4,562.07</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.4</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Sales and related</td>
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<td>0.00</td>
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<td>0.00</td>
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<td>Highest 25 percent</td>
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<td>0.00</td>
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<tr>
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<td>0.00</td>
</tr>
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<td></td>
</tr>
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<td>Goods-producing industries</td>
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<td>–</td>
</tr>
<tr>
<td>Construction</td>
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<td>0.00</td>
<td>–</td>
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<td>Manufacturing</td>
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<td>–</td>
</tr>
<tr>
<td>Service-providing industries</td>
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<td>0.00</td>
<td>4,562.07</td>
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<tr>
<td>Trade, transportation, and utilities</td>
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<td>Wholesale trade</td>
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<td>Retail trade</td>
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See footnotes at end of table.
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<td>50th percentile (median)</td>
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<td>Professional and business services ..................................................................</td>
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<td>–</td>
</tr>
<tr>
<td>Professional and technical services ..................................................................</td>
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<td>Education and health services ..........................................................................</td>
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<td>$0.00</td>
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<tr>
<td>Health care and social assistance ....................................................................</td>
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<td>0.00</td>
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</tr>
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<td>South Atlantic .................................................................................................</td>
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<td>0.00</td>
<td>–</td>
</tr>
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</tr>
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<tr>
<td>Mountain ..........................................................................................................</td>
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<td>Pacific .............................................................................................................</td>
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</table>

<sup>1</sup> 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.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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.

Table 22. Life insurance plans: Flat-dollar amount benefit formulas,1 private industry workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount2</th>
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</thead>
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<tr>
<td></td>
<td>10th percentile</td>
</tr>
<tr>
<td>All workers</td>
<td>$10,000</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>10,000</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>10,000</td>
</tr>
<tr>
<td>Professional and related</td>
<td>10,000</td>
</tr>
<tr>
<td>Service</td>
<td>10,000</td>
</tr>
<tr>
<td>Protective service</td>
<td>10,000</td>
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<tr>
<td>Sales and office</td>
<td>10,000</td>
</tr>
<tr>
<td>Sales and related</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>10,000</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>10,000</td>
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<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>10,000</td>
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<tr>
<td>Installation, maintenance, and repair</td>
<td>10,000</td>
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<tr>
<td>Production, transportation, and material moving</td>
<td>10,000</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>10,000</td>
</tr>
<tr>
<td>Full time</td>
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<td>Part time</td>
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<tr>
<td>Union</td>
<td>6,000</td>
</tr>
<tr>
<td>Nonunion</td>
<td>10,000</td>
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<tr>
<td>**Average wage within the following categories:**3</td>
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<tr>
<td>Lowest 25 percent</td>
<td>10,000</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>7,500</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>10,000</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>10,000</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>10,000</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>10,000</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>10,000</td>
</tr>
<tr>
<td>Construction</td>
<td>10,000</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>10,000</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>10,000</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>–</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>10,000</td>
</tr>
<tr>
<td>Retail trade</td>
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</tr>
<tr>
<td>Transportation and warehousing</td>
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</tr>
<tr>
<td>Utilities</td>
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</tr>
<tr>
<td>Information</td>
<td>–</td>
</tr>
<tr>
<td>Financial activities</td>
<td>15,000</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>–</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>10,000</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>15,000</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>15,000</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 22. Life insurance plans: Flat-dollar amount benefit formulas, private industry workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount2</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>10th percentile</td>
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<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Professional and business services</td>
<td>$10,000</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>15,000</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>10,000</td>
</tr>
<tr>
<td>Educational services</td>
<td>10,000</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>10,000</td>
</tr>
<tr>
<td>Health care and social assistance</td>
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<tr>
<td>Leisure and hospitality</td>
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<tr>
<td>Accommodation and food services</td>
<td>10,000</td>
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<tr>
<td>Other services</td>
<td>10,000</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>10,000</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>10,000</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>10,000</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>10,000</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>10,000</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>–</td>
</tr>
<tr>
<td>Northeast</td>
<td>10,000</td>
</tr>
<tr>
<td>New England</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>10,000</td>
</tr>
<tr>
<td>South</td>
<td>10,000</td>
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<tr>
<td>South Atlantic</td>
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</tr>
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<td>East South Central</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>10,000</td>
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<tr>
<td>Midwest</td>
<td>10,000</td>
</tr>
<tr>
<td>East North Central</td>
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</tr>
<tr>
<td>West North Central</td>
<td>10,000</td>
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<td>Mountain</td>
<td>10,000</td>
</tr>
<tr>
<td>Pacific</td>
<td>10,000</td>
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</table>

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.

Table 22. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,\(^1\) private industry workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount(^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
</tr>
<tr>
<td>All workers</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
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<tr>
<td>Management, professional, and related</td>
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<tr>
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<td>Professional and related</td>
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<td>Service</td>
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<td>Protective service</td>
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<td>Sales and office</td>
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<tr>
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<td>456.21</td>
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<tr>
<td>Natural resources, construction, and maintenance</td>
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<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>0.00</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>0.00</td>
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<tr>
<td>Production, transportation, and material moving</td>
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</tr>
<tr>
<td>Transportation and material moving</td>
<td>0.00</td>
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<tr>
<td>Full time</td>
<td>0.00</td>
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<tr>
<td>Part time</td>
<td>258.07</td>
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<tr>
<td>Union</td>
<td>328.98</td>
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<tr>
<td>Nonunion</td>
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<td>Average wage within the following categories:(^3)</td>
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<tr>
<td>Lowest 25 percent</td>
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<td>Lowest 10 percent</td>
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</tr>
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<tr>
<td>Third 25 percent</td>
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<tr>
<td>Highest 25 percent</td>
<td>0.00</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>0.00</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>0.00</td>
</tr>
<tr>
<td>Construction</td>
<td>0.00</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>0.00</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.00</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>–</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>0.00</td>
</tr>
<tr>
<td>Retail trade</td>
<td>–</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>0.00</td>
</tr>
<tr>
<td>Utilities</td>
<td>0.00</td>
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<tr>
<td>Information</td>
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<td>Financial activities</td>
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<td>Real estate and rental and leasing</td>
<td>3,621.03</td>
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See footnotes at end of table.
Table 22. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,\(^1\) private industry workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount(^2)</th>
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<tbody>
<tr>
<td></td>
<td>10th percentile</td>
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<tr>
<td>Professional and business services</td>
<td>$0.00</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>0.00</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.00</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.00</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>0.00</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>456.21</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>0.00</td>
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<tr>
<td>Accommodation and food services</td>
<td>0.00</td>
</tr>
<tr>
<td>Other services</td>
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<tr>
<td>1 to 99 workers</td>
<td>0.00</td>
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<tr>
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<tr>
<td>50 to 99 workers</td>
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<tr>
<td>100 workers or more</td>
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</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.00</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>–</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount(^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
</tr>
<tr>
<td>Northeast</td>
<td>0.00</td>
</tr>
<tr>
<td>New England</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.00</td>
</tr>
<tr>
<td>South</td>
<td>0.00</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>0.00</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>0.00</td>
</tr>
<tr>
<td>Midwest</td>
<td>0.00</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.00</td>
</tr>
<tr>
<td>West North Central</td>
<td>0.00</td>
</tr>
<tr>
<td>West</td>
<td>0.00</td>
</tr>
<tr>
<td>Mountain</td>
<td>0.00</td>
</tr>
<tr>
<td>Pacific</td>
<td>1,094.90</td>
</tr>
</tbody>
</table>

\(^1\) 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 2021.

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

Table 23. Short-term disability plans: Method of funding, private industry workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured¹</th>
<th>Insured²</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>36</td>
<td>64</td>
</tr>
</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured¹</th>
<th>Insured²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>38</td>
<td>62</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>43</td>
<td>57</td>
</tr>
<tr>
<td>Professional and related</td>
<td>34</td>
<td>66</td>
</tr>
<tr>
<td>Service</td>
<td>32</td>
<td>68</td>
</tr>
<tr>
<td>Protective service</td>
<td>34</td>
<td>66</td>
</tr>
<tr>
<td>Sales and office</td>
<td>43</td>
<td>57</td>
</tr>
<tr>
<td>Sales and related</td>
<td>43</td>
<td>57</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>43</td>
<td>57</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>28</td>
<td>72</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>19</td>
<td>81</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>35</td>
<td>65</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>29</td>
<td>71</td>
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<tr>
<td>Production</td>
<td>33</td>
<td>67</td>
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<tr>
<td>Transportation and material moving</td>
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</tr>
<tr>
<td>Part time</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Union</td>
<td>29</td>
<td>71</td>
</tr>
<tr>
<td>Nonunion</td>
<td>37</td>
<td>63</td>
</tr>
</tbody>
</table>

**Average wage within the following categories:**³

<table>
<thead>
<tr>
<th>Category</th>
<th>Non-commercially insured¹</th>
<th>Insured²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
<td>33</td>
<td>67</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>27</td>
<td>73</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>35</td>
<td>65</td>
</tr>
<tr>
<td>Third 25 percent</td>
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<td>67</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>40</td>
<td>60</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>41</td>
<td>59</td>
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</tbody>
</table>

**Establishment characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured¹</th>
<th>Insured²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>32</td>
<td>68</td>
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<tr>
<td>Construction</td>
<td>16</td>
<td>84</td>
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<tr>
<td>Manufacturing</td>
<td>36</td>
<td>64</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>37</td>
<td>63</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>37</td>
<td>63</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>31</td>
<td>69</td>
</tr>
<tr>
<td>Retail trade</td>
<td>46</td>
<td>54</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>26</td>
<td>74</td>
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<tr>
<td>Utilities</td>
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<td>53</td>
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<tr>
<td>Information</td>
<td>48</td>
<td>52</td>
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<tr>
<td>Financial activities</td>
<td>63</td>
<td>37</td>
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<tr>
<td>Finance and insurance</td>
<td>71</td>
<td>29</td>
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<tr>
<td>Credit intermediation and related activities</td>
<td>74</td>
<td>26</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>69</td>
<td>31</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>30</td>
<td>70</td>
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<tr>
<td>Professional and technical services</td>
<td>23</td>
<td>77</td>
</tr>
<tr>
<td>Administrative and waste services</td>
<td>28</td>
<td>72</td>
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</tbody>
</table>

See footnotes at end of table.
Table 23. Short-term disability plans: Method of funding, private industry workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured</th>
<th>Insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education and health services</td>
<td>29</td>
<td>71</td>
</tr>
<tr>
<td>Educational services</td>
<td>36</td>
<td>64</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>54</td>
<td>46</td>
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<tr>
<td>Health care and social assistance</td>
<td>27</td>
<td>73</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>36</td>
<td>64</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>41</td>
<td>59</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>24</td>
<td>76</td>
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<td>1 to 49 workers</td>
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<td>76</td>
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<tr>
<td>50 to 99 workers</td>
<td>24</td>
<td>76</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>45</td>
<td>55</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>41</td>
<td>59</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>49</td>
<td>51</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Non-commercially insured</th>
<th>Insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>22</td>
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<tr>
<td>New England</td>
<td>36</td>
<td>64</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>19</td>
<td>81</td>
</tr>
<tr>
<td>South</td>
<td>44</td>
<td>56</td>
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<tr>
<td>South Atlantic</td>
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<td>East South Central</td>
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<td>West South Central</td>
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<tr>
<td>Midwest</td>
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<td>East North Central</td>
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<tr>
<td>West</td>
<td>38</td>
<td>62</td>
</tr>
<tr>
<td>Mountain</td>
<td>45</td>
<td>55</td>
</tr>
<tr>
<td>Pacific</td>
<td>35</td>
<td>65</td>
</tr>
</tbody>
</table>

1 Employer assumes all risks and expenses of providing the benefit.
2 An entity other than the establishment assumes the risk for providing the benefit.
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 2021.

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/eb/snational-compensation-survey-glossary-of-employee-benefit-terms.htm.

Table 23. Standard errors for short-term disability plans:
Method of funding, private industry workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured</th>
<th>Insured</th>
</tr>
</thead>
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<tr>
<td>All workers</td>
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<td>2.0</td>
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<td>Management, business, and financial ....................</td>
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<td>Professional and related</td>
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<td>Production, transportation, and material moving</td>
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<td>2.1</td>
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<td>Highest 10 percent</td>
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<td>Insurance carriers and related activities</td>
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See footnotes at end of table.
Table 23. Standard errors for short-term disability plans: Method of funding, private industry workers, March 2021—continued

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<tr>
<th>Characteristics</th>
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<tbody>
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<tr>
<td>Health care and social assistance</td>
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<td>4.3</td>
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<td>Leisure and hospitality</td>
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<td>1 to 99 workers</td>
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<td>500 workers or more</td>
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**Geographic areas**

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<th>Insured</th>
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</tr>
<tr>
<td>South Atlantic</td>
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<tr>
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<td>9.5</td>
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<tr>
<td>West South Central</td>
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<td>3.2</td>
</tr>
<tr>
<td>Midwest</td>
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<td>1.9</td>
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<td>3.9</td>
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</tr>
<tr>
<td>Pacific</td>
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</tr>
</tbody>
</table>

1 Employer assumes all risks and expenses of providing the benefit.
2 An entity other than the establishment assumes the risk for providing the benefit.
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 2021.

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.

Table 24. Short-term disability plans: Employee contribution requirement, private industry workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
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<td>87</td>
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<td><strong>Worker characteristics</strong></td>
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<tr>
<td>Management, professional, and related</td>
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<td>90</td>
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<td>92</td>
</tr>
<tr>
<td>Professional and related</td>
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<td>89</td>
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<tr>
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<td>27</td>
<td>73</td>
</tr>
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<tr>
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<tr>
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<td>90</td>
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<tr>
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<td>88</td>
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<td>88</td>
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<tr>
<td>Transportation and material moving</td>
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<tr>
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<tr>
<td>Highest 10 percent</td>
<td>10</td>
<td>90</td>
</tr>
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<td></td>
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<td>Goods-producing industries</td>
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<td>Service-providing industries</td>
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<td>Trade, transportation, and utilities</td>
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<td>Professional and technical services</td>
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<tr>
<td>Health care and social assistance</td>
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</table>

See footnotes at the end of the table.
Table 24. Short-term disability plans: Employee contribution requirement, private industry workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
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<tbody>
<tr>
<td>Leisure and hospitality</td>
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<td>50 to 99 workers</td>
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<tr>
<td>100 to 499 workers</td>
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<tr>
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Geographic areas

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</table>

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 2021.

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.

Table 24. Standard errors for short-term disability plans: Employee contribution requirement, private industry workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
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<th>Employee contribution not required</th>
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<tbody>
<tr>
<td>All workers</td>
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<td><strong>Worker characteristics</strong></td>
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<tr>
<td>Professional and related</td>
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<tr>
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<tr>
<td>Lowest 25 percent</td>
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<tr>
<td>Credit intermediation and related activities</td>
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</table>

See footnotes at the end of the table.
Table 24. Standard errors for short-term disability plans: Employee
collection requirement, private industry workers, March
2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leisure and hospitality</td>
<td>7.0</td>
<td>7.0</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>9.5</td>
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<tr>
<td>Other services</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>3.0</td>
<td>3.0</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.7</td>
<td>0.7</td>
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<tr>
<td>100 to 499 workers</td>
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<td>500 workers or more</td>
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</tr>
<tr>
<td><strong>Geographic areas</strong></td>
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<tr>
<td>Northeast</td>
<td>2.5</td>
<td>2.5</td>
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<tr>
<td>Middle Atlantic</td>
<td>3.0</td>
<td>3.0</td>
</tr>
<tr>
<td>South</td>
<td>1.0</td>
<td>1.0</td>
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<tr>
<td>South Atlantic</td>
<td>1.5</td>
<td>1.5</td>
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<td>East South Central</td>
<td>1.9</td>
<td>1.9</td>
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<tr>
<td>West South Central</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Midwest</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>West</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Mountain</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.9</td>
<td>1.9</td>
</tr>
</tbody>
</table>

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 2021.

Note: For definitions of major plans, key provisions, and related terms, see the “Glossary of Employee

Table 25. Short-term disability plans: Method of benefit payment, private industry workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>3</td>
<td>1</td>
<td>72</td>
<td>22</td>
<td>(1)</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>–</td>
<td>–</td>
<td>68</td>
<td>30</td>
<td>1</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>–</td>
<td>–</td>
<td>59</td>
<td>39</td>
<td>1</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1</td>
<td>–</td>
<td>75</td>
<td>24</td>
<td>–</td>
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<tr>
<td>Service</td>
<td>2</td>
<td>–</td>
<td>93</td>
<td>6</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>–</td>
<td>82</td>
<td>–</td>
<td>–</td>
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<td>Sales and office</td>
<td>1</td>
<td>(1)</td>
<td>71</td>
<td>27</td>
<td>(1)</td>
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<td>Sales and related</td>
<td>2</td>
<td>–</td>
<td>71</td>
<td>26</td>
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</tr>
<tr>
<td>Office and administrative support</td>
<td>1</td>
<td>–</td>
<td>71</td>
<td>27</td>
<td>–</td>
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<td>Natural resources, construction, and maintenance</td>
<td>13</td>
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<td>18</td>
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<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>66</td>
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<td>Installation, maintenance, and repair</td>
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<td>4</td>
<td>66</td>
<td>25</td>
<td>–</td>
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<td>Production, transportation, and material moving: Transportation and material moving</td>
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<td>6</td>
<td>79</td>
<td>9</td>
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<td>Full time</td>
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<td>71</td>
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<tr>
<td>Part time</td>
<td>–</td>
<td>1</td>
<td>87</td>
<td>12</td>
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<tr>
<td>Union</td>
<td>16</td>
<td>9</td>
<td>58</td>
<td>17</td>
<td>–</td>
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<tr>
<td>Nonunion</td>
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<td>(1)</td>
<td>74</td>
<td>23</td>
<td>1</td>
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<td><strong>Average wage within the following categories:</strong></td>
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<tr>
<td>Lowest 25 percent</td>
<td>3</td>
<td>1</td>
<td>87</td>
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<tr>
<td>Second 25 percent</td>
<td>5</td>
<td>–</td>
<td>79</td>
<td>15</td>
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<tr>
<td>Third 25 percent</td>
<td>4</td>
<td>–</td>
<td>73</td>
<td>21</td>
<td>–</td>
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<tr>
<td>Highest 25 percent</td>
<td>2</td>
<td>1</td>
<td>63</td>
<td>33</td>
<td>1</td>
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<tr>
<td>Highest 10 percent</td>
<td>1</td>
<td>–</td>
<td>63</td>
<td>34</td>
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<td><strong>Establishment characteristics</strong></td>
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<td>Goods-producing industries</td>
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<td>65</td>
<td>19</td>
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<td>23</td>
<td>1</td>
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<td>Trade, transportation, and utilities</td>
<td>–</td>
<td>3</td>
<td>76</td>
<td>17</td>
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<td>Wholesale trade</td>
<td>4</td>
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<td>78</td>
<td>16</td>
<td>–</td>
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<tr>
<td>Retail trade</td>
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<td>2</td>
<td>77</td>
<td>20</td>
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<td>Transportation and warehousing</td>
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<td>7</td>
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<td>–</td>
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<td>29</td>
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<td>Credit intermediation and related activities</td>
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<td>–</td>
<td>70</td>
<td>29</td>
<td>1</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>–</td>
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<td>75</td>
<td>24</td>
<td>–</td>
</tr>
<tr>
<td>Administrative and waste services</td>
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<td>–</td>
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<td>–</td>
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<td>22</td>
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<td>–</td>
<td>97</td>
<td>3</td>
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</table>

See footnotes at end of table.
Table 25. Short-term disability plans: Method of benefit payment, private industry workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
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<tbody>
<tr>
<td>Leisure and hospitality .......................................</td>
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<td>90</td>
<td>–</td>
<td>–</td>
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<td>Accommodation and food services ................................</td>
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<td>91</td>
<td>–</td>
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<td>80</td>
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<td>81</td>
<td>15</td>
<td>1</td>
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<td>50 to 99 workers ................................................</td>
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<td>78</td>
<td>17</td>
<td>–</td>
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<td>100 workers or more ..............................................</td>
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<td>2</td>
<td>67</td>
<td>27</td>
<td>(¹)</td>
</tr>
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<td>3</td>
<td>2</td>
<td>73</td>
<td>22</td>
<td>(¹)</td>
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<td>500 workers or more ..........................................</td>
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<td>61</td>
<td>33</td>
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Geographic areas

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<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
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<td>22</td>
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<td>Middle Atlantic ...................................................</td>
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<td>–</td>
<td>84</td>
<td>15</td>
<td>–</td>
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<td>South .................................................................</td>
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<td>–</td>
<td>70</td>
<td>27</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic ....................................................</td>
<td>2</td>
<td>–</td>
<td>71</td>
<td>26</td>
<td>–</td>
</tr>
<tr>
<td>East South Central ............................................</td>
<td>2</td>
<td>–</td>
<td>78</td>
<td>19</td>
<td>–</td>
</tr>
<tr>
<td>West South Central ............................................</td>
<td>2</td>
<td>–</td>
<td>63</td>
<td>33</td>
<td>–</td>
</tr>
<tr>
<td>Midwest ..............................................................</td>
<td>9</td>
<td>3</td>
<td>63</td>
<td>23</td>
<td>1</td>
</tr>
<tr>
<td>East North Central ..............................................</td>
<td>10</td>
<td>3</td>
<td>62</td>
<td>25</td>
<td>1</td>
</tr>
<tr>
<td>West North Central ...........................................</td>
<td>9</td>
<td>–</td>
<td>66</td>
<td>20</td>
<td>–</td>
</tr>
<tr>
<td>West .................................................................</td>
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<td>–</td>
<td>72</td>
<td>24</td>
<td>–</td>
</tr>
<tr>
<td>Mountain ............................................................</td>
<td>3</td>
<td>–</td>
<td>68</td>
<td>27</td>
<td>–</td>
</tr>
<tr>
<td>Pacific ............................................................</td>
<td>–</td>
<td>–</td>
<td>74</td>
<td>23</td>
<td>–</td>
</tr>
</tbody>
</table>

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 2021.

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.

Table 25. Standard errors for short-term disability plans: Method of benefit payment, private industry workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.3</td>
<td>0.3</td>
<td>1.2</td>
<td>1.1</td>
<td>0.1</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>–</td>
<td>–</td>
<td>2.1</td>
<td>2.0</td>
<td>0.3</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>–</td>
<td>–</td>
<td>2.7</td>
<td>2.6</td>
<td>0.3</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.2</td>
<td>–</td>
<td>2.2</td>
<td>2.0</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>0.8</td>
<td>–</td>
<td>1.8</td>
<td>1.5</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>–</td>
<td>6.0</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.2</td>
<td>0.1</td>
<td>1.3</td>
<td>1.2</td>
<td>0.2</td>
</tr>
<tr>
<td>Sales and related</td>
<td>0.4</td>
<td>–</td>
<td>1.7</td>
<td>1.7</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.3</td>
<td>–</td>
<td>2.1</td>
<td>2.1</td>
<td>–</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.8</td>
<td>0.8</td>
<td>3.1</td>
<td>2.6</td>
<td>–</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>3.5</td>
<td>1.0</td>
<td>5.1</td>
<td>2.9</td>
<td>–</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.4</td>
<td>1.6</td>
<td>3.6</td>
<td>3.2</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving:</td>
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<td></td>
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<td>Transportation and material moving</td>
<td>1.3</td>
<td>2.2</td>
<td>2.7</td>
<td>2.1</td>
<td>–</td>
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<tr>
<td>Full time</td>
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<td>0.3</td>
<td>1.3</td>
<td>1.2</td>
<td>0.1</td>
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<td>Part time</td>
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<td>0.1</td>
<td>2.2</td>
<td>2.1</td>
<td>–</td>
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<td>Union</td>
<td>1.8</td>
<td>1.8</td>
<td>2.8</td>
<td>1.8</td>
<td>–</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.2</td>
<td>0.2</td>
<td>1.4</td>
<td>1.3</td>
<td>0.1</td>
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<td>**Average wage within the following categories:**1</td>
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<td></td>
<td></td>
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<tr>
<td>Lowest 25 percent</td>
<td>0.6</td>
<td>0.2</td>
<td>1.7</td>
<td>1.6</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.5</td>
<td>–</td>
<td>1.8</td>
<td>1.7</td>
<td>–</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.4</td>
<td>–</td>
<td>1.5</td>
<td>1.3</td>
<td>–</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.5</td>
<td>0.3</td>
<td>2.2</td>
<td>2.0</td>
<td>0.3</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>0.3</td>
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<td>Goods-producing industries</td>
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<td>Service-providing industries</td>
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<td>Trade, transportation, and utilities</td>
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<tr>
<td>Transportation and warehousing</td>
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<td>4.7</td>
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<td>–</td>
</tr>
<tr>
<td>Utilities</td>
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<td>–</td>
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<td>5.3</td>
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<td>–</td>
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<td>4.3</td>
<td>–</td>
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<td>2.1</td>
<td>–</td>
</tr>
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<td>Finance and insurance</td>
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<td>–</td>
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<td>Credit intermediation and related activities</td>
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<td>Insurance carriers and related activities</td>
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<td>3.8</td>
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<td>Real estate and rental and leasing</td>
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<td>5.3</td>
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</tr>
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<td>Education and health services</td>
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<td>1.4</td>
<td>1.3</td>
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<td>Health care and social assistance</td>
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</table>

See footnotes at end of table.
Table 25. Standard errors for short-term disability plans: Method of benefit payment, private industry workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
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</thead>
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</tr>
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<td>Accommodation and food services</td>
<td>–</td>
<td>–</td>
<td>3.8</td>
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<td>Other services</td>
<td>–</td>
<td>–</td>
<td>4.4</td>
<td>–</td>
<td>–</td>
</tr>
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<td>1 to 99 workers</td>
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<td>0.1</td>
<td>1.2</td>
<td>1.0</td>
<td>0.1</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>0.9</td>
<td>0.2</td>
<td>1.5</td>
<td>1.1</td>
<td>0.1</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>0.3</td>
<td>–</td>
<td>2.6</td>
<td>2.5</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
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<td>0.4</td>
<td>1.8</td>
<td>1.8</td>
<td>0.2</td>
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<tr>
<td>100 to 499 workers</td>
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<td>0.6</td>
<td>2.0</td>
<td>2.0</td>
<td>0.1</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.7</td>
<td>–</td>
<td>2.5</td>
<td>2.4</td>
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</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
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<td>1.8</td>
<td>1.7</td>
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<td>–</td>
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<td>2.5</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
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<td>–</td>
<td>2.1</td>
<td>2.0</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>0.3</td>
<td>–</td>
<td>2.5</td>
<td>2.2</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>0.3</td>
<td>–</td>
<td>3.5</td>
<td>3.0</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>0.5</td>
<td>–</td>
<td>6.0</td>
<td>5.7</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>0.5</td>
<td>–</td>
<td>3.8</td>
<td>3.3</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.3</td>
<td>0.9</td>
<td>2.8</td>
<td>2.7</td>
<td>0.2</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.7</td>
<td>0.9</td>
<td>3.6</td>
<td>3.6</td>
<td>0.3</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.2</td>
<td>–</td>
<td>4.0</td>
<td>3.3</td>
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</tr>
<tr>
<td>West</td>
<td>0.5</td>
<td>–</td>
<td>3.1</td>
<td>2.7</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.0</td>
<td>–</td>
<td>3.9</td>
<td>4.6</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>–</td>
<td>4.1</td>
<td>3.2</td>
<td>–</td>
</tr>
</tbody>
</table>

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 2021.

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.

Table 26. Short-term disability plans: Duration of benefits, private industry workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed duration</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td>Professional and related</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td>Service</td>
<td>92</td>
<td>8</td>
</tr>
<tr>
<td>Sales and office</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td>Sales and related</td>
<td>96</td>
<td>4</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>94</td>
<td>6</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>92</td>
<td>8</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td>Production</td>
<td>92</td>
<td>8</td>
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<tr>
<td>Transportation and material moving</td>
<td>98</td>
<td>2</td>
</tr>
<tr>
<td>Full time</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td>Part time</td>
<td>96</td>
<td>4</td>
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<tr>
<td>Nonunion</td>
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<td><strong>Average wage within the following categories:</strong></td>
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<td>Lowest 25 percent</td>
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<tr>
<td>Second 25 percent</td>
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<tr>
<td>Third 25 percent</td>
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<td>5</td>
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<tr>
<td>Highest 25 percent</td>
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<td>Highest 10 percent</td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>94</td>
<td>6</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>94</td>
<td>6</td>
</tr>
<tr>
<td>Retail trade</td>
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<td>2</td>
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<td>Transportation and warehousing</td>
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<td>Finance and insurance</td>
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<td>6</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
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<td>7</td>
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<td>Insurance carriers and related activities</td>
<td>96</td>
<td>4</td>
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<tr>
<td>Professional and business services</td>
<td>96</td>
<td>4</td>
</tr>
<tr>
<td>Administrative and waste services</td>
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<td>6</td>
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<tr>
<td>Education and health services</td>
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<tr>
<td>Health care and social assistance</td>
<td>95</td>
<td>5</td>
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</table>

See footnotes at end of table.
Table 26. Short-term disability plans: Duration of benefits, private industry workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed duration</th>
<th>Duration varies</th>
</tr>
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<tbody>
<tr>
<td>1 to 99 workers</td>
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<td>5</td>
</tr>
<tr>
<td>1 to 49 workers</td>
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<td>4</td>
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<tr>
<td>50 to 99 workers</td>
<td>93</td>
<td>7</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>95</td>
<td>5</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>96</td>
<td>4</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>93</td>
<td>7</td>
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</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Area</th>
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<th>Duration varies</th>
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</thead>
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<td>Northeast</td>
<td>96</td>
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</tr>
<tr>
<td>New England</td>
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<td>6</td>
</tr>
<tr>
<td>South Atlantic</td>
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<tr>
<td>East South Central</td>
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<td>5</td>
</tr>
<tr>
<td>West South Central</td>
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<td>4</td>
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<tr>
<td>East North Central</td>
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<td>9</td>
</tr>
<tr>
<td>West North Central</td>
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<td>West</td>
<td>96</td>
<td>4</td>
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</tr>
<tr>
<td>Pacific</td>
<td>96</td>
<td>4</td>
</tr>
</tbody>
</table>

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 2021.

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.

Table 26. Standard errors for short-term disability plans: Duration of benefits, private industry workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed duration</th>
<th>Duration varies</th>
</tr>
</thead>
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<td>All workers</td>
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<td>0.5</td>
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<td><strong>Worker characteristics</strong></td>
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<tr>
<td>Management, business, and financial</td>
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<td>Professional and related</td>
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<td>2.5</td>
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<tr>
<td>Sales and office</td>
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<tr>
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<td>0.9</td>
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<tr>
<td>Office and administrative support</td>
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<tr>
<td>Natural resources, construction, and maintenance</td>
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<td>1.3</td>
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<tr>
<td>Installation, maintenance, and repair</td>
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<td>2.0</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
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<td>0.7</td>
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<tr>
<td>Transportation and material moving</td>
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<tr>
<td>Full time</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Part time</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Nonunion</td>
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<td>0.6</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
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<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>2.5</td>
<td>2.5</td>
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<tr>
<td>Second 25 percent</td>
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<td>0.7</td>
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<tr>
<td>Third 25 percent</td>
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<tr>
<td>Highest 25 percent</td>
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<td>0.6</td>
</tr>
<tr>
<td>Highest 10 percent</td>
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<td>0.8</td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
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<td></td>
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<tr>
<td>Goods-producing industries</td>
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<td>0.9</td>
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<tr>
<td>Manufacturing</td>
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<td>1.1</td>
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<tr>
<td>Service-providing industries</td>
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<tr>
<td>Trade, transportation, and utilities</td>
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<td>Wholesale trade</td>
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<td>Retail trade</td>
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<td>0.5</td>
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<td>Transportation and warehousing</td>
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<td>Utilities</td>
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<td>4.8</td>
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<tr>
<td>Information</td>
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<td>2.5</td>
</tr>
<tr>
<td>Financial activities</td>
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<td>0.9</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>0.9</td>
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<tr>
<td>Administrative and waste services</td>
<td>2.9</td>
<td>2.9</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.3</td>
<td>2.3</td>
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</table>

See footnotes at end of table.
### Table 26. Standard errors for short-term disability plans: Duration of benefits, private industry workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed duration</th>
<th>Duration varies</th>
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<tr>
<td>1 to 99 workers</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.8</td>
<td>0.8</td>
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<tr>
<td>500 workers or more</td>
<td>0.9</td>
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#### Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Fixed duration</th>
<th>Duration varies</th>
</tr>
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<td>Northeast</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>New England</td>
<td>2.8</td>
<td>2.8</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>South</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>East South Central</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.4</td>
<td>1.4</td>
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<tr>
<td>Midwest</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>West North Central</td>
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<td>1.9</td>
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<tr>
<td>West</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Mountain</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.4</td>
<td>1.4</td>
</tr>
</tbody>
</table>

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 2021.

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.

Table 27. Short-term disability plans: Fixed percent of annual earnings, private industry workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
<td>51 to 59 percent</td>
</tr>
<tr>
<td>All workers</td>
<td>1</td>
<td>23</td>
<td>2</td>
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<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Management, professional, and related</td>
<td>–</td>
<td>17</td>
<td>–</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>–</td>
<td>14</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related</td>
<td>–</td>
<td>18</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>–</td>
<td>34</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
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<td>56</td>
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<td>Sales and office</td>
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<tr>
<td>Sales and related</td>
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<tr>
<td>Office and administrative support</td>
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<td>28</td>
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<td>Natural resources, construction, and maintenance</td>
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<td>–</td>
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<td>Installation, maintenance, and repair</td>
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<td>16</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
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<td>21</td>
<td>2</td>
</tr>
<tr>
<td>Transportation and material moving</td>
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<td>Full time</td>
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<td>30</td>
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</tr>
<tr>
<td>Third 25 percent</td>
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<td>Highest 25 percent</td>
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<tr>
<td>Goods-producing industries</td>
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<td>Service-providing industries</td>
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<td>–</td>
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<td>Trade, transportation, and utilities</td>
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<td>Retail trade</td>
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<td>Transportation and warehousing</td>
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<td>Utilities</td>
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<td>–</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
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<tr>
<td>Insurance carriers and related activities</td>
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<td>Real estate and rental and leasing</td>
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<tr>
<td>Professional and business services</td>
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<tr>
<td>Professional and technical services</td>
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<td>Administrative and waste services</td>
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</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
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<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>–</td>
<td>23</td>
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See footnotes at end of table.
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<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
<td>51 to 59 percent</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>–</td>
<td>30</td>
<td>3</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>–</td>
<td>32</td>
<td>3</td>
</tr>
<tr>
<td>Other services</td>
<td>–</td>
<td>14</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>21</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>21</td>
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<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>18</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
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<td>26</td>
<td>1</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>2</td>
<td>27</td>
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</tr>
<tr>
<td>500 workers or more</td>
<td>–</td>
<td>23</td>
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</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
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<tbody>
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<td>Northeast</td>
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<td>43</td>
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<tr>
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</tr>
<tr>
<td>South Atlantic</td>
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<td>14</td>
<td>–</td>
</tr>
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<td>East South Central</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>1</td>
<td>16</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>–</td>
<td>12</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>–</td>
<td>11</td>
<td>–</td>
</tr>
<tr>
<td>West North Central</td>
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<td>West</td>
<td>–</td>
<td>10</td>
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</tr>
<tr>
<td>Mountain</td>
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<td>9</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>1</td>
<td>–</td>
<td>11</td>
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</table>

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 2021.

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.

Table 27. Standard errors for short-term disability plans: Fixed percent of annual earnings, private industry workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
<td>51 to 59 percent</td>
</tr>
<tr>
<td>All workers</td>
<td>0.2</td>
<td>1.3</td>
<td>0.4</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
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</tr>
<tr>
<td>Management, professional, and related</td>
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<td>Management, business, and financial</td>
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<td>–</td>
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<tr>
<td>Professional and related</td>
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<td>2.7</td>
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</tr>
<tr>
<td>Service</td>
<td>–</td>
<td>6.0</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>10.7</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.2</td>
<td>1.8</td>
<td>0.4</td>
</tr>
<tr>
<td>Sales and transportation and material moving</td>
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<td>0.7</td>
</tr>
<tr>
<td>Office and administrative support</td>
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<td>0.6</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
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<td>–</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>6.1</td>
<td>–</td>
</tr>
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<td>Installation, maintenance, and repair</td>
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<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
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<td>Full time</td>
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</tr>
<tr>
<td>Part time</td>
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<td>–</td>
</tr>
<tr>
<td>Union</td>
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<td>3.4</td>
<td>0.8</td>
</tr>
<tr>
<td>Nonunion</td>
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<td>1.5</td>
<td>0.4</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
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<td>0.5</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>–</td>
<td>2.6</td>
<td>–</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>–</td>
<td>1.9</td>
<td>–</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.1</td>
<td>1.6</td>
<td>0.4</td>
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<tr>
<td>Highest 10 percent</td>
<td>–</td>
<td>1.7</td>
<td>–</td>
</tr>
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<td><strong>Establishment characteristics</strong></td>
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<td>Goods-producing industries</td>
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<tr>
<td>Trade, transportation, and utilities</td>
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<td>–</td>
</tr>
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<td>Wholesale trade</td>
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<td>–</td>
</tr>
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<td>Retail trade</td>
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<td>Transportation and warehousing</td>
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<td>–</td>
</tr>
<tr>
<td>Utilities</td>
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<td>–</td>
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<td>Information</td>
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<tr>
<td>Financial activities</td>
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<td>–</td>
</tr>
<tr>
<td>Finance and insurance</td>
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</tr>
<tr>
<td>Credit intermediation and related activities</td>
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<td>Insurance carriers and related activities</td>
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<td>Real estate and rental and leasing</td>
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<td>Professional and business services</td>
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<td>Professional and technical services</td>
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<td>Administrative and waste services</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>Accommodation and food services</td>
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See footnotes at end of table.
Table 27. Standard errors for short-term disability plans: Fixed percent of annual earnings, private industry workers, March 2021—continued

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<tr>
<th>Characteristics</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
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<tr>
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<tr>
<td>Other services</td>
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<td>1 to 99 workers</td>
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<td>2.8</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
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<tr>
<td>100 to 499 workers</td>
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<td>500 workers or more</td>
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Geographic areas

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<th>Geographic areas</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
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<td>South</td>
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</tr>
<tr>
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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 2021.

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.

Table 28. Short-term disability plans: Maximum benefit amount, private industry workers,  March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount¹</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
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<td></td>
<td>With maximum benefit amount</td>
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<td>25th percentile</td>
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<td>78</td>
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<td>75</td>
<td>170</td>
<td>$633</td>
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<tr>
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<td>80</td>
<td>170</td>
<td>650</td>
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<tr>
<td>Professional and related .....................................</td>
<td>72</td>
<td>170</td>
<td>600</td>
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<td>Service ..........................................................</td>
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<td>170</td>
<td>170</td>
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<td>Sales and office ................................................</td>
<td>83</td>
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<td>200</td>
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<tr>
<td>Sales and related ..............................................</td>
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<td>170</td>
<td>200</td>
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<td>Office and administrative support ......................</td>
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<td>200</td>
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<td>170</td>
<td>500</td>
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<td>170</td>
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<tr>
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<td>Highest 25 percent ...............................................</td>
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<td>Highest 10 percent ...............................................</td>
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<td>Goods-producing industries ..................................</td>
<td>72</td>
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<td>Service-providing industries ................................</td>
<td>80</td>
<td>170</td>
<td>200</td>
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<tr>
<td>Trade, transportation, and utilities ...................</td>
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<td>Transportation and warehousing .........................</td>
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<td>170</td>
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<td>Credit intermediation and related activities .........</td>
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<td>Insurance carriers and related activities .............</td>
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<td>637</td>
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</table>

See footnotes at end of table.
Table 28. Short-term disability plans: Maximum benefit amount, private industry workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
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<tr>
<td>Education and health services ..........</td>
<td>75</td>
<td>$170</td>
<td>–</td>
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<td>Educational services</td>
<td>75</td>
<td>170</td>
<td>–</td>
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<td>Junior colleges, colleges, and universities</td>
<td>51</td>
<td>170</td>
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</tr>
<tr>
<td>Health care and social assistance</td>
<td>75</td>
<td>170</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>82</td>
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<td>83</td>
<td>170</td>
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<td>80</td>
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<td>200</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>82</td>
<td>170</td>
<td>200</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>66</td>
<td>170</td>
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Geographic areas

<table>
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<tr>
<th>Region</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile</th>
<th>75th percentile</th>
<th>90th percentile</th>
<th>50th percentile</th>
<th>75th percentile</th>
<th>90th percentile</th>
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<td>89</td>
<td>170</td>
<td>170</td>
<td>500</td>
<td>881</td>
<td>–</td>
<td>11</td>
<td></td>
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<tr>
<td>New England</td>
<td>68</td>
<td>500</td>
<td>633</td>
<td>–</td>
<td>2,000</td>
<td>2,500</td>
<td>32</td>
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<td>93</td>
<td>170</td>
<td>170</td>
<td>–</td>
<td>667</td>
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<td>600</td>
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<td>2,300</td>
<td>3,000</td>
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<td>74</td>
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<td>–</td>
<td>1,250</td>
<td>2,300</td>
<td>3,000</td>
<td>26</td>
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<tr>
<td>East South Central</td>
<td>74</td>
<td>–</td>
<td>577</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>26</td>
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<tr>
<td>West South Central</td>
<td>78</td>
<td>200</td>
<td>528</td>
<td>1,385</td>
<td>2,000</td>
<td>2,500</td>
<td>22</td>
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<td>67</td>
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<td>1,000</td>
<td>2,000</td>
<td>2,500</td>
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<td>East North Central</td>
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<td>1,000</td>
<td>2,000</td>
<td>–</td>
<td>34</td>
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<tr>
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<td>1,000</td>
<td>2,000</td>
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<td>West</td>
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<td>2,500</td>
<td>4,375</td>
<td>23</td>
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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 2021.

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.

Table 28. Standard errors for short-term disability plans: Maximum benefit amount, private industry workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
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<tr>
<td>All workers .............................................................</td>
<td>1.7</td>
<td>$0.00</td>
<td>–</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ................</td>
<td>3.6</td>
<td>0.00</td>
<td>$30.00</td>
</tr>
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<td>Management, business, and financial ..................</td>
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<td>0.00</td>
<td>82.63</td>
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<tr>
<td>Professional and related ..................................</td>
<td>5.4</td>
<td>0.00</td>
<td>40.53</td>
</tr>
<tr>
<td>Service .................................................................</td>
<td>4.5</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Sales and office ..................................................</td>
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<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Sales and related ..................................................</td>
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<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Office and administrative support ......................</td>
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<td>0.00</td>
<td>0.00</td>
</tr>
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<td>–</td>
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<td>5.11</td>
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<td>0.00</td>
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<td>Nonunion ...............................................................</td>
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<tr>
<td>Average wage within the following categories:² ......</td>
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<td>Lowest 25 percent .............................................</td>
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<td>0.00</td>
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<td>Transportation and warehousing ........................</td>
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<td>0.00</td>
<td>–</td>
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<td>0.00</td>
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<td>1.63</td>
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</table>

See footnotes at end of table.
### Table 28. Standard errors for short-term disability plans: Maximum benefit amount, private industry workers, March 2021—continued

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<th>Characteristics</th>
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<th>Maximum weekly benefit amount $1</th>
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<tr>
<td></td>
<td></td>
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<td>25th percentile</td>
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<td>–</td>
</tr>
<tr>
<td>Educational services</td>
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</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>4.9</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>5.6</td>
<td>0.00</td>
<td>–</td>
</tr>
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<td>1 to 99 workers</td>
<td>2.7</td>
<td>0.00</td>
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<td>1 to 49 workers</td>
<td>3.6</td>
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<td>–</td>
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<td>100 to 499 workers</td>
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**Geographic areas**

<table>
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<th>Geographic areas</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount $1</th>
<th>With no maximum benefit amount</th>
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<tr>
<td></td>
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<td>10th percentile</td>
<td>25th percentile</td>
</tr>
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<td>New England</td>
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<td>South Atlantic</td>
<td>3.6</td>
<td>113.23</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>7.5</td>
<td>–</td>
<td>96.84</td>
</tr>
<tr>
<td>West South Central</td>
<td>3.4</td>
<td>0.00</td>
<td>137.60</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.8</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>East North Central</td>
<td>3.7</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>West North Central</td>
<td>3.7</td>
<td>32.90</td>
<td>148.73</td>
</tr>
<tr>
<td>West</td>
<td>6.2</td>
<td>47.84</td>
<td>49.20</td>
</tr>
</tbody>
</table>

$1$ 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 2021.

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.

Table 29. Long-term disability plans: Employee contribution requirement, private industry workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>5</td>
<td>95</td>
</tr>
</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>3</td>
<td>97</td>
</tr>
<tr>
<td>Professional and related</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Service</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Sales and office</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Sales and related</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>7</td>
<td>93</td>
</tr>
</tbody>
</table>

| Full time                                             | 5                             | 95                                |
| Part time                                             | 5                             | 95                                |

| Union                                                 | 8                             | 92                                |
| Nonunion                                              | 5                             | 95                                |

**Average wage within the following categories:**

<table>
<thead>
<tr>
<th>Category</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>4</td>
<td>96</td>
</tr>
</tbody>
</table>

**Establishment characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods-producing industries</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>3</td>
<td>97</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Service-providing industries</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trade, transportation, and utilities</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>2</td>
<td>98</td>
</tr>
<tr>
<td>Retail trade</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Utilities</td>
<td>10</td>
<td>90</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information .................................................................</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Financial activities .........................................................</td>
<td>2</td>
<td>98</td>
</tr>
<tr>
<td>Finance and insurance .........................................................</td>
<td>2</td>
<td>98</td>
</tr>
<tr>
<td>Credit intermediation and related activities ..........</td>
<td>2</td>
<td>98</td>
</tr>
<tr>
<td>Professional and business services ......................</td>
<td>2</td>
<td>98</td>
</tr>
<tr>
<td>Professional and technical services ....................</td>
<td>2</td>
<td>98</td>
</tr>
<tr>
<td>Education and health services .................................</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Educational services .....................................................</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ..........</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Health care and social assistance .......................</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Leisure and hospitality .................................................</td>
<td>–</td>
<td>100</td>
</tr>
<tr>
<td>Accommodation and food services .............................</td>
<td>–</td>
<td>100</td>
</tr>
<tr>
<td>Other services ..............................................................</td>
<td>–</td>
<td>100</td>
</tr>
<tr>
<td>1 to 99 workers ..........................................................</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>1 to 49 workers ..........................................................</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>50 to 99 workers ..........................................................</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>100 workers or more ......................................................</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>500 workers or more ......................................................</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>100 to 499 workers ......................................................</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Northeast .................................................................</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>Middle Atlantic ..........................................................</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>South .................................................................</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>South Atlantic ..........................................................</td>
<td>6</td>
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</tr>
<tr>
<td>West South Central ......................................................</td>
<td>6</td>
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</tr>
<tr>
<td>Midwest .................................................................</td>
<td>5</td>
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</tr>
<tr>
<td>East North Central ......................................................</td>
<td>5</td>
<td>95</td>
</tr>
<tr>
<td>West North Central .....................................................</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>West .................................................................</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>Mountain .................................................................</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Pacific .................................................................</td>
<td>3</td>
<td>97</td>
</tr>
</tbody>
</table>

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 2021.

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.

Table 29. Standard errors for long-term disability plans: Employee contribution requirement, private industry workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Service</td>
<td>3.4</td>
<td>3.4</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Sales and related</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Production</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Transportation and material moving</td>
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<td>1.9</td>
</tr>
<tr>
<td>Full time</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Part time</td>
<td>2.1</td>
<td>2.1</td>
</tr>
<tr>
<td>Union</td>
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<td>1.5</td>
</tr>
<tr>
<td>Nonunion</td>
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<td>0.7</td>
</tr>
<tr>
<td>Average wage within the following categories:1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.4</td>
<td>1.4</td>
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<tr>
<td>Second 25 percent</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Retail trade</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Utilities</td>
<td>2.4</td>
<td>2.4</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 29. Standard errors for long-term disability plans: Employee contribution requirement, private industry workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Financial activities</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>Educational services</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>3.0</td>
<td>3.0</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>–</td>
<td>0.0</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>–</td>
<td>0.0</td>
</tr>
<tr>
<td>Other services</td>
<td>–</td>
<td>0.0</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.6</td>
<td>2.6</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.8</td>
<td>0.8</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>South</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>2.3</td>
<td>2.3</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Midwest</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>West</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Mountain</td>
<td>2.3</td>
<td>2.3</td>
</tr>
<tr>
<td>Pacific</td>
<td>0.6</td>
<td>0.6</td>
</tr>
</tbody>
</table>

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 2021.

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.

Table 30. Long-term disability plans: Method of benefit payment, private industry workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers ......................................................................................................</td>
<td>96</td>
<td>3</td>
<td>1</td>
<td>(1)</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related .......................................................</td>
<td>97</td>
<td>3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Management, business, and financial ............................................................</td>
<td>97</td>
<td>3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related ...............................................................................</td>
<td>97</td>
<td>3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Service ............................................................................................................</td>
<td>99</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Protective service .........................................................................................</td>
<td>98</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office ............................................................................................</td>
<td>97</td>
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<td>–</td>
</tr>
<tr>
<td>Sales and related ...........................................................................................</td>
<td>95</td>
<td>4</td>
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<td>–</td>
</tr>
<tr>
<td>Office and administrative support ...............................................................</td>
<td>97</td>
<td>2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance ..........................................</td>
<td>86</td>
<td>7</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry ..................................</td>
<td>78</td>
<td>–</td>
<td>9</td>
<td>–</td>
</tr>
<tr>
<td>Installation, maintenance, and repair ................................................................</td>
<td>91</td>
<td>6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving .............................................</td>
<td>92</td>
<td>–</td>
<td>5</td>
<td>–</td>
</tr>
<tr>
<td>Production .......................................................................................................</td>
<td>89</td>
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<td>8</td>
<td>–</td>
</tr>
<tr>
<td>Transportation and material moving ..................................................................</td>
<td>97</td>
<td>2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Full time .........................................................................................................</td>
<td>96</td>
<td>3</td>
<td>1</td>
<td>(1)</td>
</tr>
<tr>
<td>Part time .........................................................................................................</td>
<td>93</td>
<td>6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Union ...............................................................................................................</td>
<td>83</td>
<td>3</td>
<td>11</td>
<td>2</td>
</tr>
<tr>
<td>Nonunion ..........................................................................................................</td>
<td>97</td>
<td>3</td>
<td>(1)</td>
<td>(1)</td>
</tr>
<tr>
<td>Average wage within the following categories:2 .............................................</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Second 25 percent .........................................................................................</td>
<td>97</td>
<td>2</td>
<td>1</td>
<td>–</td>
</tr>
<tr>
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<td>Credit intermediation and related activities</td>
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Geographic areas

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<td>South</td>
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<td>East South Central</td>
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<td>West South Central</td>
<td>97</td>
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<td>(1)</td>
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<tr>
<td>Midwest</td>
<td>93</td>
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<tr>
<td>Mountain</td>
<td>99</td>
<td>-</td>
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<tr>
<td>Pacific</td>
<td>97</td>
<td>-</td>
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</table>

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 2021.

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.

Table 30. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.5</td>
<td>0.4</td>
<td>0.2</td>
<td>0.1</td>
</tr>
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<td></td>
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<tr>
<td>Management, professional, and related</td>
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<td>0.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>0.6</td>
<td>0.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.6</td>
<td>0.6</td>
<td>–</td>
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<tr>
<td>Service</td>
<td>0.6</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
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<td>–</td>
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</tr>
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<td>0.7</td>
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<td>–</td>
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<td>Office and administrative support</td>
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<td>0.8</td>
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<td>1.3</td>
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<td>–</td>
<td>1.8</td>
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<td>Installation, maintenance, and repair</td>
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<tr>
<td>Production, transportation, and material moving</td>
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<td>Transportation and material moving</td>
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<td>Full time</td>
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<td>0.1</td>
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<td><strong>Establishment characteristics</strong></td>
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<td></td>
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<td>1.0</td>
<td>0.3</td>
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<td>1.1</td>
<td>1.1</td>
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<tr>
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<td>Retail trade</td>
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<td>Utilities</td>
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See footnotes at end of table.
Table 30. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, March 2021—continued

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**Geographic areas**

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<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
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<td>Pacific</td>
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</tbody>
</table>

1 Less than 0.05.
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 2021.

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

Table 31. Long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2021

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

<table>
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<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
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<th>Median fixed percent of annual earnings</th>
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<td><strong>Worker characteristics</strong></td>
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<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>Installation, maintenance, and repair .....................</td>
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<td>Part time .............................................................</td>
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<td>3</td>
</tr>
<tr>
<td>Union ........................................................................</td>
<td>35</td>
<td>61</td>
<td>3</td>
</tr>
<tr>
<td>Nonunion ....................................................................</td>
<td>25</td>
<td>64</td>
<td>3</td>
</tr>
<tr>
<td>Average wage within the following categories:1</td>
<td>30</td>
<td>60</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent ..................................................</td>
<td>22</td>
<td>69</td>
<td>3</td>
</tr>
<tr>
<td>Third 25 percent ....................................................</td>
<td>27</td>
<td>63</td>
<td>5</td>
</tr>
<tr>
<td>Highest 25 percent ..................................................</td>
<td>27</td>
<td>61</td>
<td>5</td>
</tr>
<tr>
<td>Highest 10 percent ..................................................</td>
<td>27</td>
<td>61</td>
<td>5</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td>22</td>
<td>68</td>
<td>7</td>
</tr>
<tr>
<td>Goods-producing industries .......................................</td>
<td>23</td>
<td>64</td>
<td>9</td>
</tr>
<tr>
<td>Manufacturing ..........................................................</td>
<td>27</td>
<td>63</td>
<td>3</td>
</tr>
<tr>
<td>Service-providing industries ..................................</td>
<td>22</td>
<td>67</td>
<td>3</td>
</tr>
<tr>
<td>Trade, transportation, and utilities ........................</td>
<td>18</td>
<td>71</td>
<td>–</td>
</tr>
<tr>
<td>Wholesale trade .......................................................</td>
<td>26</td>
<td>63</td>
<td>–</td>
</tr>
<tr>
<td>Retail trade ...........................................................</td>
<td>18</td>
<td>72</td>
<td>–</td>
</tr>
<tr>
<td>Transportation and warehousing ..............................</td>
<td>38</td>
<td>37</td>
<td>12</td>
</tr>
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</table>

See footnotes at end of table.
Table 31. Long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Less than 60 percent</th>
<th>60 percent</th>
<th>61 to 66 percent</th>
<th>67 percent</th>
<th>Greater than 67 percent</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information</td>
<td>31</td>
<td>64</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>55.8</td>
<td>60.0</td>
</tr>
<tr>
<td>Financial activities</td>
<td>33</td>
<td>56</td>
<td>3</td>
<td>7</td>
<td>1</td>
<td>57.0</td>
<td>60.0</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>36</td>
<td>55</td>
<td>3</td>
<td>6</td>
<td>1</td>
<td>56.7</td>
<td>60.0</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>45</td>
<td>49</td>
<td>3</td>
<td>–</td>
<td>–</td>
<td>55.0</td>
<td>60.0</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>–</td>
<td>69</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>60.1</td>
<td>60.0</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>21</td>
<td>71</td>
<td>–</td>
<td>4</td>
<td>–</td>
<td>57.8</td>
<td>60.0</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>23</td>
<td>68</td>
<td>–</td>
<td>5</td>
<td>–</td>
<td>57.6</td>
<td>60.0</td>
</tr>
<tr>
<td>Education and health services</td>
<td>32</td>
<td>56</td>
<td>–</td>
<td>8</td>
<td>–</td>
<td>57.1</td>
<td>60.0</td>
</tr>
<tr>
<td>Educational services</td>
<td>–</td>
<td>82</td>
<td>5</td>
<td>11</td>
<td>–</td>
<td>60.9</td>
<td>60.0</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
<td>81</td>
<td>5</td>
<td>10</td>
<td>–</td>
<td>60.8</td>
<td>60.0</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>39</td>
<td>50</td>
<td>–</td>
<td>7</td>
<td>–</td>
<td>56.3</td>
<td>60.0</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>23</td>
<td>67</td>
<td>3</td>
<td>4</td>
<td>2</td>
<td>58.2</td>
<td>60.0</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>25</td>
<td>66</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>58.1</td>
<td>60.0</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>18</td>
<td>70</td>
<td>4</td>
<td>8</td>
<td>1</td>
<td>58.6</td>
<td>60.0</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>28</td>
<td>62</td>
<td>–</td>
<td>6</td>
<td>–</td>
<td>57.2</td>
<td>60.0</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>22</td>
<td>67</td>
<td>–</td>
<td>9</td>
<td>–</td>
<td>58.0</td>
<td>60.0</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>34</td>
<td>57</td>
<td>5</td>
<td>–</td>
<td>–</td>
<td>56.5</td>
<td>60.0</td>
</tr>
</tbody>
</table>

**Geographic areas**

| Northeast                                                                        | 22                   | 71         | 2                | 4          | 1                       | 57.7                                  | 60.0                                   |
| New England                                                                      | 20                   | 75         | –                | 2          | –                       | 58.3                                  | 60.0                                   |
| Middle Atlantic                                                                  | 24                   | 69         | –                | 5          | –                       | 57.4                                  | 60.0                                   |
| South                                                                           | 28                   | 64         | 2                | 6          | 1                       | 57.1                                  | 60.0                                   |
| South Atlantic                                                                   | 31                   | 62         | 1                | 5          | 1                       | 56.6                                  | 60.0                                   |
| East South Central                                                               | 22                   | 70         | –                | 3          | –                       | 58.0                                  | 60.0                                   |
| West South Central                                                               | 25                   | 63         | –                | –          | –                       | 57.5                                  | 60.0                                   |
| Midwest                                                                         | 20                   | 70         | 4                | 6          | (2)                     | 58.5                                  | 60.0                                   |
| East North Central                                                               | 20                   | 67         | –                | 8          | –                       | 58.6                                  | 60.0                                   |
| West North Central                                                               | 19                   | 75         | 3                | 3          | 1                       | 58.3                                  | 60.0                                   |
| West                                                                            | 34                   | 52         | 7                | –          | –                       | 57.5                                  | 60.0                                   |
| Mountain                                                                         | 38                   | 55         | –                | 1          | –                       | 56.3                                  | 60.0                                   |
| Pacific                                                                          | 32                   | 51         | –                | 8          | –                       | 58.0                                  | 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 2021.

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.

Table 31. Standard errors for long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 60 percent</td>
<td>60 percent</td>
<td>61 to 66 percent</td>
</tr>
<tr>
<td>All workers</td>
<td>1.6</td>
<td>1.5</td>
<td>0.5</td>
</tr>
</tbody>
</table>

**Worker characteristics**

- Management, professional, and related: 2.3 2.0 0.8 1.0 0.2 0.4 0.0
- Management, business, and financial: 2.4 2.6 0.6 0.8 0.3 0.4 0.0
- Professional and related: 3.4 2.8 – 1.4 – 0.5 0.0
- Service: 5.7 5.5 – 2.6 – 1.1 0.0
- Sales and office: 1.5 1.7 0.5 1.1 0.4 0.3 0.0
- Sales and related: 3.1 3.3 – 2.0 – 0.5 0.0
- Office and administrative support: 1.6 1.9 0.5 1.3 0.5 0.3 0.0
- Natural resources, construction, and maintenance: 1.9 2.3 0.6 1.3 – 0.3 0.0
  - Construction, extraction, farming, fishing, and forestry: – 4.1 – – – 0.3 0.0
  - Installation, maintenance, and repair: 2.6 3.0 0.9 0.8 – 0.4 0.0
  - Production, transportation, and material moving: 1.4 2.0 1.0 1.0 0.5 0.2 0.0
  - Production: 1.8 2.1 1.6 1.5 0.6 0.3 0.0
  - Transportation and material moving: 2.4 3.3 – 1.3 – 0.4 0.0
- Full time: 1.7 1.5 0.5 0.8 0.3 0.3 0.0
- Part time: 5.7 5.9 1.7 – – 1.2 0.0
- Union: 3.2 3.5 1.1 – – 0.4 0.0
- Nonunion: 1.7 1.6 0.5 0.8 0.3 0.3 0.0

- Average wage within the following categories: 1
  - Second 25 percent: 2.6 2.8 – 1.7 – 0.5 0.0
  - Third 25 percent: 1.8 1.8 0.5 0.9 0.2 0.2 0.0
  - Highest 25 percent: 2.0 1.7 0.9 0.9 0.2 0.3 0.0
  - Highest 10 percent: 2.5 2.0 1.2 1.6 0.4 0.5 0.0

**Establishment characteristics**

- Goods-producing industries: 1.3 2.0 1.2 1.1 0.2 0.2 0.0
- Manufacturing: 1.4 2.3 1.5 1.4 0.2 0.2 0.0
- Service-providing industries: 1.9 1.7 0.6 0.9 0.4 0.3 0.0
- Trade, transportation, and utilities: 2.0 2.4 0.5 1.2 0.4 0.3 0.0
- Wholesale trade: 3.2 3.0 – 0.8 – 0.5 0.0
- Retail trade: 3.3 3.9 – 1.6 – 0.6 0.0
- Transportation and warehousing: 2.5 3.6 1.7 – 0.4 0.5 0.0
- Utilities: 6.1 4.5 3.2 3.2 – 0.9 0.0

See footnotes at end of table.
Table 31. Standard errors for long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 60 percent</td>
<td>60 percent</td>
<td>61 to 66 percent</td>
</tr>
<tr>
<td>Information</td>
<td>3.2</td>
<td>3.9</td>
<td>–</td>
</tr>
<tr>
<td>Financial activities</td>
<td>1.6</td>
<td>2.1</td>
<td>0.6</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>1.7</td>
<td>1.9</td>
<td>0.5</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>2.1</td>
<td>2.6</td>
<td>0.4</td>
</tr>
<tr>
<td>Insurance carriers and related activities</td>
<td>3.4</td>
<td>3.5</td>
<td>1.1</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>–</td>
<td>7.0</td>
<td>–</td>
</tr>
<tr>
<td>Professional and business services</td>
<td>4.5</td>
<td>3.3</td>
<td>–</td>
</tr>
<tr>
<td>Professional and technical services</td>
<td>5.4</td>
<td>3.6</td>
<td>–</td>
</tr>
<tr>
<td>Education and health services</td>
<td>4.5</td>
<td>3.9</td>
<td>–</td>
</tr>
<tr>
<td>Educational services</td>
<td>–</td>
<td>2.3</td>
<td>1.4</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
<td>2.0</td>
<td>1.4</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>5.3</td>
<td>4.5</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>3.1</td>
<td>2.7</td>
<td>0.7</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>3.9</td>
<td>3.6</td>
<td>0.7</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.8</td>
<td>3.7</td>
<td>1.5</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.5</td>
<td>1.7</td>
<td>–</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>2.1</td>
<td>3.0</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2.0</td>
<td>1.8</td>
<td>1.1</td>
</tr>
</tbody>
</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 60 percent</td>
<td>60 percent</td>
<td>61 to 66 percent</td>
</tr>
<tr>
<td>Northeast</td>
<td>2.9</td>
<td>3.6</td>
<td>0.7</td>
</tr>
<tr>
<td>New England</td>
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<td>6.2</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>3.1</td>
<td>3.9</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>3.3</td>
<td>3.1</td>
<td>0.6</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>5.5</td>
<td>4.7</td>
<td>0.7</td>
</tr>
<tr>
<td>East South Central</td>
<td>3.6</td>
<td>6.1</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
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<td>3.1</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.1</td>
<td>1.8</td>
<td>0.6</td>
</tr>
<tr>
<td>East North Central</td>
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<td>–</td>
</tr>
<tr>
<td>West North Central</td>
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<td>2.7</td>
<td>0.9</td>
</tr>
<tr>
<td>West</td>
<td>3.8</td>
<td>2.6</td>
<td>2.0</td>
</tr>
<tr>
<td>Mountain</td>
<td>5.2</td>
<td>3.8</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>5.1</td>
<td>3.3</td>
<td>–</td>
</tr>
</tbody>
</table>

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 2021.

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.

### Table 32. Long-term disability plans: Maximum benefit amount, private industry workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Maximum monthly benefit amount¹</th>
<th>With maximum benefit amount</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td></td>
<td></td>
<td>90</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>10</td>
</tr>
<tr>
<td>Worker characteristics</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td></td>
<td></td>
<td>90</td>
<td>5,000</td>
<td>–</td>
<td>10,000</td>
<td>15,000</td>
<td>20,000</td>
</tr>
<tr>
<td>Management, business, and financial</td>
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<td>15,000</td>
<td>21,000</td>
</tr>
<tr>
<td>Professional and related</td>
<td></td>
<td></td>
<td>91</td>
<td>4,000</td>
<td>6,000</td>
<td>10,000</td>
<td>15,000</td>
<td>20,000</td>
</tr>
<tr>
<td>Service</td>
<td></td>
<td></td>
<td>94</td>
<td>–</td>
<td>5,000</td>
<td>10,000</td>
<td>12,500</td>
<td>15,000</td>
</tr>
<tr>
<td>Sales and office</td>
<td></td>
<td></td>
<td>89</td>
<td>5,000</td>
<td>6,000</td>
<td>10,000</td>
<td>15,000</td>
<td>20,833</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td></td>
<td></td>
<td>88</td>
<td>4,500</td>
<td>6,000</td>
<td>10,000</td>
<td>15,000</td>
<td>20,833</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td></td>
<td></td>
<td>95</td>
<td>3,000</td>
<td>5,000</td>
<td>6,000</td>
<td>10,000</td>
<td>15,000</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td></td>
<td></td>
<td>99</td>
<td>–</td>
<td>5,000</td>
<td>6,000</td>
<td>9,000</td>
<td>15,000</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td></td>
<td></td>
<td>92</td>
<td>–</td>
<td>5,000</td>
<td>8,000</td>
<td>10,000</td>
<td>15,000</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td></td>
<td></td>
<td>91</td>
<td>–</td>
<td>5,000</td>
<td>8,000</td>
<td>10,000</td>
<td>15,000</td>
</tr>
<tr>
<td>Production</td>
<td></td>
<td></td>
<td>87</td>
<td>5,000</td>
<td>6,000</td>
<td>10,000</td>
<td>12,500</td>
<td>15,000</td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td></td>
<td></td>
<td>95</td>
<td>–</td>
<td>5,000</td>
<td>7,000</td>
<td>10,000</td>
<td>15,000</td>
</tr>
<tr>
<td>Full time</td>
<td></td>
<td></td>
<td>90</td>
<td>5,000</td>
<td>6,000</td>
<td>10,000</td>
<td>15,000</td>
<td>20,000</td>
</tr>
<tr>
<td>Part time</td>
<td></td>
<td></td>
<td>94</td>
<td>–</td>
<td>–</td>
<td>10,000</td>
<td>12,500</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
<td></td>
<td></td>
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<td>–</td>
<td>7,500</td>
<td>10,000</td>
<td>15,000</td>
</tr>
<tr>
<td>Nonunion</td>
<td></td>
<td></td>
<td>90</td>
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<td>6,000</td>
<td>10,000</td>
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<td>20,000</td>
</tr>
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<td>5,000</td>
<td>10,000</td>
<td>12,500</td>
<td>15,000</td>
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<tr>
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<td></td>
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<td>6,000</td>
<td>10,000</td>
<td>15,000</td>
<td>20,000</td>
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<td>5,000</td>
<td>6,000</td>
<td>10,000</td>
<td>15,000</td>
<td>20,000</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td></td>
<td></td>
<td>91</td>
<td>5,000</td>
<td>7,500</td>
<td>10,000</td>
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<td>8,000</td>
<td>10,000</td>
<td>15,000</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goods-producing industries</td>
<td></td>
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<tr>
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<td>10,000</td>
<td>15,000</td>
<td>20,000</td>
</tr>
<tr>
<td>Service-providing industries</td>
<td></td>
<td></td>
<td>91</td>
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<td>6,000</td>
<td>10,000</td>
<td>15,000</td>
<td>20,000</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td></td>
<td></td>
<td>92</td>
<td>–</td>
<td>5,000</td>
<td>8,000</td>
<td>10,000</td>
<td>15,000</td>
</tr>
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<td>–</td>
<td>10,000</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td></td>
<td></td>
<td>93</td>
<td>–</td>
<td>7,000</td>
<td>10,000</td>
<td>12,000</td>
<td>15,000</td>
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<td>Utilities</td>
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<td>11,000</td>
<td>–</td>
<td>15,000</td>
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</tbody>
</table>

See footnotes at end of table.
### Table 32. Long-term disability plans: Maximum benefit amount, private industry workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount1</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>Information .................................</td>
<td>95</td>
<td>$5,000</td>
<td>$6,000</td>
</tr>
<tr>
<td>Financial services .....................</td>
<td>83</td>
<td>5,000</td>
<td>10,000</td>
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<tr>
<td>Finance and insurance ..................</td>
<td>83</td>
<td>6,000</td>
<td>10,000</td>
</tr>
<tr>
<td>Credit intermediation and related activities .............................</td>
<td>84</td>
<td>6,000</td>
<td>10,000</td>
</tr>
<tr>
<td>Insurance carriers and related activities ..............................................</td>
<td>76</td>
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<td>10,000</td>
</tr>
<tr>
<td>Professional and business services ..........................................................</td>
<td>91</td>
<td>6,000</td>
<td>9,000</td>
</tr>
<tr>
<td>Professional and technical services .......................................................</td>
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<td>10,000</td>
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<td>Education and health services ...................................................................</td>
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<td>Educational services ...............................................................................</td>
<td>92</td>
<td>4,500</td>
<td>6,000</td>
</tr>
<tr>
<td>Health care and social assistance ...........................................................</td>
<td>92</td>
<td>2,500</td>
<td>5,000</td>
</tr>
<tr>
<td>1 to 99 workers ........................................</td>
<td>91</td>
<td>4,000</td>
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</tr>
<tr>
<td>1 to 49 workers ................................</td>
<td>92</td>
<td>4,000</td>
<td>5,000</td>
</tr>
<tr>
<td>100 workers or more ....................</td>
<td>90</td>
<td>5,000</td>
<td>6,000</td>
</tr>
<tr>
<td>100 to 499 workers ......................</td>
<td>92</td>
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<tr>
<td>500 workers or more .....................</td>
<td>88</td>
<td>3,500</td>
<td>7,500</td>
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</table>

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount1</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast ................................</td>
<td>91</td>
<td>5,000</td>
<td>6,000</td>
</tr>
<tr>
<td>Middle Atlantic ........................</td>
<td>94</td>
<td>5,000</td>
<td>6,000</td>
</tr>
<tr>
<td>South ......................................</td>
<td>92</td>
<td>–</td>
<td>6,000</td>
</tr>
<tr>
<td>South Atlantic ..........................</td>
<td>93</td>
<td>–</td>
<td>6,000</td>
</tr>
<tr>
<td>West South Central ....................</td>
<td>93</td>
<td>4,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Midwest ....................................</td>
<td>86</td>
<td>5,000</td>
<td>6,000</td>
</tr>
<tr>
<td>East North Central ....................</td>
<td>84</td>
<td>5,000</td>
<td>6,000</td>
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<tr>
<td>West ......................................</td>
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<td>6,000</td>
</tr>
<tr>
<td>Mountain ..................................</td>
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<td>6,000</td>
</tr>
<tr>
<td>Pacific ....................................</td>
<td>91</td>
<td>–</td>
<td>6,000</td>
</tr>
</tbody>
</table>

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 2021.

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.

Table 32. Standard errors for long-term disability plans: Maximum benefit amount, private industry workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount¹</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
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</tr>
<tr>
<td>Management, professional, and related ................</td>
<td>1.1</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>Management, business, and financial ...................</td>
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<td>0.00</td>
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<td>–</td>
<td>182.48</td>
</tr>
<tr>
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<td>280.34</td>
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<td>707.30</td>
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<td>–</td>
<td>0.00</td>
</tr>
<tr>
<td>Installation, maintenance, and repair ...................</td>
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<td>–</td>
<td>182.48</td>
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<tr>
<td>Production, transportation, and material moving .......</td>
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<td>–</td>
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<tr>
<td>Nonunion .................................................................</td>
<td>0.8</td>
<td>0.00</td>
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<td></td>
<td></td>
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<td>0.00</td>
<td>698.05</td>
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<td>Goods-producing industries ..................................</td>
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<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Service-providing industries ..............................</td>
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See footnotes at end of table.
### Table 32. Standard errors for long-term disability plans: Maximum benefit amount, private industry workers, March 2021—continued

<table>
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<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount</th>
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<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
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<tr>
<td>Finance and insurance ...................................................................................</td>
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<td>0.00</td>
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<td>Credit intermediation and related activities .............................................</td>
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<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Insurance carriers and related activities ..................................................</td>
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<td>0.00</td>
</tr>
<tr>
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</tr>
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<td>Professional and technical services ................................................................</td>
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<td>1,277.38</td>
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<td>638.69</td>
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<td>Educational services .....................................................................................</td>
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<td>700.84</td>
<td>1,237.66</td>
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<td>Health care and social assistance ..................................................................</td>
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<td>735.61</td>
<td>258.07</td>
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<tr>
<td>1 to 99 workers .........................................................................................</td>
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<td>750.31</td>
<td>1,026.46</td>
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<tr>
<td>1 to 49 workers .........................................................................................</td>
<td>1.2</td>
<td>999.31</td>
<td>1,272.68</td>
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<td>1,155.09</td>
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<tr>
<td>100 to 499 workers ....................................................................................</td>
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<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>500 workers or more ....................................................................................</td>
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<td>696.53</td>
<td>831.15</td>
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</table>

#### Geographic areas

<table>
<thead>
<tr>
<th>Region ..............................................................</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast ................................................................</td>
<td>2.1</td>
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<td>0.00</td>
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<tr>
<td>Middle Atlantic ..................................................</td>
<td>1.5</td>
<td>456.21</td>
<td>892.61</td>
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<td>South ...................................................................</td>
<td>1.1</td>
<td>–</td>
<td>1,436.87</td>
</tr>
<tr>
<td>South Atlantic ....................................................</td>
<td>1.4</td>
<td>–</td>
<td>0.00</td>
</tr>
<tr>
<td>West South Central ..............................................</td>
<td>1.4</td>
<td>425.06</td>
<td>930.48</td>
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<tr>
<td>Midwest ............................................................</td>
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<td>0.00</td>
</tr>
<tr>
<td>East North Central ..............................................</td>
<td>2.1</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>West ...............................................................</td>
<td>1.0</td>
<td>–</td>
<td>182.48</td>
</tr>
<tr>
<td>Mountain ..........................................................</td>
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<td>0.00</td>
<td>316.07</td>
</tr>
<tr>
<td>Pacific ............................................................</td>
<td>1.2</td>
<td>–</td>
<td>805.82</td>
</tr>
</tbody>
</table>

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 2021.

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.

Table 33. Leave benefits: Access, private industry workers, March 2021

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacation</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>81</td>
<td>77</td>
<td>79</td>
<td>46</td>
<td>52</td>
<td>52</td>
<td>27</td>
<td>23</td>
</tr>
</tbody>
</table>

**Worker characteristics**

- Management, professional, and related: 92%
- Management, business, and financial: 98%
- Professional and related: 89%
- Service: 58%
- Protective service: 80%
- Sales and office: 84%
- Sales and related: 77%
- Office and administrative support: 89%
- Natural resources, construction, and maintenance: 85%
- Construction, extraction, farming, fishing, and forestry: 77%
- Installation, maintenance, and repair: 94%
- Production, transportation, and material moving: 88%
- Transportation and material moving: 83%
- Full time: 92%
- Part time: 50%
- Union: 90%
- Nonunion: 81%

**Average wage within the following categories:**

- Lowest 25 percent: 60%
- Lowest 10 percent: 46%
- Second 25 percent: 85%
- Third 25 percent: 91%
- Highest 25 percent: 94%
- Highest 10 percent: 95%

**Establishment characteristics**

- Goods-producing industries: 91%
- Construction: 81%
- Manufacturing: 96%
- Service-providing industries: 79%
- Trade, transportation, and utilities: 84%
- Wholesale trade: 96%
- Retail trade: 77%
- Transportation and warehousing: 90%
- Utilities: 99%

See footnotes at end of table.
Table 33. Leave benefits: Access, private industry workers, March 2021—continued
(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Paid Family leave1</th>
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</thead>
<tbody>
<tr>
<td>Information</td>
<td>90</td>
<td>92</td>
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Geographic areas

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<th>Paid vacations</th>
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<th>Paid funeral leave</th>
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<th>Paid Family leave</th>
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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 2021.


<table>
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<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave</th>
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**Worker characteristics**

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<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave</th>
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**Establishment characteristics**

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See footnotes at end of table.
Table 33. Standard errors for leave benefits: Access, private industry workers, March 2021—continued

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<tr>
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<tr>
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<td>2.9</td>
<td>2.7</td>
<td>2.4</td>
<td>2.6</td>
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<td>Leisure and hospitality</td>
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<td>1.9</td>
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</table>

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 2021.


Table 34. Paid holidays: Number of days provided, private industry workers, March 2021  

(All workers with paid holidays = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
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<td>6 days</td>
</tr>
<tr>
<td>All workers</td>
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**Worker characteristics**

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<th>Paid holidays</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td></td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td></td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Professional and related</td>
<td></td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Service</td>
<td></td>
<td>21</td>
<td>6</td>
</tr>
<tr>
<td>Sales and office</td>
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<td>12</td>
<td>4</td>
</tr>
<tr>
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<td>25</td>
<td>5</td>
</tr>
<tr>
<td>Office and administrative support</td>
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<td>4</td>
</tr>
<tr>
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<td>7</td>
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<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td></td>
<td>8</td>
<td>9</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
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<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Installation, maintenance, and repair</td>
<td></td>
<td>6</td>
<td>4</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
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<td>4</td>
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<td>Transportation and material moving</td>
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<tr>
<td>Full time</td>
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<td>5</td>
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<tr>
<td>Part time</td>
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<td>2</td>
<td>3</td>
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<tr>
<td>Nonunion</td>
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<td>Average wage within the following categories:2</td>
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</tr>
<tr>
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<td></td>
<td>31</td>
<td>5</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td></td>
<td>8</td>
<td>5</td>
</tr>
<tr>
<td>Second 25 percent</td>
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<tr>
<td>Third 25 percent</td>
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<td>Highest 25 percent</td>
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<tr>
<td>Highest 10 percent</td>
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**Establishment characteristics**

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<th>Median number of days</th>
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<td>4</td>
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<tr>
<td>Manufacturing</td>
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<td>2</td>
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</tr>
<tr>
<td>Service-providing industries</td>
<td></td>
<td>10</td>
<td>4</td>
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<tr>
<td>Trade, transportation, and utilities</td>
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<td>16</td>
<td>5</td>
</tr>
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<td>Wholesale trade</td>
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<td>2</td>
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<tr>
<td>Retail trade</td>
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<td>28</td>
<td>8</td>
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<tr>
<td>Transportation and warehousing</td>
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<td>Utilities</td>
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See footnotes at end of table.
Table 34. Paid holidays: Number of days provided, private industry workers, March 2021—continued

(All workers with paid holidays = 100 percent)

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<tr>
<th>Characteristics</th>
<th>Less than 5 days</th>
<th>Paid holidays</th>
<th>Mean number of days</th>
<th>Median number of days</th>
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<td></td>
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<td>7 days</td>
<td>8 days</td>
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<td>27</td>
<td>16</td>
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<tr>
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<td>9</td>
<td>16</td>
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<td>17</td>
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<td>5</td>
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<td>12</td>
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<td>Professional and technical services</td>
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<td>15</td>
<td>11</td>
</tr>
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<td>Administrative and waste services</td>
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<td>Health care and social assistance</td>
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<td>Accommodation and food services</td>
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<td>17</td>
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<td>24</td>
<td>12</td>
</tr>
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<td>100 workers or more</td>
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<td>23</td>
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<td>100 to 499 workers</td>
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<tr>
<td>500 workers or more</td>
<td>3</td>
<td>1</td>
<td>19</td>
<td>13</td>
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</table>

Geographic areas

| Geographic areas                                      | 7                | 3             | 20                  | 15                    | 14                  | 9       | 15      | 7       | 4       | 3       | (1)     | 3       | 8        |
|                                                      | 4                | 14            | 13                  | 13                    | 6                   | 16      | –       | 8       | 3       | –       | 2       | 8        |
|                                                      | 7                | 2             | 21                  | 15                    | 14                  | 10      | 14      | 5       | 3       | 4       | (1)     | 3       | 8        |
|                                                      | 11               | 5             | 23                  | 16                    | 13                  | 7       | 14      | 4       | 4       | 1       | (1)     | 2       | 7        |
|                                                      | 10               | 6             | 23                  | 18                    | 12                  | 6       | 14      | 3       | 4       | –       | –       | 2       | 7        |
|                                                      | 11               | 7             | 23                  | 13                    | 12                  | –       | 10      | 9       | 3       | 1       | 2       | –       | 7        |
|                                                      | 12               | 4             | 23                  | 13                    | 15                  | 8       | 16      | 3       | 4       | 1       | –       | –       | 7        |
| Midwest                                              | 6                | 1             | 29                  | 15                    | 13                  | 9       | 12      | 4       | 4       | 2       | 1       | 3       | 8        |
| East North Central                                   | 7                | –             | 31                  | 13                    | 10                  | 12      | 5       | 3       | 5       | 1       | –       | 3       | 8        |
| West North Central                                   | 5                | –             | 25                  | 21                    | 13                  | 8       | 12      | 4       | 4       | –       | –       | 1       | 8        |
| West                                                  | 8                | 5             | 23                  | 13                    | 12                  | 10      | 18      | 5       | 4       | 2       | –       | –       | 8        |
| Mountain                                              | 8                | 6             | 30                  | 14                    | 12                  | 9       | 13      | 2       | 4       | –       | –       | 7       | 7        |
| Pacific                                               | 8                | 4             | 19                  | 12                    | 11                  | 11      | 19      | 6       | 4       | 2       | –       | –       | 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 2021.

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.

Table 34. Standard errors for paid holidays: Number of days provided, private industry workers, March 2021

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<tr>
<th>Characteristics</th>
<th>Less than 5 days</th>
<th>5 days</th>
<th>6 days</th>
<th>7 days</th>
<th>8 days</th>
<th>9 days</th>
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<th>12 days</th>
<th>13 days</th>
<th>14 days</th>
<th>Greater than 14 days</th>
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<td>0.3</td>
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<tr>
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<td>2.1</td>
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<td>0.5</td>
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<tr>
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<tr>
<td>Lowest 25 percent</td>
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<td>1.9</td>
<td>1.4</td>
<td>0.9</td>
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<td>Lowest 10 percent</td>
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<td>1.4</td>
<td>1.2</td>
<td>1.0</td>
<td>1.0</td>
<td>0.8</td>
<td>0.4</td>
<td>0.3</td>
<td>0.2</td>
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<tr>
<td>Third 25 percent</td>
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<td>1.0</td>
<td>0.8</td>
<td>0.9</td>
<td>0.9</td>
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<td>0.7</td>
<td>0.5</td>
<td>0.8</td>
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<td>Highest 25 percent</td>
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<td>1.2</td>
<td>1.1</td>
<td>1.3</td>
<td>0.8</td>
<td>1.9</td>
<td>0.9</td>
<td>0.8</td>
<td>0.5</td>
<td>0.4</td>
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<tr>
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<td><strong>Establishment characteristics</strong></td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td>Goods-producing industries</td>
<td>0.8</td>
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<td>1.1</td>
<td>1.1</td>
<td>0.4</td>
<td>0.9</td>
<td>0.3</td>
<td>0.1</td>
<td>0.8</td>
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<td>Construction</td>
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</tr>
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<td>Trade, transportation, and utilities</td>
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<td>0.5</td>
<td>1.2</td>
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<td>Wholesale trade</td>
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See footnotes at the end of the table.
Table 34. Standard errors for paid holidays: Number of days provided, private industry workers, March 2021—continued

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<thead>
<tr>
<th>Characteristics</th>
<th>Information</th>
<th>Financial activities</th>
<th>Finance and insurance</th>
<th>Credit intermediation and related activities</th>
<th>Insurance carriers and related activities</th>
<th>Real estate and rental and leasing</th>
<th>Professional and business services</th>
<th>Professional and technical services</th>
<th>Administrative and waste services</th>
<th>Education and health services</th>
<th>Educational services</th>
<th>Junior colleges, colleges, and universities</th>
<th>Health care and social assistance</th>
<th>Leisure and hospitality</th>
<th>Accommodation and food services</th>
<th>Other services</th>
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<tbody>
<tr>
<td>Mean number of days</td>
<td>0.9 – 2.8</td>
<td>0.5 – 1.7</td>
<td>0.4 – 1.5</td>
<td>–</td>
<td>0.8 – 2.8</td>
<td>–</td>
<td>0.5 – 0.5</td>
<td>–</td>
<td>1.3 – 2.2</td>
<td>1.3 – 2.5</td>
<td>1.7 – 2.5</td>
<td>–</td>
<td>2.1 – 3.3</td>
<td>3.0 – 4.0</td>
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<td>Median number of days</td>
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<td>–</td>
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<td>–</td>
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<td>–</td>
<td>1.3 – 1.5</td>
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<td>1.5 – 2.6</td>
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<td>5 days</td>
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<td>1.8 – 2.1</td>
<td>–</td>
<td>1.0 – 1.0</td>
<td>–</td>
<td>1.4 – 1.9</td>
<td>1.4 – 2.3</td>
<td>1.9 – 2.3</td>
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<td>1.6 – 2.5</td>
<td>1.6 – 2.5</td>
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<td>6 days</td>
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<td>1.6 – 2.5</td>
<td>1.6 – 2.5</td>
<td>1.6 – 2.5</td>
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<td>7 days</td>
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<td>1.3 – 1.1</td>
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<td>1.4 – 1.6</td>
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<td>1.6 – 2.4</td>
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<td>2.2 – 2.1</td>
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<td>1.4 – 1.3</td>
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<td>1.4 – 1.5</td>
<td>1.4 – 2.1</td>
<td>2.0 – 2.2</td>
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<td>2.1 – 2.3</td>
<td>1.8 – 2.1</td>
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<td>2.1 – 2.0</td>
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<td>1.3 – 1.0</td>
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<td>1.3 – 1.3</td>
<td>1.4 – 2.0</td>
<td>2.1 – 2.2</td>
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<td>2.1 – 2.3</td>
<td>2.2 – 2.3</td>
<td>2.1 – 2.2</td>
<td>2.1 – 2.2</td>
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<td>–</td>
<td>2.2 – 2.0</td>
<td>–</td>
<td>2.1 – 2.1</td>
<td>2.2 – 2.3</td>
<td>2.1 – 2.2</td>
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<td>2.1 – 2.3</td>
<td>2.3 – 2.3</td>
<td>1.8 – 2.1</td>
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<td>–</td>
<td>–</td>
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<td>–</td>
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</tbody>
</table>

1 Less than 0.05.
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 2021.

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.

Table 35. Paid sick leave: Type of provision, private industry workers, March 2021

(All workers with paid sick leave = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
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<tbody>
<tr>
<td></td>
<td>Fixed number of days per year</td>
</tr>
<tr>
<td>All workers</td>
<td>65 2 33</td>
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</table>

**Worker characteristics**

<table>
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<th>Characteristics</th>
<th>Sick leave provision</th>
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<td></td>
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**Establishment characteristics**

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<td>65 2 33</td>
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</table>
Table 35. Paid sick leave: Type of provision, private industry workers, March 2021—continued
(All workers with paid sick leave = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
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<tr>
<td></td>
<td>Fixed number of days per year&lt;sup&gt;1&lt;/sup&gt;</td>
<td>As needed&lt;sup&gt;2&lt;/sup&gt;</td>
<td>As part of consolidated leave plan&lt;sup&gt;3&lt;/sup&gt;</td>
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<tr>
<td><strong>Geographic areas</strong></td>
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<tr>
<td>Northeast</td>
<td>72</td>
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<td>25</td>
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<tr>
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<td>72</td>
<td>2</td>
<td>26</td>
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<tr>
<td>Middle Atlantic</td>
<td>72</td>
<td>3</td>
<td>24</td>
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<tr>
<td>South</td>
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<td>East South Central</td>
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<td>35</td>
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<tr>
<td>West</td>
<td>71</td>
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<td>27</td>
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<tr>
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<tr>
<td>Pacific</td>
<td>76</td>
<td>2</td>
<td>22</td>
</tr>
</tbody>
</table>

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 2021.

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.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
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<tr>
<td></td>
<td>Fixed number of days per year</td>
<td>As needed</td>
</tr>
<tr>
<td>All workers</td>
<td>1.0</td>
<td>0.3</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
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<td>Management, professional, and related</td>
<td>1.8</td>
<td>0.6</td>
</tr>
<tr>
<td>Management, business, and financial</td>
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<td>0.8</td>
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<tr>
<td>Professional and related</td>
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<td>0.7</td>
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<td>Service</td>
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<td>0.6</td>
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<td>0.3</td>
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<tr>
<td>Sales and related</td>
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<tr>
<td>Installation, maintenance, and repair</td>
<td>3.0</td>
<td>1.2</td>
</tr>
<tr>
<td>Production, transportation, and material moving:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation and material moving</td>
<td>2.6</td>
<td>0.5</td>
</tr>
<tr>
<td>Full time</td>
<td>1.1</td>
<td>0.3</td>
</tr>
<tr>
<td>Part time</td>
<td>1.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.1</td>
<td>0.3</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
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</tr>
<tr>
<td>Lowest 25 percent</td>
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</tr>
<tr>
<td>Second 25 percent</td>
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</tr>
<tr>
<td>Third 25 percent</td>
<td>1.4</td>
<td>0.6</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.9</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.1</td>
<td>0.3</td>
</tr>
<tr>
<td>Trade, transportation, and utilities</td>
<td>1.6</td>
<td>0.5</td>
</tr>
<tr>
<td>Wholesale trade</td>
<td>2.9</td>
<td>1.2</td>
</tr>
<tr>
<td>Retail trade</td>
<td>1.7</td>
<td>0.5</td>
</tr>
<tr>
<td>Transportation and warehousing</td>
<td>3.3</td>
<td>0.1</td>
</tr>
<tr>
<td>Financial activities</td>
<td>1.7</td>
<td>0.9</td>
</tr>
<tr>
<td>Finance and insurance</td>
<td>1.9</td>
<td>1.0</td>
</tr>
<tr>
<td>Credit intermediation and related activities</td>
<td>3.0</td>
<td>0.8</td>
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<tr>
<td>Insurance carriers and related activities</td>
<td>2.8</td>
<td>1.7</td>
</tr>
<tr>
<td>Real estate and rental and leasing</td>
<td>5.2</td>
<td>2.7</td>
</tr>
<tr>
<td>Education and health services</td>
<td>3.0</td>
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</tr>
<tr>
<td>Educational services</td>
<td>2.5</td>
<td>1.1</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.4</td>
<td>1.5</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>3.3</td>
<td>-</td>
</tr>
<tr>
<td>Leisure and hospitality</td>
<td>2.3</td>
<td>-</td>
</tr>
<tr>
<td>Accommodation and food services</td>
<td>2.3</td>
<td>-</td>
</tr>
<tr>
<td>Other services</td>
<td>5.1</td>
<td>2.5</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.6</td>
<td>0.5</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>1.8</td>
<td>0.6</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.4</td>
<td>0.5</td>
</tr>
<tr>
<td>100 workers or more:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.6</td>
<td>0.3</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 35. Standard errors for paid sick leave: Type of provision, private industry workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
<th>Fixed number of days per year&lt;sup&gt;1&lt;/sup&gt;</th>
<th>As needed&lt;sup&gt;2&lt;/sup&gt;</th>
<th>As part of consolidated leave plan&lt;sup&gt;3&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Geographic areas</td>
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</tr>
<tr>
<td>Northeast</td>
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<td>0.5</td>
<td>1.8</td>
</tr>
<tr>
<td>New England</td>
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<td>3.0</td>
<td>0.4</td>
<td>3.0</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td></td>
<td>2.2</td>
<td>0.7</td>
<td>2.0</td>
</tr>
<tr>
<td>South</td>
<td></td>
<td>1.7</td>
<td>0.4</td>
<td>1.7</td>
</tr>
<tr>
<td>South Atlantic</td>
<td></td>
<td>2.2</td>
<td>0.5</td>
<td>2.3</td>
</tr>
<tr>
<td>East South Central</td>
<td></td>
<td>3.1</td>
<td>0.8</td>
<td>3.6</td>
</tr>
<tr>
<td>West</td>
<td></td>
<td>2.0</td>
<td>0.7</td>
<td>1.8</td>
</tr>
<tr>
<td>Mountain</td>
<td></td>
<td>4.0</td>
<td>0.3</td>
<td>4.0</td>
</tr>
<tr>
<td>Pacific</td>
<td></td>
<td>2.1</td>
<td>0.9</td>
<td>1.7</td>
</tr>
</tbody>
</table>

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

<sup>2</sup> Plan does not specify maximum number of days.

<sup>3</sup> 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.

Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

### Table 36. Paid sick leave: Number of annual days by service requirement,\(^1\) private industry workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service(^2)</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td><strong>After 1 year</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>23</td>
<td>57</td>
<td>19</td>
</tr>
<tr>
<td>Full time</td>
<td>20</td>
<td>56</td>
<td>22</td>
</tr>
<tr>
<td>Part time</td>
<td>34</td>
<td>60</td>
<td>6</td>
</tr>
<tr>
<td>Nonunion</td>
<td>23</td>
<td>58</td>
<td>18</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>28</td>
<td>58</td>
<td>13</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>27</td>
<td>59</td>
<td>12</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>28</td>
<td>55</td>
<td>15</td>
</tr>
<tr>
<td>100 workers or more:</td>
<td>[100 to 499 workers]</td>
<td>19</td>
<td>61</td>
</tr>
<tr>
<td><strong>After 5 years</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>22</td>
<td>57</td>
<td>19</td>
</tr>
<tr>
<td>Full time</td>
<td>19</td>
<td>56</td>
<td>22</td>
</tr>
<tr>
<td>Part time</td>
<td>32</td>
<td>62</td>
<td>6</td>
</tr>
<tr>
<td>Nonunion</td>
<td>22</td>
<td>58</td>
<td>18</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>27</td>
<td>59</td>
<td>13</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>27</td>
<td>59</td>
<td>12</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>26</td>
<td>56</td>
<td>15</td>
</tr>
<tr>
<td>100 workers or more:</td>
<td>[100 to 499 workers]</td>
<td>19</td>
<td>61</td>
</tr>
<tr>
<td><strong>After 10 years</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>21</td>
<td>57</td>
<td>19</td>
</tr>
<tr>
<td>Full time</td>
<td>19</td>
<td>56</td>
<td>23</td>
</tr>
<tr>
<td>Part time</td>
<td>32</td>
<td>62</td>
<td>6</td>
</tr>
<tr>
<td>Nonunion</td>
<td>22</td>
<td>58</td>
<td>18</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>26</td>
<td>58</td>
<td>13</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>27</td>
<td>59</td>
<td>12</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>25</td>
<td>56</td>
<td>17</td>
</tr>
<tr>
<td>100 workers or more:</td>
<td>[100 to 499 workers]</td>
<td>18</td>
<td>60</td>
</tr>
<tr>
<td><strong>After 20 years</strong></td>
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</tr>
<tr>
<td>All workers</td>
<td>21</td>
<td>57</td>
<td>19</td>
</tr>
<tr>
<td>Full time</td>
<td>18</td>
<td>56</td>
<td>23</td>
</tr>
<tr>
<td>Part time</td>
<td>32</td>
<td>62</td>
<td>6</td>
</tr>
<tr>
<td>Nonunion</td>
<td>22</td>
<td>58</td>
<td>18</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 36. Paid sick leave: Number of annual days by service requirement,1 private industry workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service2</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>26</td>
<td>59</td>
<td>13</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>27</td>
<td>59</td>
<td>12</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>25</td>
<td>56</td>
<td>17</td>
</tr>
<tr>
<td>100 workers or more:</td>
<td>18</td>
<td>61</td>
<td>20</td>
</tr>
</tbody>
</table>

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

Table 36. Standard errors for paid sick leave: Number of annual days by service requirement,\(^1\) private industry workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Less than 5 days</th>
<th>5 to 9 days</th>
<th>10 to 14 days</th>
<th>15 to 29 days</th>
<th>Greater than 29 days</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td>After 1 year</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>1.2</td>
<td>1.2</td>
<td>1.3</td>
<td>0.2</td>
<td>0.1</td>
<td>0.1</td>
<td>0.0</td>
</tr>
<tr>
<td>Full time</td>
<td>1.0</td>
<td>1.2</td>
<td>1.4</td>
<td>0.3</td>
<td>0.1</td>
<td>0.1</td>
<td>0.0</td>
</tr>
<tr>
<td>Part time</td>
<td>2.9</td>
<td>2.9</td>
<td>0.9</td>
<td>0.2</td>
<td>–</td>
<td>0.2</td>
<td>0.5</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.2</td>
<td>1.2</td>
<td>1.3</td>
<td>0.2</td>
<td>0.1</td>
<td>0.1</td>
<td>0.0</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.9</td>
<td>1.5</td>
<td>1.6</td>
<td>0.4</td>
<td>0.1</td>
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<td>2.2</td>
<td>1.8</td>
<td>1.9</td>
<td>0.3</td>
<td>0.1</td>
<td>0.2</td>
<td>0.3</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.9</td>
<td>4.0</td>
<td>3.1</td>
<td>–</td>
<td>–</td>
<td>0.3</td>
<td>0.5</td>
</tr>
<tr>
<td>100 workers or more:</td>
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<td>2.0</td>
<td>1.9</td>
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<td>0.1</td>
<td>0.2</td>
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<tr>
<td>All workers</td>
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<td>1.2</td>
<td>1.3</td>
<td>0.2</td>
<td>0.1</td>
<td>0.1</td>
<td>(3)</td>
</tr>
<tr>
<td>Full time</td>
<td>1.0</td>
<td>1.2</td>
<td>1.4</td>
<td>0.3</td>
<td>0.1</td>
<td>0.1</td>
<td>(3)</td>
</tr>
<tr>
<td>Part time</td>
<td>3.0</td>
<td>2.9</td>
<td>0.9</td>
<td>–</td>
<td>–</td>
<td>0.1</td>
<td>0.4</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.2</td>
<td>1.2</td>
<td>1.3</td>
<td>0.3</td>
<td>0.1</td>
<td>0.1</td>
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</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.9</td>
<td>1.5</td>
<td>1.6</td>
<td>0.4</td>
<td>0.1</td>
<td>0.1</td>
<td>0.5</td>
</tr>
<tr>
<td>1 to 49 workers</td>
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<td>1.8</td>
<td>1.9</td>
<td>0.4</td>
<td>0.1</td>
<td>0.2</td>
<td>0.2</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.8</td>
<td>4.0</td>
<td>3.1</td>
<td>–</td>
<td>–</td>
<td>0.3</td>
<td>(3)</td>
</tr>
<tr>
<td>100 workers or more:</td>
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<td>2.0</td>
<td>1.9</td>
<td>0.4</td>
<td>0.1</td>
<td>0.2</td>
</tr>
<tr>
<td>After 10 years</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>1.1</td>
<td>1.3</td>
<td>1.3</td>
<td>0.2</td>
<td>0.1</td>
<td>0.1</td>
<td>(3)</td>
</tr>
<tr>
<td>Full time</td>
<td>0.9</td>
<td>1.3</td>
<td>1.5</td>
<td>0.3</td>
<td>0.2</td>
<td>0.1</td>
<td>(3)</td>
</tr>
<tr>
<td>Part time</td>
<td>3.0</td>
<td>2.9</td>
<td>0.9</td>
<td>–</td>
<td>–</td>
<td>0.1</td>
<td>(3)</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.2</td>
<td>1.3</td>
<td>1.3</td>
<td>0.3</td>
<td>0.1</td>
<td>0.1</td>
<td>(3)</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.9</td>
<td>1.6</td>
<td>1.6</td>
<td>0.4</td>
<td>0.1</td>
<td>0.1</td>
<td>0.7</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>2.2</td>
<td>1.9</td>
<td>1.9</td>
<td>0.4</td>
<td>0.1</td>
<td>0.2</td>
<td>0.2</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.8</td>
<td>4.0</td>
<td>3.0</td>
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<td>–</td>
<td>0.3</td>
<td>(3)</td>
</tr>
<tr>
<td>100 workers or more:</td>
<td></td>
<td>1.6</td>
<td>2.0</td>
<td>1.9</td>
<td>0.3</td>
<td>0.2</td>
<td>0.2</td>
</tr>
<tr>
<td>After 20 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>1.1</td>
<td>1.3</td>
<td>1.3</td>
<td>0.2</td>
<td>0.1</td>
<td>0.1</td>
<td>(3)</td>
</tr>
<tr>
<td>Full time</td>
<td>0.9</td>
<td>1.3</td>
<td>1.5</td>
<td>0.3</td>
<td>0.2</td>
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<td>(3)</td>
</tr>
<tr>
<td>Part time</td>
<td>3.0</td>
<td>2.9</td>
<td>0.9</td>
<td>–</td>
<td>–</td>
<td>0.1</td>
<td>0.2</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.2</td>
<td>1.3</td>
<td>1.3</td>
<td>0.3</td>
<td>0.1</td>
<td>0.1</td>
<td>(3)</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 36. Standard errors for paid sick leave: Number of annual days by service requirement,\(^1\) private industry workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service(^2)</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.9</td>
<td>1.6</td>
<td>1.6</td>
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<tr>
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<tr>
<td>100 to 499 workers</td>
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</tr>
</tbody>
</table>

\(^1\) 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 earn or accrue a specified number of sick leave days per year. This number may vary by length of service. 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/ebss/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

### Table 39. Paid vacations: Number of annual days by service requirement,¹ private industry workers, March 2021

(All workers with paid vacations = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid vacation days by length of service²</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
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<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 1 year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>8</td>
<td>31</td>
<td>34</td>
</tr>
<tr>
<td>Full time</td>
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<td>43</td>
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<tr>
<td>Union</td>
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<td>43</td>
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<tr>
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<tr>
<td>100 to 499 workers</td>
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<td>34</td>
</tr>
<tr>
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<td>3</td>
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</tr>
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<tr>
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<td>9</td>
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See footnotes at end of table.
Table 39. Paid vacations: Number of annual days by service requirement, ¹ private industry workers, March 2021—continued

(All workers with paid vacations = 100 percent)

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<th>Characteristics</th>
<th>Paid vacation days by length of service²</th>
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<th></th>
<th></th>
<th>Mean number of days</th>
<th>Median number of days</th>
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</table>

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

Table 39. Standard errors for paid vacations: Number of annual days by service requirement, private industry workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Less than 5 days</th>
<th>5 to 9 days</th>
<th>10 to 14 days</th>
<th>15 to 19 days</th>
<th>20 to 24 days</th>
<th>Greater than 24 days</th>
<th>Mean number of days</th>
<th>Median number of days</th>
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<td></td>
<td></td>
<td></td>
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<td>1.8</td>
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<td>0.8</td>
<td>0.6</td>
<td>0.4</td>
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<td>1.4</td>
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<td>0.8</td>
<td>0.3</td>
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<td>1 to 49 workers</td>
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<td>1.7</td>
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<td>0.3</td>
<td>0.2</td>
<td>1.6</td>
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<tr>
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<td>2.8</td>
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<td>–</td>
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<td>0.6</td>
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See footnotes at end of table.
Table 39. Standard errors for paid vacations: Number of annual days by service requirement, private industry workers, March 2021—continued

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<th>Median number of days</th>
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</tr>
</tbody>
</table>

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.

### Table 40. Consolidated leave plans:1 Access, private industry workers, March 2021

(All workers with paid vacations = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Access</th>
<th>Paid days by length of service (Mean number of days)</th>
<th>Access</th>
<th>Paid vacation days by length of service (Mean number of days)</th>
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See footnotes at end of table.
Table 40. Consolidated leave plans:¹ Access, private industry workers, March 2021—continued

(All workers with paid vacations = 100 percent)

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<td>Paid vacation days by length of service (Mean number of days)</td>
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<tr>
<td>Pacific</td>
<td>43</td>
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</table>

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 2021.

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/ebss NATIONAL-COMPENSATION-SURVEY-GLOSSARY-OF-EMPLOYEE-BENEFIT-TERMS.HTM.

### Table 40. Standard errors for consolidated leave plans: Access, private industry workers, March 2021

<table>
<thead>
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<th>Characteristics</th>
<th>With consolidated leave plan</th>
<th>With no consolidated leave plan</th>
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<tbody>
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<td></td>
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<td>Paid vacation days by length of service (Mean number of days)</td>
</tr>
<tr>
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<td>Access</td>
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</tr>
<tr>
<td>All workers</td>
<td>0.9</td>
<td>0.3</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
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<tr>
<td>Management, professional, and related</td>
<td>1.4</td>
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<tr>
<td>Management, business, and financial</td>
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<tr>
<td>Professional and related</td>
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<td>0.6</td>
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<tr>
<td>Service</td>
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See footnotes at end of table.
Table 40. Standard errors for consolidated leave plans: Access, private industry workers, March 2021—continued

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<td>500 workers or more</td>
<td>1.9</td>
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</table>

Geographic areas

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>With consolidated leave plan</th>
<th>Paid days by length of service (Mean number of days)</th>
<th>With no consolidated leave plan</th>
<th>Paid vacation days by length of service (Mean number of days)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1 year</td>
<td>5 years</td>
<td>10 years</td>
</tr>
<tr>
<td>Northeast</td>
<td>1.5</td>
<td>0.6</td>
<td>0.6</td>
<td>0.7</td>
</tr>
<tr>
<td>New England</td>
<td>3.8</td>
<td>1.7</td>
<td>1.8</td>
<td>2.1</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.5</td>
<td>0.5</td>
<td>0.4</td>
<td>0.6</td>
</tr>
<tr>
<td>South</td>
<td>1.7</td>
<td>0.3</td>
<td>0.3</td>
<td>0.3</td>
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<tr>
<td>South Atlantic</td>
<td>2.5</td>
<td>0.4</td>
<td>0.4</td>
<td>0.4</td>
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<tr>
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<td>1.6</td>
<td>0.3</td>
<td>0.4</td>
<td>0.2</td>
</tr>
<tr>
<td>West South Central</td>
<td>3.5</td>
<td>0.8</td>
<td>0.7</td>
<td>0.8</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.5</td>
<td>0.3</td>
<td>0.3</td>
<td>0.3</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.7</td>
<td>0.5</td>
<td>0.4</td>
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<tr>
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<tr>
<td>Pacific</td>
<td>2.3</td>
<td>1.3</td>
<td>1.2</td>
<td>1.3</td>
</tr>
</tbody>
</table>

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 2021.


Table 41. Quality of life benefits: Access, private industry workers, March 2021

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Childcare</th>
<th>Flexible workplace</th>
<th>Flexible work schedule</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>10</td>
<td>8</td>
<td>14</td>
<td>8</td>
<td>42</td>
<td>51</td>
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**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Childcare</th>
<th>Flexible workplace</th>
<th>Flexible work schedule</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>18</td>
<td>18</td>
<td>27</td>
<td>15</td>
<td>60</td>
<td>69</td>
</tr>
<tr>
<td>Management, business, and financial</td>
<td>19</td>
<td>25</td>
<td>33</td>
<td>17</td>
<td>63</td>
<td>70</td>
</tr>
<tr>
<td>Professional and related</td>
<td>18</td>
<td>14</td>
<td>23</td>
<td>14</td>
<td>59</td>
<td>69</td>
</tr>
<tr>
<td>Service</td>
<td>10</td>
<td>1</td>
<td>10</td>
<td>6</td>
<td>21</td>
<td>29</td>
</tr>
<tr>
<td>Protective service</td>
<td>6</td>
<td>–</td>
<td>6</td>
<td>4</td>
<td>22</td>
<td>33</td>
</tr>
<tr>
<td>Sales and office</td>
<td>7</td>
<td>8</td>
<td>14</td>
<td>7</td>
<td>46</td>
<td>55</td>
</tr>
<tr>
<td>Sales and related</td>
<td>4</td>
<td>7</td>
<td>12</td>
<td>4</td>
<td>41</td>
<td>53</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>9</td>
<td>8</td>
<td>14</td>
<td>8</td>
<td>49</td>
<td>56</td>
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<tr>
<td>Natural resources, construction, and maintenance</td>
<td>5</td>
<td>2</td>
<td>4</td>
<td>4</td>
<td>28</td>
<td>35</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>4</td>
<td>1</td>
<td>3</td>
<td>3</td>
<td>23</td>
<td>26</td>
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<tr>
<td>Installation, maintenance, and repair</td>
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<td>3</td>
<td>5</td>
<td>5</td>
<td>33</td>
<td>45</td>
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<tr>
<td>Production, transportation, and material moving</td>
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<td>2</td>
<td>5</td>
<td>3</td>
<td>44</td>
<td>55</td>
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<tr>
<td>Production</td>
<td>8</td>
<td>3</td>
<td>5</td>
<td>4</td>
<td>46</td>
<td>54</td>
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<tr>
<td>Transportation and material moving</td>
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<td>Nonunion</td>
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<td>15</td>
<td>8</td>
<td>41</td>
<td>49</td>
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</tbody>
</table>

**Average wage within the following categories:**

- Lowest 25 percent | 5 | 1 | 8 | 3 | 24 | 32 |
- Lowest 10 percent | 5 | 1 | 8 | 3 | 15 | 22 |
- Second 25 percent | 8 | 4 | 10 | 6 | 42 | 52 |
- Third 25 percent | 11 | 9 | 14 | 9 | 47 | 55 |
- Highest 25 percent | 19 | 19 | 27 | 16 | 62 | 72 |
- Highest 10 percent | 25 | 25 | 33 | 21 | 69 | 78 |

**Establishment characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Childcare</th>
<th>Flexible workplace</th>
<th>Flexible work schedule</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
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<tbody>
<tr>
<td>Goods-producing industries</td>
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<td>6</td>
<td>9</td>
<td>4</td>
<td>43</td>
<td>49</td>
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<td>Service-providing industries</td>
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<td>8</td>
<td>16</td>
<td>9</td>
<td>42</td>
<td>52</td>
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<td>Trade, transportation, and utilities</td>
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<td>Transportation and warehousing</td>
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<td>–</td>
<td>–</td>
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<td>Utilities</td>
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<td>21</td>
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See footnotes at end of table.
## Table 41. Quality of life benefits: Access, private industry workers, March 2021—continued

(All workers = 100 percent)

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<thead>
<tr>
<th>Characteristics</th>
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<th>Flexible workplace</th>
<th>Flexible work schedule</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
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<td>4</td>
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<td>6</td>
<td>11</td>
<td>5</td>
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<td>14</td>
<td>5</td>
<td>38</td>
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<td>100 workers or more</td>
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<td>10</td>
<td>18</td>
<td>12</td>
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<td>75</td>
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<td>100 to 499 workers</td>
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<td>8</td>
<td>16</td>
<td>8</td>
<td>56</td>
<td>68</td>
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<tr>
<td>500 workers or more</td>
<td>28</td>
<td>12</td>
<td>21</td>
<td>17</td>
<td>76</td>
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</table>

### Geographic areas

<table>
<thead>
<tr>
<th>Region</th>
<th>Childcare</th>
<th>Flexible workplace</th>
<th>Flexible work schedule</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>13</td>
<td>7</td>
<td>19</td>
<td>12</td>
<td>43</td>
<td>52</td>
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<td>New England</td>
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<td>17</td>
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<td>57</td>
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<tr>
<td>Middle Atlantic</td>
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<td>8</td>
<td>19</td>
<td>12</td>
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<td>South Atlantic</td>
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<td>8</td>
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<td>West South Central</td>
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<td>Midwest</td>
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<td>8</td>
<td>14</td>
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<td>45</td>
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<td>9</td>
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<td>Pacific</td>
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<td>8</td>
<td>15</td>
<td>12</td>
<td>40</td>
<td>50</td>
</tr>
</tbody>
</table>

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 babysitter 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 2021.

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.

Table 41. Standard errors for quality of life benefits: Access, private industry workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Childcare</th>
<th>Flexible workplace</th>
<th>Flexible work schedule</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.5</td>
<td>0.5</td>
<td>0.7</td>
<td>0.5</td>
<td>1.1</td>
<td>0.8</td>
</tr>
</tbody>
</table>

**Worker characteristics**

| Management, professional, and related | 1.0 | 1.3 | 1.1 | 1.1 | 1.7 | 1.2 |
| Management, business, and financial  | 1.5 | 1.8 | 1.6 | 1.4 | 1.8 | 1.3 |
| Professional and related             | 1.2 | 1.4 | 1.3 | 1.1 | 2.3 | 1.6 |
| Service                             | 1.6 | 0.5 | 1.9 | 1.4 | 1.7 | 1.6 |
| Protective service                   | 1.6 | –   | 2.5 | 2.0 | 3.7 | 6.4 |
| Sales and office                     | 0.6 | 0.6 | 0.8 | 0.5 | 1.3 | 1.1 |
| Sales and related                    | 0.8 | 1.4 | 1.5 | 0.6 | 1.8 | 1.5 |
| Office and administrative support    | 0.7 | 0.8 | 1.3 | 0.6 | 1.4 | 1.4 |
| All workers                          | 0.8 | 0.4 | 0.6 | 0.8 | 1.6 | 1.8 |
| Management, professional, and related | 1.0 | 0.2 | 0.5 | 0.9 | 1.9 | 2.4 |
| Management, business, and financial  | 1.0 | 0.8 | 1.1 | 1.4 | 2.3 | 2.5 |
| Professional and related             | 0.5 | 0.3 | 0.7 | 0.4 | 2.0 | 1.7 |
| Production                           | 0.8 | 0.4 | 0.8 | 0.7 | 2.6 | 2.3 |
| Transportation and material moving   | 0.4 | 0.4 | 1.0 | 0.6 | 2.7 | 1.9 |
| Full time                            | 0.6 | 0.6 | 0.7 | 0.5 | 1.1 | 1.0 |
| Part time                            | 0.8 | 0.4 | 1.3 | 0.8 | 1.3 | 1.2 |
| Union                                | 1.6 | 0.5 | 0.7 | 1.3 | 3.0 | 2.5 |
| Nonunion                             | 0.6 | 0.5 | 0.7 | 0.5 | 1.1 | 0.8 |
| Average wage within the following categories:2 | 0.9 | 0.3 | 1.1 | 0.6 | 1.3 | 1.2 |
| Lowest 25 percent                    | 1.3 | 0.6 | 1.7 | 0.8 | 1.7 | 1.9 |
| Second 25 percent                    | 0.9 | 0.5 | 1.3 | 0.9 | 2.0 | 1.7 |
| Third 25 percent                     | 0.8 | 0.9 | 1.0 | 0.7 | 1.5 | 1.2 |
| Highest 25 percent                   | 1.1 | 1.3 | 1.1 | 1.2 | 1.4 | 1.4 |
| Highest 10 percent                   | 1.9 | 1.8 | 1.7 | 1.8 | 1.6 | 1.6 |

**Establishment characteristics**

| Manufacturing                        | 0.8 | 0.5 | 0.8 | 0.4 | 1.6 | 2.0 |
| Construction                         | 0.7 | 0.3 | 0.6 | 0.9 | 1.4 | 1.8 |
| Service-providing industries         | 0.6 | 0.6 | 0.8 | 0.5 | 1.3 | 0.9 |
| Wholesale trade                      | 0.4 | 0.4 | 0.7 | 0.5 | 1.6 | 1.2 |
| Trade, transportation, and utilities | 1.0 | 1.3 | 1.8 | 1.0 | 2.5 | 2.8 |
| Retail trade                         | 0.4 | 0.4 | 0.7 | 0.4 | 1.6 | 1.4 |
| Transportation and warehousing       | 3.0 | 1.7 | –   | 3.7 | 5.8 | 4.6 |

See footnotes at end of table.
Table 41. Standard errors for quality of life benefits: Access, private industry workers, March 2021—continued

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</table>

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 2021.

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.

### Table 42. Financial benefits: Access, private industry workers, March 2021

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Health savings account</th>
<th>Section 125 cafeteria benefits</th>
<th>Savings plans with no employer contribution</th>
<th>Payroll deduction IRA</th>
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See footnotes at end of table.
Table 42. Financial benefits: Access, private industry workers, March 2021—continued
(All workers = 100 percent)

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1 to 99 workers ...................................................... 24  6  24  27 10  4  11 3 1 to 49 workers ...................................................... 21  5  21  23  9  4  9 3 50 to 99 workers .................................................. 34 10  35  39 16  5  17 4 100 workers or more ........................................ 48 18  60  64 18  8  35 5 100 to 499 workers ................................. 42 13  50  53 15  6  32 4 500 workers or more ................................. 56 24  73  79 23 10  38 7

Geographic areas

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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 2021.

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.

Table 42. Standard errors for financial benefits: Access, private industry workers, March 2021

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<tr>
<th>Characteristics</th>
<th>Health savings account</th>
<th>Flexible benefits</th>
<th>Dependent care flexible spending account</th>
<th>Healthcare flexible spending account</th>
<th>Savings plans with no employer contribution</th>
<th>Payroll deduction IRA</th>
<th>Financial planning</th>
<th>Student loan repayment</th>
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See footnotes at end of table.
Table 42. Standard errors for financial benefits: Access, private industry workers, March 2021—continued

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<th>Payroll deduction IRA</th>
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Geographic areas

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<th>Health savings account</th>
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</table>

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 2021.

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.

Table 43. Health-related benefits: Access, private industry workers, March 2021

(All workers = 100 percent)

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<th>Characteristics</th>
<th>Long-term care insurance¹</th>
<th>Retiree healthcare benefits²</th>
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See footnotes at end of table.
### Table 43. Health-related benefits: Access, private industry workers, March 2021—continued

(All workers = 100 percent)

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<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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Table 43. Standard errors for health-related benefits: Access, private industry workers, March 2021

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<th>Retiree healthcare benefits</th>
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See footnotes at end of table.
### Table 43. Standard errors for health-related benefits: Access, private industry workers, March 2021—continued

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#### Geographic areas

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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 2021.

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.

Table 44. Nonproduction bonuses: Access, private industry workers, March 2021

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses</th>
<th>Cash profit-sharing bonus</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
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<td>3</td>
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**Worker characteristics**

| Management, professional, and related | 50 | 7 | 5 | 16 | 4 | 5 | 1 | 9 | 13 |
| Management, business, and financial  | 61 | 9 | 7 | 21 | 5 | 4 | 1 | 11 | 17 |
| Professional and related             | 43 | 6 | 4 | 14 | 3 | 6 | 1 | 8 | 11 |
| Service                             | 24 | 3 | 2 | 6  | 2 | 1 | 5 | 4 | 8  |
| Protective service                   | 24 | 3 | 5 | –  | – | 2 | – | 6 | 2  |
| Sales and office                     | 43 | 11| 2 | 10 | 6 | 4 | 1 | 6 | 9  |
| Sales and related                    | 36 | 13| 1 | 7  | 6 | 3 | 1 | 4 | 6  |
| Office and administrative support    | 48 | 10| 3 | 12 | 7 | 4 | 1 | 7 | 11 |
| Natural resources, construction, and maintenance construction, extraction, farming, fishing, and forestry | 42 | 6 | 1 | 18 | 12 | 1 | – | 2 | 6  |
| Installation, maintenance, and repair | 44 | 6 | 2 | 13 | 10 | 5 | 1 | 8 | 9  |
| Production, transportation, and material moving | 42 | 7 | 1 | 11 | 7  | 3 | 1 | 4 | 15 |
| Production                           | 48 | 9 | 1 | 14 | 9  | 3 | 2 | 5 | 15 |
| Transportation and material moving   | 36 | 6 | 1 | 7  | 6 | 2 | (3) | 4 | 15 |
| Full time                            | 47 | 8 | 3 | 14 | 7  | 4 | 1 | 7 | 12 |
| Part time                            | 22 | 5 | 1 | 5  | 4  | 2 | – | 3 | 4  |
| Union                                | 31 | 8 | 2 | 3  | 1  | 9 | – | 3 | 15 |
| Nonunion                             | 41 | 7 | 3 | 12 | 6  | 3 | 1 | 7 | 9  |
| Average wage within the following categories:⁴ | | | | | | | | | |
| Lowest 25 percent                    | 27 | 6 | 1 | 6  | 6  | 1 | 1 | 4 | 4  |
| Lowest 10 percent                    | 18 | 2 | 1 | 4  | 4  | – | – | 3 | 3  |
| Second 25 percent                    | 40 | 7 | 2 | 12 | 7  | 3 | 1 | 6 | 9  |
| Third 25 percent                     | 45 | 7 | 3 | 13 | 7  | 5 | 1 | 6 | 12 |
| Highest 25 percent                   | 53 | 9 | 6 | 17 | 4  | 6 | 1 | 9 | 16 |
| Highest 10 percent                   | 58 | 11| 7 | 19 | 2  | 7 | 1 | 10| 17 |

**Establishment characteristics**

| Goods-producing industries           | 50 | 9 | 1 | 17 | 9  | 3 | 2 | 4 | 14 |
| Construction                         | 43 | 6 | 2 | 20 | 11 | – | – | 3 | 4  |
| Manufacturing                        | 54 | 11| 1 | 16 | 8  | 4 | 2 | 4 | 20 |
| Service-providing industries         | 38 | 7 | 3 | 10 | 5  | 4 | 1 | 7 | 9  |
| Trade, transportation, and utilities | 38 | 12| 1 | 8  | 7  | 3 | 1 | 3 | 8  |
| Wholesale trade                      | 50 | 6 | 2 | 18 | 13 | 3 | – | 4 | 8  |
| Retail trade                         | 36 | 17| 1 | 4  | 8  | 2 | 1 | 3 | 3  |
| Transportation and warehousing      | 34 | 8 | – | 5  | 1  | 4 | – | 3 | 20 |
| Utilities                            | 47 | – | 7 | 20 | –  | 12| – | – | 10 |

See footnotes at end of table.
Table 44. Nonproduction bonuses: Access, private industry workers, March 2021—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses¹</th>
<th>Cash profit-sharing bonus</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
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</table>

1 to 99 workers | 36                          | 4                         | 1                         | 14               | 8            | 2                                | 1              | 4            | 6            |
1 to 49 workers | 35                          | 3                         | 1                         | 13               | 8            | 3                                | 1              | 3            | 6            |
50 to 99 workers | 41                          | 4                         | 2                         | 14               | 7            | 2                                | 2              | 9            | 10           |
100 workers or more | 47                          | 12                        | 4                         | 9                | 3            | 5                                | 1              | 9            | 14           |
500 workers or more | 47                          | 13                        | 3                         | 9                | 4            | 4                                | 1              | 9            | 12           |

Northeast | 38                          | 5                         | 2                         | 12               | 4            | 5                                | (3)            | 6            | 10           |
New England | 40                          | 4                         | 1                         | 13               | 7            | 5                                | –              | 8            | 9            |
Middle Atlantic | 37                          | 5                         | 3                         | 11               | 3            | 5                                | (3)            | 5            | 10           |
South | 43                          | 7                         | 2                         | 14               | 9            | 3                                | 1              | 5            | 10           |
South Atlantic | 42                          | 6                         | 3                         | 13               | 9            | 3                                | 2              | 7            | 10           |
East South Central | 40                          | 7                         | 1                         | 12               | 8            | 4                                | 1              | –            | 11           |
West South Central | 46                          | 9                         | 2                         | 16               | 9            | 2                                | 1              | 4            | 10           |
Midwest | 42                          | 9                         | 3                         | 9                | 5            | 3                                | 1              | 9            | 12           |
East North Central | 42                          | 9                         | 3                         | 9                | 5            | 3                                | 1              | 9            | 13           |
West North Central | 41                          | 8                         | 3                         | 9                | 5            | 2                                | 1              | 10           | 11           |
West | 38                          | 7                         | 3                         | 11               | 4            | 5                                | 1              | 5            | 7            |
Mountain | 43                          | 9                         | 3                         | 13               | 6            | 2                                | 1              | 6            | 9            |
Pacific | 36                          | 7                         | 3                         | 10               | 4            | 6                                | 1              | 4            | 6            |

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 2021.

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.

Table 44. Standard errors for nonproduction bonuses: Access, private industry workers, March 2021

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<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses</th>
<th>Cash profit-sharing bonus</th>
<th>Employee recognition bonus</th>
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<td>0.5</td>
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<td>1.2</td>
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<td>Installation, maintenance, and repair</td>
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<tr>
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<td>0.5</td>
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<td>2.8</td>
<td>–</td>
<td>–</td>
<td>2.2</td>
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</table>

See footnotes at end of table.
Table 44. Standard errors for nonproduction bonuses: Access, private industry workers, March 2021—continued

| Characteristics | Information | Financial activities | Finance and insurance | Credit intermediation and related activities | Real estate and rental and leasing | Professional and business services | Professional and technical services | Administrative and waste services | Education and health services | Educational services | Other services | 1 to 99 workers | 1 to 49 workers | 50 to 99 workers | 100 workers or more | 100 to 499 workers | 500 workers or more | |
|-----------------|-------------|---------------------|-----------------------|---------------------------------------------|---------------------------------|-------------------------------|--------------------------------|--------------------------------|-------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|---------------------|---------------------|---------------------|-----------------|
|                  | Cash        | Cash                | Cash                  | Cash                                        | Cash                            | Cash                          | Cash                          | Cash                          | Cash                          | Cash                        | Cash                        | Cash            | Cash            | Cash                  | Cash            | Cash            | Cash                        | |
|                  | profit-sharing | profit-sharing | profit-sharing | profit-sharing | profit-sharing | profit-sharing | profit-sharing | profit-sharing | profit-sharing | profit-sharing | profit-sharing | profit-sharing | profit-sharing | profit-sharing | profit-sharing | profit-sharing | profit-sharing | profit-sharing | |
|                  | 3.9          | 2.2                 | 1.3                   | 3.0                                         | 2.4                             | 2.4                           | 2.4                           | 2.4                           | 2.4                           | 2.4                         | 2.4                         | 2.4             | 2.4             | 2.4                   | 2.4             | 2.4             | 2.4                         | |
|                  | 1.6          | 0.8                 | 1.0                   | 1.4                                         | 1.2                             | 1.2                           | 1.0                           | 1.5                           | 1.0                           | 1.5                         | 1.0                         | 1.0             | 1.0             | 1.0                   | 1.0             | 1.0             | 1.0                         | |
|                  | 2.5          | 1.6                 | 0.8                   | 1.8                                         | 0.5                             | 0.5                           | 0.5                           | 1.5                           | 0.5                           | 1.5                         | 1.5                         | 1.5             | 1.5             | 1.5                   | 1.5             | 1.5             | 1.5                         | |
|                  | 2.7          | 1.0                 | 2.6                   | 1.7                                         | 0.9                             | 0.9                           | 0.9                           | 1.5                           | 0.9                           | 1.5                         | 1.5                         | 1.5             | 1.5             | 1.5                   | 1.5             | 1.5             | 1.5                         | |
|                  | 4.2          | –                   | –                     | –                                           | –                               | –                             | –                             | –                             | –                             | –                           | –                           | –               | –               | –                     | –               | –               | –                           | |
|                  | 2.5          | 1.2                 | 0.9                   | 1.7                                         | 0.9                             | 0.9                           | 0.9                           | 1.5                           | 2.5                           | 1.5                         | 1.5                         | 1.5             | 1.5             | 1.5                   | 1.5             | 1.5             | 1.5                         | |
|                  | 4.6          | 2.4                 | 1.5                   | 2.8                                         | 1.2                             | 1.2                           | 1.2                           | 1.7                           | 2.1                           | 2.1                         | 2.1                         | 2.1             | 2.1             | 2.1                   | 2.1             | 2.1             | 2.1                         | |
|                  | 2.4          | –                   | 0.5                   | 1.7                                         | 0.9                             | 0.9                           | 0.9                           | 1.7                           | 1.7                           | 1.7                         | 1.7                         | 1.7             | 1.7             | 1.7                   | 1.7             | 1.7             | 1.7                         | |
|                  | 1.8          | 0.6                 | 1.2                   | 1.3                                         | 0.8                             | 0.8                           | 0.8                           | 1.5                           | 1.5                           | 1.5                         | 1.5                         | 1.5             | 1.5             | 1.5                   | 1.5             | 1.5             | 1.5                         | |
|                  | 3.5          | –                   | –                     | 1.2                                         | 1.4                             | 1.4                           | 1.4                           | 1.7                           | 1.7                           | 1.7                         | 1.7                         | 1.7             | 1.7             | 1.7                   | 1.7             | 1.7             | 1.7                         | |
|                  | 2.2          | –                   | 0.1                   | –                                           | –                               | –                             | –                             | –                             | –                             | –                           | –                           | –               | –               | –                     | –               | –               | –                           | |
|                  | 2.0          | –                   | 0.6                   | 1.3                                         | 1.4                             | 1.4                           | 1.4                           | 1.9                           | 1.9                           | 1.9                         | 1.9                         | 1.9             | 1.9             | 1.9                   | 1.9             | 1.9             | 1.9                         | |
|                  | 3.9          | 1.5                 | –                     | 1.6                                         | 1.0                             | 1.0                           | 1.0                           | 1.3                           | 1.3                           | 1.3                         | 1.3                         | 1.3             | 1.3             | 1.3                   | 1.3             | 1.3             | 1.3                         | |
|                  | 4.4          | 1.7                 | –                     | 1.8                                         | 1.3                             | 1.3                           | 1.3                           | 1.5                           | 1.5                           | 1.5                         | 1.5                         | 1.5             | 1.5             | 1.5                   | 1.5             | 1.5             | 1.5                         | |
|                  | 3.3          | –                   | –                     | 3.1                                         | 2.2                             | 2.2                           | 2.2                           | 1.5                           | 1.5                           | 1.5                         | 1.5                         | 1.5             | 1.5             | 1.5                   | 1.5             | 1.5             | 1.5                         | |

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 2021.

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.

Table 45. Unmarried domestic partner benefits: Access¹, private industry workers, March 2021

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Healthcare benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
</tr>
<tr>
<td>All workers</td>
<td>9</td>
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**Worker characteristics**

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<tr>
<th>Characteristics</th>
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<th>Same sex</th>
<th>Opposite sex</th>
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</thead>
<tbody>
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<td>Management, professional, and related</td>
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<td>15</td>
<td>62</td>
<td>59</td>
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<tr>
<td>Management, business, and financial</td>
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<td>18</td>
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<tr>
<td>Professional and related</td>
<td>14</td>
<td>14</td>
<td>58</td>
<td>55</td>
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<td>Service</td>
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<td>23</td>
<td>23</td>
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<tr>
<td>Protective service</td>
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<td>Sales and office</td>
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<td>Sales and related</td>
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<td>30</td>
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<tr>
<td>Office and administrative support</td>
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<td>11</td>
<td>51</td>
<td>49</td>
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<td>Natural resources, construction, and maintenance</td>
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<td>7</td>
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<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>35</td>
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<td>Production, transportation, and material moving</td>
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<td>Production</td>
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<td>4</td>
<td>39</td>
<td>34</td>
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<tr>
<td>Transportation and material moving</td>
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<td>43</td>
<td>41</td>
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<td>Nonunion</td>
<td>7</td>
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<td>Average wage within the following categories:²</td>
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<td></td>
<td></td>
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<tr>
<td>Lowest 25 percent</td>
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<td>2</td>
<td>20</td>
<td>20</td>
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<tr>
<td>Lowest 10 percent</td>
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<td>1</td>
<td>12</td>
<td>12</td>
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<tr>
<td>Second 25 percent</td>
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<td>41</td>
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<tr>
<td>Third 25 percent</td>
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<td>50</td>
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<tr>
<td>Highest 25 percent</td>
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<tr>
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**Establishment characteristics**

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<td>Service-providing industries</td>
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<td>Trade, transportation, and utilities</td>
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See footnotes at end of table.
Table 45. Unmarried domestic partner benefits: Access¹, private industry workers, March 2021—continued

(All workers = 100 percent)

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<th>Characteristics</th>
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<td>75 73</td>
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<td>48 45</td>
</tr>
<tr>
<td>Professional and technical services</td>
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<td>64 59</td>
</tr>
<tr>
<td>Administrative and waste services</td>
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<td>23 22</td>
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<td>47 46</td>
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</tr>
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<td>62 55</td>
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<tr>
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<td>50 to 99 workers</td>
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<tr>
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<td>60 55</td>
</tr>
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<td>100 to 499 workers</td>
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<td>52 49</td>
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<tr>
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<td>70 63</td>
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Geographic areas

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<th>Same sex</th>
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<td>South Atlantic</td>
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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 2021.

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.

Table 45. Standard errors for unmarried domestic partner benefits: Access¹, private industry workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Healthcare benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
</tr>
<tr>
<td>All workers</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
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</tr>
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<td>Management, business, and financial</td>
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<td>1.4</td>
</tr>
<tr>
<td>Professional and related</td>
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<td>Service</td>
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<td>Protective service</td>
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<td>Sales and office</td>
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<tr>
<td>Office and administrative support</td>
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<td>Natural resources, construction, and maintenance</td>
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<td>Construction, extraction, farming, fishing, and forestry</td>
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<td>Production, transportation, and material moving</td>
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<td>0.8</td>
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<td>Average wage within the following categories:²</td>
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<td>Lowest 25 percent</td>
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<td>Lowest 10 percent</td>
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<td>Third 25 percent</td>
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<td>Highest 25 percent</td>
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Table 45. Standard errors for unmarried domestic partner benefits: Access¹, private industry workers, March 2021—continued

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Geographic areas

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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 2021.

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.

Table 46. Medical care benefit combinations: Access, private industry workers, March 2021

(All workers = 100 percent)

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<thead>
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<td>97 – – –</td>
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See footnotes at end of table.
### Table 46. Medical care benefit combinations: Access, private industry workers, March 2021—continued

(All workers = 100 percent)

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See footnotes at end of table.
Table 46. Medical care benefit combinations: Access, private industry workers, March 2021—continued

(All workers = 100 percent)

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Geographic areas

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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 2021.

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

Table 46. Standard errors for medical care benefit combinations: Access, private industry workers, March 2021

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<tr>
<th>Characteristics</th>
<th>Medical care and retirement benefits</th>
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<th>No medical care and no retirement benefits</th>
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Table 46. Standard errors for medical care benefit combinations: Access, private industry workers, March 2021—continued

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See footnotes at end of table.
Table 46. Standard errors for medical care benefit combinations: Access, private industry workers, March 2021—continued

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Geographic areas

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See footnotes at end of table.
Table 46. Standard errors for medical care benefit combinations: Access, private industry workers, March 2021—continued

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<tr>
<th>Characteristics</th>
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Geographic areas

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<th>Geographic area</th>
<th>Medical care benefits and defined benefit retirement</th>
<th>Medical care benefits and defined contribution retirement</th>
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<tr>
<td>Pacific</td>
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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 2021.

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.

## Table 47. Paid leave combinations: Access, private industry workers, March 2021

(All workers = 100 percent)

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<th>Personal leave and vacation</th>
<th>Personal leave and sick leave</th>
<th>Sick leave and vacation</th>
<th>Vacation and holidays</th>
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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 2021.


Table 47. Standard errors for paid leave combinations: Access, private industry workers, March 2021

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<tr>
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<th>Personal leave and vacation</th>
<th>Personal leave and sick leave</th>
<th>Vacation and holidays</th>
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<th>Personal leave, sick leave, paid family leave, or vacation</th>
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### Table 47. Standard errors for paid leave combinations: Access, private industry workers, March 2021—continued

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### Geographic areas

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<th>Vacation and holidays</th>
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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 2021.


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<th>Defined contribution</th>
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<td>Primary, secondary, and special education school teachers</td>
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See footnotes at end of table.
Table 2. Retirement benefits: Access, participation, and take-up rates,¹ state and local government workers, March 2021—continued

(All workers = 100 percent)

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<th>Defined contribution</th>
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<td>Take-up rate</td>
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<tr>
<td>Pacific</td>
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<td>80</td>
<td>88</td>
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¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
² Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they are in at least one of these 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 2021.

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.

### Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ state and local government workers, March 2021

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<th>Characteristics</th>
<th>All retirement benefits</th>
<th>Defined benefit</th>
<th>Defined contribution</th>
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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 2021—continued

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<td>1.7 1.3 1.7</td>
</tr>
<tr>
<td>East South Central</td>
<td>0.6 2.6 2.8</td>
<td>1.8 3.6 4.2</td>
<td>4.5 2.4 6.9</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.1 2.0 1.3</td>
<td>2.5 2.9 1.1</td>
<td>2.1 1.4 4.3</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.7 1.7 1.0</td>
<td>1.0 1.7 1.6</td>
<td>2.3 1.8 2.9</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.5 2.5 1.4</td>
<td>1.0 2.1 2.3</td>
<td>3.2 2.6 3.6</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.1 1.7 1.0</td>
<td>2.2 2.8 1.4</td>
<td>2.8 2.0 2.8</td>
</tr>
<tr>
<td>West</td>
<td>1.0 1.3 1.1</td>
<td>1.5 1.6 1.2</td>
<td>2.0 1.6 3.1</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.5 1.7 0.9</td>
<td>2.4 1.8 1.9</td>
<td>4.7 3.6 2.9</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.3 1.7 1.6</td>
<td>1.9 2.2 1.6</td>
<td>2.0 1.7 4.4</td>
</tr>
</tbody>
</table>

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

\(^2\) Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they are in at least one of these plans.

Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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.

Table 3. Retirement benefit combinations: Access, state and local government workers, March 2021

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>33</td>
<td>53</td>
<td>5</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>36</td>
<td>53</td>
<td>5</td>
</tr>
<tr>
<td>Professional and related</td>
<td>34</td>
<td>54</td>
<td>5</td>
</tr>
<tr>
<td>Teachers</td>
<td>35</td>
<td>56</td>
<td>2</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>32</td>
<td>67</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>27</td>
<td>52</td>
<td>6</td>
</tr>
<tr>
<td>Protective service</td>
<td>33</td>
<td>57</td>
<td>2</td>
</tr>
<tr>
<td>Sales and office</td>
<td>34</td>
<td>52</td>
<td>6</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>34</td>
<td>53</td>
<td>5</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>34</td>
<td>56</td>
<td>7</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>25</td>
<td>63</td>
<td>3</td>
</tr>
<tr>
<td>Full time</td>
<td>36</td>
<td>57</td>
<td>5</td>
</tr>
<tr>
<td>Part time</td>
<td>11</td>
<td>29</td>
<td>5</td>
</tr>
<tr>
<td>Union</td>
<td>34</td>
<td>61</td>
<td>2</td>
</tr>
<tr>
<td>Nonunion</td>
<td>32</td>
<td>47</td>
<td>8</td>
</tr>
<tr>
<td>Average wage within the following categories:1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>25</td>
<td>47</td>
<td>7</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>18</td>
<td>45</td>
<td>8</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>34</td>
<td>53</td>
<td>6</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>36</td>
<td>58</td>
<td>4</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>38</td>
<td>55</td>
<td>4</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>42</td>
<td>51</td>
<td>4</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>33</td>
<td>53</td>
<td>5</td>
</tr>
<tr>
<td>Education and health services</td>
<td>34</td>
<td>53</td>
<td>5</td>
</tr>
<tr>
<td>Educational services</td>
<td>33</td>
<td>57</td>
<td>3</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>28</td>
<td>65</td>
<td>1</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>50</td>
<td>33</td>
<td>9</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>38</td>
<td>34</td>
<td>21</td>
</tr>
<tr>
<td>Hospitals</td>
<td>35</td>
<td>32</td>
<td>26</td>
</tr>
<tr>
<td>Public administration</td>
<td>34</td>
<td>54</td>
<td>4</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>25</td>
<td>58</td>
<td>4</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>22</td>
<td>58</td>
<td>5</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>29</td>
<td>58</td>
<td>4</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>35</td>
<td>52</td>
<td>6</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>29</td>
<td>60</td>
<td>3</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>38</td>
<td>48</td>
<td>7</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 3. Retirement benefit combinations: Access, state and local government workers, March 2021—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>46</td>
<td>44</td>
<td>6</td>
</tr>
<tr>
<td>Local government</td>
<td>28</td>
<td>57</td>
<td>5</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>31</td>
<td>57</td>
<td>4</td>
</tr>
<tr>
<td>New England</td>
<td>–</td>
<td>70</td>
<td>7</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>39</td>
<td>52</td>
<td>2</td>
</tr>
<tr>
<td>South</td>
<td>38</td>
<td>50</td>
<td>5</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>55</td>
<td>32</td>
<td>4</td>
</tr>
<tr>
<td>East South Central</td>
<td>35</td>
<td>53</td>
<td>6</td>
</tr>
<tr>
<td>West South Central</td>
<td>15</td>
<td>76</td>
<td>7</td>
</tr>
<tr>
<td>Midwest</td>
<td>35</td>
<td>49</td>
<td>6</td>
</tr>
<tr>
<td>East North Central</td>
<td>42</td>
<td>40</td>
<td>7</td>
</tr>
<tr>
<td>West North Central</td>
<td>21</td>
<td>67</td>
<td>6</td>
</tr>
<tr>
<td>West</td>
<td>24</td>
<td>60</td>
<td>6</td>
</tr>
<tr>
<td>Mountain</td>
<td>24</td>
<td>54</td>
<td>10</td>
</tr>
<tr>
<td>Pacific</td>
<td>25</td>
<td>62</td>
<td>4</td>
</tr>
</tbody>
</table>

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 2021.

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.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.8</td>
<td>0.9</td>
<td>0.5</td>
</tr>
</tbody>
</table>

### Worker characteristics

**Management, professional, and related**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional and related</td>
<td>1.1</td>
<td>1.2</td>
<td>0.5</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.4</td>
<td>1.6</td>
<td>0.4</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>1.3</td>
<td>1.1</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>1.4</td>
<td>1.3</td>
<td>1.1</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.0</td>
<td>1.7</td>
<td>0.9</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.9</td>
<td>1.8</td>
<td>0.9</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.9</td>
<td>1.8</td>
<td>0.9</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>4.0</td>
<td>3.2</td>
<td>1.9</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>2.7</td>
<td>3.7</td>
<td>1.0</td>
</tr>
</tbody>
</table>

**Full time**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part time</td>
<td>1.5</td>
<td>1.9</td>
<td>1.1</td>
</tr>
</tbody>
</table>

**Union**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nonunion</td>
<td>1.0</td>
<td>1.1</td>
<td>0.7</td>
</tr>
</tbody>
</table>

**Average wage within the following categories:**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
<td>1.4</td>
<td>1.3</td>
<td>0.8</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>2.0</td>
<td>1.7</td>
<td>1.3</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.7</td>
<td>1.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.3</td>
<td>1.4</td>
<td>0.5</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.6</td>
<td>1.7</td>
<td>0.6</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.5</td>
<td>2.3</td>
<td>0.8</td>
</tr>
</tbody>
</table>

### Establishment characteristics

**Service-providing industries**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education and health services</td>
<td>1.1</td>
<td>1.2</td>
<td>0.6</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.2</td>
<td>1.1</td>
<td>0.4</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.1</td>
<td>0.9</td>
<td>0.2</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.7</td>
<td>2.6</td>
<td>1.4</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.9</td>
<td>4.2</td>
<td>2.7</td>
</tr>
<tr>
<td>Hospitals</td>
<td>3.9</td>
<td>5.5</td>
<td>3.9</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.2</td>
<td>1.2</td>
<td>0.9</td>
</tr>
</tbody>
</table>

**1 to 99 workers**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 49 workers</td>
<td>2.6</td>
<td>3.1</td>
<td>1.4</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.9</td>
<td>2.7</td>
<td>1.2</td>
</tr>
</tbody>
</table>

**100 workers or more**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>100 to 499 workers</td>
<td>1.0</td>
<td>1.1</td>
<td>0.5</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.2</td>
<td>1.3</td>
<td>0.7</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 3. Standard errors for retirement benefit combinations: Access, state and local government workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit and defined contribution</th>
<th>Defined benefit only</th>
<th>Defined contribution only</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>2.1</td>
<td>2.1</td>
<td>1.0</td>
</tr>
<tr>
<td>Local government</td>
<td>0.9</td>
<td>1.0</td>
<td>0.6</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>2.0</td>
<td>1.5</td>
<td>0.8</td>
</tr>
<tr>
<td>New England</td>
<td>–</td>
<td>3.6</td>
<td>2.6</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>2.1</td>
<td>1.8</td>
<td>0.7</td>
</tr>
<tr>
<td>South</td>
<td>1.1</td>
<td>1.6</td>
<td>0.7</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.8</td>
<td>2.6</td>
<td>0.8</td>
</tr>
<tr>
<td>East South Central</td>
<td>3.2</td>
<td>4.2</td>
<td>1.7</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.3</td>
<td>2.8</td>
<td>1.6</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.3</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.5</td>
<td>1.4</td>
<td>2.0</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.5</td>
<td>3.2</td>
<td>1.3</td>
</tr>
<tr>
<td>West</td>
<td>2.2</td>
<td>2.1</td>
<td>1.0</td>
</tr>
<tr>
<td>Mountain</td>
<td>5.9</td>
<td>4.1</td>
<td>1.6</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.8</td>
<td>2.4</td>
<td>1.3</td>
</tr>
</tbody>
</table>

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 2021.

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.

Table 4. Defined benefit retirement plans: Employee contribution requirement and method of contribution, state and local government workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Fixed percent of annual earnings¹</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Mean fixed percent of annual earnings</td>
<td>Median fixed percent of annual earnings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>91</td>
<td>79</td>
<td>7.2</td>
<td>7.2</td>
<td>9</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>91</td>
<td>80</td>
<td>7.4</td>
<td>7.5</td>
<td>9</td>
</tr>
<tr>
<td>Professional and related</td>
<td>92</td>
<td>81</td>
<td>7.5</td>
<td>7.5</td>
<td>8</td>
</tr>
<tr>
<td>Teachers</td>
<td>91</td>
<td>83</td>
<td>7.9</td>
<td>7.5</td>
<td>9</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>91</td>
<td>84</td>
<td>7.9</td>
<td>7.5</td>
<td>9</td>
</tr>
<tr>
<td>Service</td>
<td>92</td>
<td>80</td>
<td>7.3</td>
<td>7.0</td>
<td>8</td>
</tr>
<tr>
<td>Protective service</td>
<td>92</td>
<td>77</td>
<td>7.5</td>
<td>7.0</td>
<td>8</td>
</tr>
<tr>
<td>Sales and office</td>
<td>88</td>
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<td>6.7</td>
<td>7.0</td>
<td>12</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>88</td>
<td>76</td>
<td>6.7</td>
<td>7.0</td>
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<td>Public administration</td>
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<td>77</td>
<td>7.2</td>
<td>7.5</td>
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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 2021—continued
(All workers participating in defined benefit plans = 100 percent)

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<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Fixed percent of annual earnings¹</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
<th>Employee contribution not required</th>
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<td>Median fixed percent of annual</td>
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<td></td>
<td></td>
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<td>earnings</td>
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</tr>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Local government</td>
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<td></td>
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<td>Geographic areas</td>
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<td>Northeast</td>
<td>98 54 6.9 7.5 2</td>
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<td>South</td>
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</tr>
<tr>
<td>South Atlantic</td>
<td>98 97 5.4 6.0 2</td>
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<td>West North Central</td>
<td>96 94 7.2 6.3 4</td>
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<tr>
<td>West</td>
<td>82 75 8.7 8.0 18</td>
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<tr>
<td>Mountain</td>
<td>83 83 9.5 8.9 17</td>
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<tr>
<td>Pacific</td>
<td>82 71 8.3 7.9 18</td>
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</tbody>
</table>

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 2021.


Table 4. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
<th>Employee contribution not required</th>
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<tbody>
<tr>
<td></td>
<td></td>
<td>Total</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
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<td>0.9</td>
<td>(2)</td>
<td>(2)</td>
<td>0.7</td>
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<td><strong>Worker characteristics</strong></td>
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<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.8</td>
<td>1.0</td>
<td>0.1</td>
<td>0.2</td>
<td>0.8</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.8</td>
<td>1.1</td>
<td>0.1</td>
<td>0.0</td>
<td>0.8</td>
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<td>Teachers</td>
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<td>1.1</td>
<td>0.1</td>
<td>0.0</td>
<td>0.9</td>
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<td>1.2</td>
<td>0.1</td>
<td>0.0</td>
<td>1.0</td>
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<td>Service</td>
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<td>0.1</td>
<td>0.1</td>
<td>1.1</td>
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<td>0.2</td>
<td>0.3</td>
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<td>0.2</td>
<td>0.1</td>
<td>3.2</td>
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<tr>
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<tr>
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<td>(2)</td>
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<td>Part time</td>
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<td>0.2</td>
<td>0.1</td>
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<td>0.1</td>
<td>0.1</td>
<td>0.9</td>
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<td>1.1</td>
<td>0.1</td>
<td>0.2</td>
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<td>Lowest 25 percent</td>
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<td>0.1</td>
<td>0.9</td>
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<tr>
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<td>0.2</td>
<td>0.2</td>
<td>1.4</td>
</tr>
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<td>1.3</td>
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<td>0.0</td>
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<td>Third 25 percent</td>
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<td>1.7</td>
<td>0.1</td>
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<td>1.1</td>
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<tr>
<td>Highest 25 percent</td>
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<td>1.3</td>
<td>0.1</td>
<td>0.2</td>
<td>1.0</td>
</tr>
<tr>
<td>Highest 10 percent</td>
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<td>1.5</td>
<td>0.2</td>
<td>(2)</td>
<td>1.1</td>
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<td><strong>Establishment characteristics</strong></td>
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<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.7</td>
<td>0.9</td>
<td>(2)</td>
<td>(2)</td>
<td>0.7</td>
</tr>
<tr>
<td>Education and health services</td>
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<td>0.1</td>
<td>0.2</td>
<td>0.9</td>
</tr>
<tr>
<td>Educational services</td>
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<td>0.1</td>
<td>0.1</td>
<td>0.9</td>
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<td>0.3</td>
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<td>0.5</td>
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<td>Hospitals</td>
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<td>0.3</td>
<td>0.7</td>
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<td>1.8</td>
<td>0.1</td>
<td>0.2</td>
<td>1.4</td>
</tr>
<tr>
<td>1 to 99 workers</td>
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<td>0.1</td>
<td>1.4</td>
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<td>0.0</td>
<td>2.4</td>
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<tr>
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<td>(2)</td>
<td>0.8</td>
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<tr>
<td>100 to 499 workers</td>
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<td>1.9</td>
<td>0.1</td>
<td>0.1</td>
<td>1.0</td>
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<tr>
<td>500 workers or more</td>
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<td>1.4</td>
<td>0.1</td>
<td>(2)</td>
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</table>

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 2021—continued

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<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Fixed percent of annual earnings¹</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
<th>Employee contribution not required</th>
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<td></td>
<td>0.9</td>
</tr>
<tr>
<td>Local government</td>
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<td></td>
<td></td>
<td>0.9</td>
</tr>
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<td><strong>Geographic areas</strong></td>
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<td>Northeast</td>
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<td>0.1</td>
<td>0.3</td>
<td>0.8</td>
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<td>0.6</td>
<td>0.3</td>
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<td>0.1</td>
<td>1.0</td>
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<td>0.1</td>
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<td>0.9</td>
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<td>0.8</td>
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<td>1.0</td>
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<td>0.1</td>
<td>0.1</td>
<td>1.9</td>
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<td>0.5</td>
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<td>Pacific</td>
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<td>2.6</td>
<td>0.1</td>
<td>0.0</td>
<td>2.4</td>
</tr>
</tbody>
</table>

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 2021.


Table 5. Defined benefit retirement plans: Open, soft and hard frozen plans, state and local government workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans¹</th>
<th>Soft frozen²</th>
<th>Hard frozen³</th>
</tr>
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<tr>
<td></td>
<td>All participants still accruing benefits</td>
<td>Some participants still accruing benefits</td>
<td>Hard frozen benefits</td>
</tr>
<tr>
<td>All workers</td>
<td>45</td>
<td>54</td>
<td>(⁴)</td>
</tr>
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<td><strong>Worker characteristics</strong></td>
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<tr>
<td>Management, professional, and related</td>
<td>43</td>
<td>57</td>
<td>(⁴)</td>
</tr>
<tr>
<td>Professional and related</td>
<td>43</td>
<td>57</td>
<td>(⁴)</td>
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<td>54</td>
<td>(⁴)</td>
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<td>56</td>
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<td>(⁴)</td>
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<tr>
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<tr>
<td>500 workers or more</td>
<td>41</td>
<td>58</td>
<td>(⁴)</td>
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See footnotes at end of table.
Table 5. Defined benefit retirement plans: Open, soft and hard frozen plans, state and local government workers, March 2021—continued

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

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<thead>
<tr>
<th>Characteristics</th>
<th>Open plans¹</th>
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<th>Hard frozen³</th>
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<td>Some</td>
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<tr>
<td></td>
<td>participants</td>
<td>participants</td>
<td></td>
</tr>
<tr>
<td></td>
<td>still accruing</td>
<td>still accruing</td>
<td></td>
</tr>
<tr>
<td></td>
<td>benefits</td>
<td>benefits</td>
<td></td>
</tr>
<tr>
<td>State government</td>
<td>41</td>
<td>58</td>
<td>–</td>
</tr>
<tr>
<td>Local government</td>
<td>47</td>
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</table>

Geographic areas

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<tr>
<th>Region</th>
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<th>Hard frozen</th>
</tr>
</thead>
<tbody>
<tr>
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<td>Some</td>
<td></td>
</tr>
<tr>
<td></td>
<td>participants</td>
<td>participants</td>
<td></td>
</tr>
<tr>
<td></td>
<td>still accruing</td>
<td>still accruing</td>
<td></td>
</tr>
<tr>
<td></td>
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<td>benefits</td>
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</tr>
<tr>
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<td>South</td>
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<td>South Atlantic</td>
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<td>40</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
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<td>62</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>40</td>
<td>59</td>
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</tr>
<tr>
<td>Midwest</td>
<td>54</td>
<td>46</td>
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</tr>
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<td>East North Central</td>
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<td>West</td>
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</tr>
<tr>
<td>Mountain</td>
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</tr>
<tr>
<td>Pacific</td>
<td>44</td>
<td>56</td>
<td>–</td>
</tr>
</tbody>
</table>

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 2021.

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.

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard frozen plans, state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans¹</th>
<th>Soft frozen²</th>
<th>Hard frozen³</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All participants still accruing benefits</td>
<td>Some participants still accruing benefits</td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.9</td>
<td>0.9</td>
<td>0.1</td>
</tr>
<tr>
<td></td>
<td>(4)</td>
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<td></td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.3</td>
<td>1.3</td>
<td>0.1</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.5</td>
<td>1.5</td>
<td>0.1</td>
</tr>
<tr>
<td>Teachers</td>
<td>2.1</td>
<td>2.1</td>
<td>0.1</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>2.4</td>
<td>2.4</td>
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<tr>
<td>Service</td>
<td>1.1</td>
<td>1.1</td>
<td></td>
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<tr>
<td>Protective service</td>
<td>1.8</td>
<td>1.7</td>
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<tr>
<td>Sales and office</td>
<td>1.7</td>
<td>1.7</td>
<td></td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.7</td>
<td>1.7</td>
<td></td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>3.0</td>
<td>2.9</td>
<td></td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>3.9</td>
<td>3.9</td>
<td></td>
</tr>
<tr>
<td>Full time</td>
<td>1.0</td>
<td>1.0</td>
<td>0.1</td>
</tr>
<tr>
<td>Part time</td>
<td>3.0</td>
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<tr>
<td>Union</td>
<td>1.2</td>
<td>1.2</td>
<td>0.1</td>
</tr>
<tr>
<td>Nonunion</td>
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<td>1.2</td>
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<tr>
<td>Average wage within the following categories:⁵</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.1</td>
<td>1.1</td>
<td></td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1.9</td>
<td>1.9</td>
<td></td>
</tr>
<tr>
<td>Second 25 percent</td>
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<td>Third 25 percent</td>
<td>2.0</td>
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<td>1.2</td>
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<td>0.1</td>
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<tr>
<td>Highest 10 percent</td>
<td>1.5</td>
<td>1.5</td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
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<td></td>
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<tr>
<td>Service-providing industries</td>
<td>1.0</td>
<td>0.9</td>
<td>0.1</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.2</td>
<td>1.2</td>
<td>0.1</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.4</td>
<td>1.4</td>
<td>0.1</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.7</td>
<td>1.7</td>
<td>0.1</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.9</td>
<td>1.9</td>
<td></td>
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<tr>
<td>Health care and social assistance</td>
<td>2.6</td>
<td>2.6</td>
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<tr>
<td>Hospitals</td>
<td>3.5</td>
<td>3.5</td>
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</tr>
<tr>
<td>Public administration</td>
<td>1.3</td>
<td>1.3</td>
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</tr>
<tr>
<td>1 to 99 workers</td>
<td>2.0</td>
<td>1.9</td>
<td></td>
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<td>1 to 49 workers</td>
<td>3.0</td>
<td>3.0</td>
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<td>2.3</td>
<td>2.3</td>
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<td>100 workers or more</td>
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<td>1.1</td>
<td>0.1</td>
</tr>
<tr>
<td>100 to 499 workers</td>
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<td>500 workers or more</td>
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<td>1.1</td>
<td>0.1</td>
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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 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Open plans</th>
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<th>Hard frozen</th>
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<tbody>
<tr>
<td></td>
<td>All</td>
<td>Some</td>
<td></td>
</tr>
<tr>
<td>participants</td>
<td>participants</td>
<td>still accruing</td>
<td>still accruing</td>
</tr>
<tr>
<td>state government</td>
<td>1.5</td>
<td>1.5</td>
<td>–</td>
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<tr>
<td>local government</td>
<td>1.2</td>
<td>1.2</td>
<td>0.1</td>
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**Geographic areas**

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<th>Region</th>
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<th>Hard frozen</th>
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<tr>
<td></td>
<td>All</td>
<td>Some</td>
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<tr>
<td>participants</td>
<td>participants</td>
<td>still accruing</td>
<td>still accruing</td>
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<tr>
<td>Northeast</td>
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<td>2.1</td>
<td>0.3</td>
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<tr>
<td>South</td>
<td>1.3</td>
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<tr>
<td>Pacific</td>
<td>1.5</td>
<td>1.5</td>
<td>–</td>
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</table>

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 2021.

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.

Table 6. Defined benefit frozen retirement plans: Selected attributes, state and local government workers, March 2021

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

<table>
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<tr>
<th>Characteristics</th>
<th>Time since plan closed to new workers or stopped accruing benefits&lt;sup&gt;2&lt;/sup&gt;</th>
<th>Less than 6 years</th>
<th>6 to 10 years</th>
<th>11 to 15 years</th>
<th>Greater than 15 years</th>
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<td>54</td>
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<td>20</td>
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<td>21</td>
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<tr>
<td>Teachers</td>
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<td>2</td>
<td>54</td>
<td>23</td>
<td>21</td>
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<tr>
<td>Primary, secondary, and special education school teachers</td>
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<td>56</td>
<td>23</td>
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<td>56</td>
<td>22</td>
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</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td></td>
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<td>57</td>
<td>23</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td></td>
<td>–</td>
<td>49</td>
<td>28</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td></td>
<td>2</td>
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<td>25</td>
<td>20</td>
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<td>Part time</td>
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<td>52</td>
<td>25</td>
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</tr>
<tr>
<td>Average wage within the following categories&lt;sup&gt;3&lt;/sup&gt;</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
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<td>53</td>
<td>25</td>
<td>21</td>
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<tr>
<td>Lowest 10 percent</td>
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<tr>
<td>Second 25 percent</td>
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<td>Third 25 percent</td>
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<td>1</td>
<td>53</td>
<td>24</td>
<td>22</td>
</tr>
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<td>Highest 25 percent</td>
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See footnotes at end of table.
Table 6. Defined benefit frozen retirement plans: Selected attributes, state and local government workers, March 2021—continued

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

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<tr>
<th>Characteristics</th>
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</thead>
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<tr>
<td>Local government</td>
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**Geographic areas**

<table>
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<th>Greater than 15 years</th>
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<td>41</td>
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<td>South</td>
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<tr>
<td>West</td>
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<td>Mountain</td>
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<td>Pacific</td>
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<sup>1</sup> Plans closed to new workers or plans that cease accruals for some or all plan participants.

<sup>2</sup> The length of time is calculated based on the year the plan was modified. For example, plans frozen between January 2016 and January 2021 are included in the “Less than 6 years” column. Those frozen between 2011 and 2015 are included in the “6 to 10 years” column. Those frozen between 2006 and 2010 are included in the “11 to 15 years” column, and those frozen on or before 2005 are included in the “Greater than 15 years” column.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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.

### Table 6. Standard errors for defined benefit frozen retirement plans:

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<th>Characteristics</th>
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<td>Management, professional, and related</td>
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</tr>
<tr>
<td>Professional and related</td>
<td>0.3</td>
</tr>
<tr>
<td>Teachers</td>
<td>0.4</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>0.4</td>
</tr>
<tr>
<td>Service</td>
<td>0.3</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.5</td>
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<tr>
<td>Office and administrative support</td>
<td>0.5</td>
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<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
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</tr>
<tr>
<td>Full time</td>
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<tr>
<td>Part time</td>
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<tr>
<td>Union</td>
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</tr>
<tr>
<td>Nonunion</td>
<td>0.4</td>
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<tr>
<td>Average wage within the following categories:</td>
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<tr>
<td>Lowest 25 percent</td>
<td>0.4</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>0.9</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.4</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>0.4</td>
</tr>
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<td>Highest 25 percent</td>
<td>0.3</td>
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<tr>
<td>Highest 10 percent</td>
<td>0.6</td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
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</tr>
<tr>
<td>Service-providing industries</td>
<td>0.3</td>
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<tr>
<td>Education and health services</td>
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<tr>
<td>Educational services</td>
<td>0.5</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
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<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.1</td>
</tr>
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<td>Health care and social assistance</td>
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<td>Hospitals</td>
<td>0.6</td>
</tr>
<tr>
<td>Public administration</td>
<td>0.4</td>
</tr>
<tr>
<td>1 to 99 workers</td>
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<td>1 to 49 workers</td>
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<tr>
<td>50 to 99 workers</td>
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<td>100 workers or more</td>
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<td>100 to 499 workers</td>
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<tr>
<td>500 workers or more</td>
<td>0.4</td>
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See footnotes at end of table.
Table 6. Standard errors for defined benefit frozen retirement plans: Selected attributes, state and local government workers, March 2021—continued

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<th>Characteristics</th>
<th>Time since plan closed to new workers or stopped accruing benefits²</th>
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<th>6 to 10 years</th>
<th>11 to 15 years</th>
<th>Greater than 15 years</th>
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Geographic areas

<table>
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<th>Time since plan closed to new workers or stopped accruing benefits²</th>
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<th>11 to 15 years</th>
<th>Greater than 15 years</th>
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<td>1.8</td>
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<td>–</td>
<td>2.4</td>
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<td>2.0</td>
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<td>2.1</td>
<td>1.7</td>
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<td>3.6</td>
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<td>2.1</td>
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<td>Midwest</td>
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<td>2.1</td>
<td>2.6</td>
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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 between January 2016 and January 2021 are included in the “Less than 6 years” column. Those frozen between 2011 and 2015 are included in the “6 to 10 years” column. Those frozen between 2006 and 2010 are included in the “11 to 15 years” column, and those frozen on or before 2005 are included in the “Greater than 15 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 2021.

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.

Table 7. Defined benefit frozen retirement plans: Distribution of time since plan closed to new workers or stopped accruing benefits, state and local government workers, March 2021

(Includes workers participating in frozen defined benefit plans)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile</th>
<th>75th percentile</th>
<th>90th percentile</th>
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<td><strong>Worker characteristics</strong></td>
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<tr>
<td>Management, professional, and related</td>
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<td>10</td>
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<td>Professional and related</td>
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<td>9</td>
<td>10</td>
<td>14</td>
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<td>Teachers</td>
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<td>9</td>
<td>10</td>
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<td>20</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
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<td>10</td>
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<td>16</td>
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<td>Service</td>
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<td>14</td>
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<td>Protective service</td>
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<td>10</td>
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<tr>
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<td>17</td>
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<td>Lowest 10 percent</td>
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<td>Third 25 percent</td>
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<td>Highest 25 percent</td>
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<td>Highest 10 percent</td>
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<td>8</td>
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<td>14</td>
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<td><strong>Establishment characteristics</strong></td>
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<tr>
<td>Service-providing industries</td>
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<td>10</td>
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<td>Education and health services</td>
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<td>20</td>
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<td>Educational services</td>
<td>8</td>
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<td>10</td>
<td>14</td>
<td>20</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
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<td>10</td>
<td>14</td>
<td>20</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
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<td>9</td>
<td>11</td>
<td>16</td>
<td>25</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>8</td>
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<td>10</td>
<td>14</td>
<td>24</td>
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<td>Hospitals</td>
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<td>11</td>
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<td>Public administration</td>
<td>8</td>
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<td>10</td>
<td>12</td>
<td>22</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>8</td>
<td>8</td>
<td>10</td>
<td>12</td>
<td>19</td>
</tr>
<tr>
<td>1 to 49 workers</td>
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<td>12</td>
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<td>14</td>
<td>24</td>
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<td>100 to 499 workers</td>
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<td>500 workers or more</td>
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<td>9</td>
<td>10</td>
<td>14</td>
<td>25</td>
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</table>

See footnotes at end of table.
Table 7. Defined benefit frozen retirement plans: Distribution of time since plan closed to new workers or stopped accruing benefits, state and local government workers, March 2021—continued

(Includes workers participating in frozen defined benefit plans)

<table>
<thead>
<tr>
<th>Characteristics</th>
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<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
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<td>9</td>
<td>10</td>
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**Geographic areas**

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<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile</th>
<th>75th percentile</th>
<th>90th percentile</th>
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<tr>
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<td>9</td>
<td>10</td>
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<td>–</td>
<td>31</td>
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<tr>
<td>New England</td>
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<td>16</td>
<td>16</td>
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<tr>
<td>Midwest</td>
<td>6</td>
<td>9</td>
<td>10</td>
<td>12</td>
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</tr>
<tr>
<td>East North Central</td>
<td>8</td>
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<td>10</td>
<td>–</td>
</tr>
<tr>
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<td>Mountain</td>
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<td>–</td>
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<td>8</td>
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</tbody>
</table>

1 Plans closed to new workers or plans that cease accruals for some or all plan participants.
2 The distribution is based on the year the plan was frozen since 1990. Estimates for 31 years may include plans frozen prior to 1990. 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 are in plans frozen the same or longer than the year shown, and half are in plans frozen the same as or less than the year shown. At the 25th percentile, one-fourth of participating workers are in plans frozen the same or less than the year 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 2021.

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.

Table 7. Standard errors for defined benefit retirement frozen plans: Distribution of time since plan closed to new workers or stopped accruing benefits, state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
</tr>
</thead>
<tbody>
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<td>All workers</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>2.0</td>
</tr>
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<td><strong>Worker characteristics</strong></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>2.7</td>
</tr>
<tr>
<td>Professional and related</td>
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<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>3.1</td>
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<tr>
<td>Teachers</td>
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<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
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</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>0.0</td>
<td>0.4</td>
<td>0.0</td>
<td>0.0</td>
<td>0.9</td>
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<tr>
<td>Service</td>
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<td>0.4</td>
<td>0.0</td>
<td>1.4</td>
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<td>Protective service</td>
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<td>0.5</td>
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<td>0.0</td>
<td>5.5</td>
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<td>Sales and office</td>
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<td>0.0</td>
<td>0.0</td>
<td>3.1</td>
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<td>5.5</td>
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<tr>
<td>Production, transportation, and material moving</td>
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<td>Full time</td>
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<td>0.0</td>
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<td>0.0</td>
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<td><strong>Average wage within the following categories:</strong></td>
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</tr>
<tr>
<td>Lowest 25 percent</td>
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<td>0.0</td>
<td>1.4</td>
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<td>1.0</td>
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<td>Second 25 percent</td>
<td>0.0</td>
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<td>0.0</td>
<td>1.5</td>
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</tr>
<tr>
<td>Third 25 percent</td>
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<td>3.7</td>
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<tr>
<td>Highest 25 percent</td>
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<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>3.3</td>
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<td>Highest 10 percent</td>
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<td>0.0</td>
<td>0.0</td>
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<td>3.0</td>
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<td><strong>Establishment characteristics</strong></td>
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<tr>
<td>Service-providing industries</td>
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<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>2.1</td>
</tr>
<tr>
<td>Education and health services</td>
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<td>0.0</td>
<td>0.0</td>
<td>3.2</td>
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<td>Educational services</td>
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<td>Elementary and secondary schools</td>
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<td>2.8</td>
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<tr>
<td>Junior colleges, colleges, and universities</td>
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<td>0.4</td>
<td>1.3</td>
<td>1.2</td>
<td>6.9</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>0.6</td>
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<td>0.7</td>
<td>0.3</td>
<td>5.3</td>
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<tr>
<td>Hospitals</td>
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<td>1.4</td>
<td>0.8</td>
<td>6.9</td>
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<tr>
<td>Public administration</td>
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<td>2.0</td>
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<tr>
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<td>1.3</td>
<td>0.9</td>
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See footnotes at end of table.
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<tr>
<th>Characteristics</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
</tr>
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<tbody>
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<td>State government</td>
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<td>0.3</td>
<td>3.7</td>
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**Geographic areas**

<table>
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<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
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</thead>
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<tr>
<td>Northeast</td>
<td>0.0</td>
<td>0.7</td>
<td>0.0</td>
<td>–</td>
<td>0.0</td>
</tr>
<tr>
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<td>0.0</td>
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</tr>
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<td>0.0</td>
<td>1.0</td>
</tr>
<tr>
<td>West South Central</td>
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<td>1.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Midwest</td>
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<td>0.0</td>
<td>0.0</td>
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</tr>
<tr>
<td>East North Central</td>
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<td>West North Central</td>
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<td>1.6</td>
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<td>–</td>
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</tr>
<tr>
<td>Pacific</td>
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<td>0.0</td>
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<td>0.0</td>
</tr>
</tbody>
</table>

1. Plans closed to new workers or plans that cease accruals for some or all plan participants.
2. The distribution is based on the year the plan was frozen since 1990. Estimates for 31 years may include plans frozen prior to 1990. 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 are in plans frozen the same or longer than the year shown, and half are in plans frozen the same as or less than the year shown. At the 25th percentile, one-fourth of participating workers are in plans frozen the same or less than the year shown. The remaining percentiles follow the same logic.
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Table 8. Defined benefit frozen retirement plans: Plan alternatives, state and local government workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Alternatives to frozen plans</th>
<th>Alternatives to frozen plans²</th>
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</thead>
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<td></td>
<td>Modified existing defined benefit plan</td>
<td>New defined benefit plan</td>
</tr>
<tr>
<td>All workers</td>
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<td>93</td>
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<td><strong>Worker characteristics</strong></td>
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<tr>
<td>Management, professional, and related</td>
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<td>94</td>
</tr>
<tr>
<td>Professional and related</td>
<td>100</td>
<td>95</td>
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<tr>
<td>Teachers</td>
<td>100</td>
<td>95</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
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<td>95</td>
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<tr>
<td>Service</td>
<td>100</td>
<td>92</td>
</tr>
<tr>
<td>Protective service</td>
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<tr>
<td>Sales and office</td>
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<td>91</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>100</td>
<td>91</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
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</tr>
<tr>
<td>Production, transportation, and material moving</td>
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</tr>
<tr>
<td>Full time</td>
<td>100</td>
<td>93</td>
</tr>
<tr>
<td>Part time</td>
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<td>Union</td>
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</tr>
<tr>
<td>Lowest 25 percent</td>
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<td>Lowest 10 percent</td>
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<td>Second 25 percent</td>
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<td>Highest 10 percent</td>
<td>100</td>
<td>95</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
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<tr>
<td>Service-providing industries</td>
<td>100</td>
<td>93</td>
</tr>
<tr>
<td>Education and health services</td>
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<tr>
<td>Educational services</td>
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<tr>
<td>Elementary and secondary schools</td>
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<tr>
<td>Junior colleges, colleges, and universities</td>
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<tr>
<td>Health care and social assistance</td>
<td>100</td>
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</tr>
<tr>
<td>Hospitals</td>
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<td>Public administration</td>
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<td>1 to 99 workers</td>
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<td>50 to 99 workers</td>
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<td>92</td>
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<tr>
<td>100 workers or more</td>
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</tr>
<tr>
<td>100 to 499 workers</td>
<td>100</td>
<td>96</td>
</tr>
<tr>
<td>500 workers or more</td>
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</table>

See footnotes at end of table.
Table 8. Defined benefit frozen retirement plans: Plan alternatives, state and local government workers, March 2021—continued

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

<table>
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<tr>
<th>Characteristics</th>
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<th>Alternatives to frozen plans</th>
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<td>Local government</td>
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<td>Pacific</td>
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</tbody>
</table>

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 2021.
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/ebi/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Table 8. Standard errors for defined benefit frozen retirement plans: Plan alternatives, state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Alternatives to frozen plans</th>
<th>Alternatives to frozen plans</th>
<th>Modified existing defined benefit plan</th>
<th>New defined benefit plan</th>
<th>Enhanced existing defined contribution plan</th>
<th>New defined contribution plan</th>
</tr>
</thead>
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<tr>
<td></td>
<td>Alternatives to frozen plans</td>
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<td></td>
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<td>New defined benefit plan</td>
<td>New defined contribution plan</td>
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<tr>
<td>Highest 25 percent</td>
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<td>0.8</td>
<td>0.2</td>
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<tr>
<td>Highest 10 percent</td>
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<td>1.4</td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td>Service-providing industries</td>
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<td>0.7</td>
<td>0.1</td>
<td>1.0</td>
<td></td>
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<tr>
<td>Education and health services</td>
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<td>0.9</td>
<td>0.1</td>
<td>1.3</td>
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<td>Educational services</td>
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<td>0.9</td>
<td>0.1</td>
<td>1.3</td>
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<td>0.2</td>
<td>1.6</td>
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<tr>
<td>Junior colleges, colleges, and universities</td>
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<td>1.2</td>
<td>–</td>
<td>2.4</td>
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<td>Public administration</td>
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<td>1 to 99 workers</td>
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<tr>
<td>500 workers or more</td>
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<td>1.0</td>
<td>–</td>
<td>1.2</td>
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</table>

See footnotes at end of table.
Table 8. Standard errors for defined benefit frozen retirement plans:¹ Plan alternatives, state and local government workers, March 2021—continued

<table>
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<tr>
<th>Characteristics</th>
<th>Alternatives to frozen plans</th>
<th>Alternatives to frozen plans</th>
<th>Alternatives to frozen plans</th>
<th>Alternatives to frozen plans</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Modified existing defined benefit plan</td>
<td>New defined benefit plan</td>
<td>Enhanced existing defined contribution plan</td>
<td>New defined contribution plan</td>
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<td>State government</td>
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<td>1.4</td>
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<td>Local government</td>
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### Geographic areas

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<th>Alternatives to frozen plans</th>
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<td>West South Central</td>
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<td>–</td>
<td>–</td>
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<td>Midwest</td>
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<td>1.1</td>
<td>0.8</td>
<td>0.4</td>
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<tr>
<td>East North Central</td>
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<td>1.6</td>
<td>0.9</td>
<td>0.5</td>
</tr>
<tr>
<td>West North Central</td>
<td>0.0</td>
<td>1.1</td>
<td>1.2</td>
<td>–</td>
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<td>West</td>
<td>0.0</td>
<td>0.8</td>
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<td>Mountain</td>
<td>0.0</td>
<td>2.2</td>
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<td>Pacific</td>
<td>0.0</td>
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<td>1.2</td>
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</tbody>
</table>

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 2021.

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.

Table 9. Defined contribution retirement plans: Selected attributes, state and local government workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution option</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Required</td>
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<tr>
<td>All workers</td>
<td>70</td>
</tr>
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<td><strong>Worker characteristics</strong></td>
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<tr>
<td>Management, professional, and related</td>
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<tr>
<td>Professional and related</td>
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<tr>
<td>Teachers</td>
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<td>Primary, secondary, and special education school teachers</td>
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<td>Service</td>
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<td>Protective service</td>
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<td>Sales and office</td>
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<td>Office and administrative support</td>
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<td>Natural resources, construction, and maintenance</td>
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</tr>
<tr>
<td>Production, transportation, and material moving</td>
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</tr>
<tr>
<td>Full time</td>
<td>70</td>
</tr>
<tr>
<td>Part time</td>
<td>66</td>
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<tr>
<td>Union</td>
<td>64</td>
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<tr>
<td>Nonunion</td>
<td>74</td>
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<tr>
<td>Average wage within the following categories:¹</td>
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<tr>
<td>Lowest 25 percent</td>
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<tr>
<td>Lowest 10 percent</td>
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<tr>
<td>Second 25 percent</td>
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<td>Third 25 percent</td>
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<td>78</td>
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<td>Highest 10 percent</td>
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<tr>
<td>Service-providing industries</td>
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<td>Education and health services</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>Health care and social assistance</td>
<td>74</td>
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<td>Hospitals</td>
<td>76</td>
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<tr>
<td>Public administration</td>
<td>65</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>62</td>
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<tr>
<td>500 workers or more</td>
<td>76</td>
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See footnotes at end of table.
Table 9. Defined contribution retirement plans: Selected attributes, state and local government workers, March 2021—continued

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

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<th>Characteristics</th>
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<th>Employee contribution option pretax</th>
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<tr>
<td>Pacific</td>
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</table>

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 2021.

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.

Table 9. Standard errors for defined contribution retirement plans: Selected attributes, state and local government workers, March 2021

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<tr>
<th>Characteristics</th>
<th>Employee contribution option</th>
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<td>Not required</td>
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<td>1.7</td>
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<td></td>
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<tr>
<td>Management, professional, and related</td>
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<tr>
<td>Professional and related</td>
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</tr>
<tr>
<td>Teachers</td>
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<td>2.7</td>
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<tr>
<td>Primary, secondary, and special education school teachers</td>
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<td>Service</td>
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<td>Sales and office</td>
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See footnotes at end of table.
Table 9. Standard errors for defined contribution retirement plans: Selected attributes, state and local government workers, March 2021—continued

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**Geographic areas**

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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 2021.

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.

Table 10. Healthcare benefits: Access, participation, and take-up rates, state and local government workers, March 2021

(All workers = 100 percent)

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<tr>
<th>Characteristics</th>
<th>Healthcare</th>
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<th>Medical care</th>
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<td>92</td>
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<td>85</td>
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See footnotes at end of table.
Table 10. Healthcare benefits: Access, participation, and take-up rates,\(^1\) state and local government workers, March 2021—continued

(All workers = 100 percent)

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See footnotes at end of table.
Table 10. Healthcare benefits: Access, participation, and take-up rates,¹ state and local government workers, March 2021—continued

(All workers = 100 percent)

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<th></th>
<th>Medical care</th>
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<td>Take-up rate</td>
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See footnotes at end of table.
Table 10. Healthcare benefits: Access, participation, and take-up rates,¹ state and local government workers, March 2021—continued

(All workers = 100 percent)

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**Geographic areas**

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¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.
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Table 10. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ state and local government workers, March 2021

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<th>Medical care</th>
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See footnotes at end of table.
Table 10. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ state and local government workers, March 2021—continued

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<td>Pacific</td>
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Table 11. Medical care benefits: Share of premiums paid by employer and employee, state and local government workers, March 2021

(In percent)

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<th>Characteristics</th>
<th>Single coverage</th>
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See footnotes at the end of the table.
Table 11. Medical care benefits: Share of premiums paid by employer and employee, state and local government workers, March 2021—continued

(In percent)

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<th>Characteristics</th>
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<th>Family coverage</th>
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Geographic areas

<table>
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</table>

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 2021.

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

Table 11. Standard errors for medical care benefits: Share of premiums paid by employer and employee, state and local government workers, March 2021

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<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage</th>
<th>Family coverage</th>
</tr>
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<td></td>
<td>Employer share</td>
<td>Employee share</td>
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<tr>
<td></td>
<td>Employer share</td>
<td>Employee share</td>
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<tr>
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<td>Full time</td>
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See footnotes at end of table.
Table 11. Standard errors for medical care benefits: Share of premiums paid by employer and employee, state and local government workers, March 2021—continued

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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 2021.


Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, state and local government workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
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<th>Employee contribution required</th>
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<tr>
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<td>Percent of participating employees</td>
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<td>Percent of participating employees</td>
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<td>$592.41 22</td>
<td>$637.56 78</td>
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**Worker characteristics**

Management, professional, and related ................. 100 580.85 21 637.09 78 566.04 139.49
Professional and related .................................. 100 578.62 21 631.02 78 564.49 142.58
Teachers .................................................. 100 572.90 23 618.66 77 559.55 154.91
Primary, secondary, and special education school teachers 100 571.58 24 617.25 76 556.71 161.56
Service ................................................... 100 603.00 23 628.49 77 595.17 124.64
Protective service ...................................... 100 628.24 24 633.36 76 626.59 123.77
Sales and office ......................................... 100 605.16 24 635.35 76 595.83 120.33
Office and administrative support ..................... 100 608.45 24 637.83 76 596.66 118.57
Natural resources, construction, and maintenance 100 628.17 24 658.14 76 618.76 98.55
Production, transportation, and material moving ... 100 625.70 19 681.94 81 612.81 138.05
Full time ................................................. 100 593.36 22 638.56 78 580.93 130.73
Part time .................................................. 100 565.17 28 615.91 72 544.84 176.60
Union ...................................................... 100 622.74 24 659.52 76 610.90 155.01
Nonunion ................................................... 100 564.16 20 611.88 81 552.67 112.14
Average wage within the following categories:1
Lowest 25 percent ........................................ 100 562.78 24 615.59 76 545.88 116.78
Lowest 10 percent ....................................... 100 542.13 26 592.04 74 524.55 119.26
Second 25 percent ....................................... 100 605.07 21 635.28 79 597.05 126.12
Third 25 percent ........................................ 100 597.09 20 636.23 80 584.03 127.63
Highest 25 percent ..................................... 100 600.98 23 659.49 77 584.03 153.89
Highest 10 percent ..................................... 100 617.38 26 662.70 74 601.25 186.13

**Establishment characteristics**

Service-providing industries ............................ 100 592.81 22 636.90 78 580.60 132.46
Education and health services .......................... 100 570.80 22 624.67 78 555.94 141.56
Educational services ..................................... 100 569.12 22 623.08 78 553.80 149.18
Elementary and secondary schools ..................... 100 562.36 24 619.01 76 544.29 157.85
Junior colleges, colleges, and universities .......... 100 584.12 17 638.13 83 573.34 127.98
Health care and social assistance ..................... 100 579.77 19 634.61 81 566.91 102.37
Hospitals .................................................. 100 577.79 20 638.36 80 563.10 99.06
Public administration .................................... 100 627.93 22 656.33 78 619.69 117.99
1 to 99 workers ........................................... 100 596.64 24 631.20 76 572.51 130.14
1 to 49 workers .......................................... 100 590.22 29 623.21 71 562.30 129.68
50 to 99 workers ........................................ 100 592.16 20 641.57 80 580.20 130.49
100 workers or more .................................... 100 594.06 21 639.63 79 581.84 132.69
100 to 499 workers ..................................... 100 594.13 19 610.86 81 590.16 132.32
500 workers or more .................................... 100 594.04 22 651.19 78 577.86 132.86

See footnotes at end of table.
Table 12. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, state and local government workers, March 2021—continued

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

<table>
<thead>
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<th>Characteristics</th>
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<th>Employee contribution required</th>
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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 2021.

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.

Table 12. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
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<th>Employee contribution required</th>
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<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
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<tr>
<td>All workers</td>
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<td>Worker characteristics</td>
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<td>Average wage within the following categories:1</td>
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<td>7.73</td>
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<td>Service-providing industries</td>
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<td>6.34</td>
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See footnotes at end of table.
Table 12. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, state and local government workers, March 2021—continued

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<tr>
<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
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<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
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<td>Local government</td>
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**Geographic areas**

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<th>Region</th>
<th>Average flat monthly employer premium</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Average flat monthly employee contribution</th>
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<td>1.4</td>
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<td>22.72</td>
<td>1.0</td>
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<td>16.08</td>
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<td>20.91</td>
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<td>3.1</td>
<td>12.22</td>
<td>8.73</td>
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<td>18.76</td>
<td>2.3</td>
<td>5.72</td>
<td>4.74</td>
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<tr>
<td>East North Central</td>
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<tr>
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<td>2.2</td>
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<td>7.63</td>
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<tr>
<td>Mountain</td>
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<td>24.47</td>
<td>3.7</td>
<td>11.64</td>
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<td>Pacific</td>
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<td>17.63</td>
<td>2.7</td>
<td>7.41</td>
<td>10.45</td>
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</tbody>
</table>

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 2021.

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.

Table 13. Medical care benefits, single coverage: Employee participation by type of employee contribution, state and local government workers, March 2021

(All workers with contributory coverage = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage</th>
<th></th>
<th></th>
<th></th>
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</thead>
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<td>Varies(^1)</td>
<td>Exists, but amount unknown</td>
<td>Other(^2)</td>
</tr>
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<td>6</td>
<td>5</td>
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<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>63</td>
<td>27</td>
<td>6</td>
<td>4</td>
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<tr>
<td>Professional and related</td>
<td>63</td>
<td>27</td>
<td>7</td>
<td>4</td>
</tr>
<tr>
<td>Teachers</td>
<td>65</td>
<td>26</td>
<td>7</td>
<td>2</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>68</td>
<td>22</td>
<td>8</td>
<td>2</td>
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<tr>
<td>Service</td>
<td>65</td>
<td>25</td>
<td>3</td>
<td>6</td>
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<tr>
<td>Protective service</td>
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<td>23</td>
<td>2</td>
<td>10</td>
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<td>Sales and office</td>
<td>60</td>
<td>29</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>60</td>
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<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>70</td>
<td>20</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>64</td>
<td>17</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>63</td>
<td>26</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Part time</td>
<td>64</td>
<td>24</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
<td>67</td>
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<td>8</td>
<td>9</td>
</tr>
<tr>
<td>Nonunion</td>
<td>60</td>
<td>34</td>
<td>4</td>
<td>2</td>
</tr>
</tbody>
</table>
| **Average wage within the following categories:**
| Lowest 25 percent                                                               | 61              | 31   | 5    | 3    |
| Lowest 10 percent                                                               | 63              | 32   | 5    | 1    |
| Second 25 percent                                                               | 64              | 26   | 5    | 5    |
| Third 25 percent                                                                | 62              | 27   | 6    | 5    |
| Highest 25 percent                                                               | 65              | 23   | 7    | 6    |
| Highest 10 percent                                                               | 64              | 23   | 5    | 8    |
| **Establishment characteristics**                                               |                 |      |      |      |
| Service-providing industries                                                    | 63              | 27   | 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              | 46   | –    | –    |
| Health care and social assistance                                               | 56              | 36   | –    | –    |
| Hospitals                                                                       | 54              | 37   | –    | –    |
| Public administration                                                           | 61              | 25   | 4    | 10   |
| 1 to 99 workers                                                                 | 62              | 22   | 9    | 7    |
| 1 to 49 workers                                                                 | 69              | 17   | 6    | 8    |
| 50 to 99 workers                                                                | 56              | 27   | –    | –    |
| 100 workers or more                                                             | 63              | 28   | 5    | 4    |
| 100 to 499 workers                                                              | 67              | 25   | 6    | 3    |
| 500 workers or more                                                             | 62              | 29   | 4    | 5    |

See footnotes at end of table.
Table 13. Medical care benefits, single coverage: Employee participation by type of employee contribution, state and local government workers, March 2021—continued

(All workers with contributory coverage = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount</th>
<th>Variés¹</th>
<th>Exists, but amount unknown</th>
<th>Other²</th>
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<td>State government</td>
<td>48</td>
<td>43</td>
<td>2</td>
<td>7</td>
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<tr>
<td>Local government</td>
<td>70</td>
<td>19</td>
<td>7</td>
<td>4</td>
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</tbody>
</table>

**Geographic areas**

- Northeast: 67, 18, 6, 8
- New England: 81, 9, -
- Middle Atlantic: 60, 22, 5, 12
- South: 58, 37, 4, 1
- South Atlantic: 49, 45, -
- East South Central: 48, 52, -
- West South Central: 82, 13, -
- Midwest: 72, 20, 6, 2
- East North Central: 74, 20, -
- West North Central: 69, 21, -
- West: 60, 19, 8, 13
- Mountain: 76, 20, -
- Pacific: 53, 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 2021.

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.

Table 13. Standard errors for medical care benefits, single coverage: Employee participation by type of employee contribution, state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount</th>
<th>Varies&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Exists, but amount unknown</th>
<th>Other&lt;sup&gt;2&lt;/sup&gt;</th>
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<td><strong>Worker characteristics</strong></td>
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<td>0.8</td>
<td>0.6</td>
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<tr>
<td>Professional and related</td>
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<td>0.6</td>
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<tr>
<td>Teachers</td>
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<td>1.1</td>
<td>0.4</td>
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<td>Primary, secondary, and special education school teachers</td>
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<td>0.4</td>
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<td>Service</td>
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<td>0.9</td>
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<tr>
<td>Protective service</td>
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<td>1.1</td>
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<td>Sales and office</td>
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<td>2.1</td>
<td>1.3</td>
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<td>Office and administrative support</td>
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<td>Natural resources, construction, and maintenance</td>
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<td>Part time</td>
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<td>1.1</td>
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<td>1.1</td>
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<td>Lowest 10 percent</td>
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<tr>
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<td>Health care and social assistance</td>
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<td>2.0</td>
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<td>100 workers or more</td>
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<td>1.5</td>
<td>1.3</td>
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<td>1.3</td>
<td>0.7</td>
<td>0.9</td>
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See footnotes at end of table.
Table 13. Standard errors for medical care benefits, single coverage: Employee participation by type of employee contribution, state and local government workers, March 2021—continued

<table>
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<tr>
<th>Characteristics</th>
<th>Single coverage</th>
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</tr>
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<td>1.7</td>
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<tr>
<td>East North Central</td>
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<td>1.7</td>
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<td>West North Central</td>
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<td>3.0</td>
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</tr>
</tbody>
</table>

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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.

Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, state and local government workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
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<tr>
<td>All workers ........................................................................................................</td>
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<td>Worker characteristics</td>
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<td>Service .............................................................................................................</td>
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See footnotes at end of table.
Table 14. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, state and local government workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Total</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
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</thead>
<tbody>
<tr>
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<td>Local government</td>
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**Geographic areas**

<table>
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<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Percent of participating employees</th>
<th>Average flat monthly employer premium</th>
<th>Average flat monthly employee contribution</th>
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<td>1,881.06</td>
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<td>1,885.37</td>
<td>69</td>
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<td>–</td>
<td>–</td>
<td>–</td>
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<td>1,696.53</td>
<td>93</td>
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<td>547.53</td>
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<td>1,721.80</td>
<td>92</td>
<td>1,479.31</td>
<td>566.94</td>
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</table>

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 2021.

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.

Table 14. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
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<td>All workers</td>
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<td>$10.98</td>
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<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Management, professional, and related ............... 15.48  0.5  42.02  0.5  15.80  11.37
Professional and related ............................. 16.58  0.6  37.08  0.6  16.96  12.87
Teachers .................................................. 16.41  0.7  37.27  0.7  16.92  18.64
Primary, secondary, and special education school teachers .................. 18.03  0.9  39.59  0.9  18.21  23.62
Service ................................................. 18.07  0.8  34.07  0.8  19.73  15.40
Protective service ...................................... 24.82  1.3  40.34  1.3  28.56  18.63
Sales and office ........................................ 22.94  0.7  43.31  0.7  23.70  13.03
Office and administrative support ................. 23.09  0.7  43.30  0.7  23.86  12.62
Natural resources, construction, and maintenance Production, transportation, and material moving ... 36.54  1.2  114.76  1.2  37.98  31.68
Full time .................................................. 10.50  0.4  35.36  0.4  10.91  8.55
Part time .................................................... 41.51  1.9  85.51  1.9  46.12  35.29
Union ........................................................ 10.77  0.7  21.69  0.7  12.22  12.72
Nonunion ................................................... 16.79  0.5  148.11  0.5  16.17  9.58
Average wage within the following categories:1
Lowest 25 percent ....................................... 13.31  0.7  138.43  0.7  13.22  13.53
Lowest 10 percent ....................................... 19.51 — — — — —
Second 25 percent ........................................ 23.87  0.6  74.09  0.6  24.34  13.05
Third 25 percent .......................................... 18.53  0.8  41.35  0.8  20.50  12.54
Highest 25 percent ...................................... 16.76  0.8  24.54  0.8  18.75  16.14
Highest 10 percent ..................................... 22.91  1.2  31.11  1.2  26.15  30.50
Establishment characteristics
Service-providing industries .......................... 10.56  0.4  34.53  0.4  11.09  7.99
Education and health services ........................ 14.42  0.5  38.87  0.5  15.63  12.13
Educational services .................................... 13.12  0.6  39.71  0.6  14.28  13.81
Elementary and secondary schools .................. 13.58  0.8  40.54  0.8  14.30  17.42
Junior colleges, colleges, and universities ..... 23.10  1.0  128.74  1.0  24.51  12.24
Health care and social assistance ................. 57.19  1.3  121.82  1.3  61.06  26.88
Hospitals .................................................. 105.63  1.3  79.61  1.3  113.19  27.63
Public administration ................................... 19.64  0.6  74.11  0.6  20.24  8.15
1 to 99 workers .......................................... 24.17  1.3  126.05  1.3  24.42  20.38
1 to 49 workers .......................................... 31.43  2.0  190.77  2.0  32.45  30.63
50 to 99 workers ........................................ 31.86  1.3  148.15  1.3  32.99  25.48
100 workers or more ................................... 13.01  0.5  24.39  0.5  13.63  9.22
100 to 499 workers ..................................... 20.11  0.5  68.79  0.5  20.01  19.31
500 workers or more .................................... 16.32  0.6  26.19  0.6  17.72  9.11

See footnotes at end of table.
Table 14. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, state and local government workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Average flat monthly employer premium</th>
<th>Employee contribution not required</th>
<th>Employee contribution required</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Percent of participating employees</td>
<td>Average flat monthly employer premium</td>
<td>Percent of participating employees</td>
</tr>
<tr>
<td>State government ..........</td>
<td>$15.48 0.3 $133.45 0.3 $15.11 $7.37</td>
<td>Local government ..................</td>
<td>12.59 0.5 32.79 0.5 13.18 11.36</td>
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<td>South .............................</td>
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<td>East North Central .............</td>
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<td>Pacific ..........................</td>
<td>18.07 1.3 117.42 1.3 17.12 27.93</td>
</tr>
</tbody>
</table>

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 2021.

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.

Table 15. Medical care benefits, family coverage: Employee participation by type of employee contribution, state and local government workers, March 2021

(All workers with contributory coverage = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Family coverage</th>
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<tr>
<td>Professional and related</td>
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<td>Teachers</td>
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<td>Primary, secondary, and special education school teachers</td>
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<td>Service</td>
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<td>Sales and office</td>
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<tr>
<td>Office and administrative support</td>
<td>62</td>
</tr>
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<td>Natural resources, construction, and maintenance</td>
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<td>Production, transportation, and material moving ...</td>
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<td>Full time</td>
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<tr>
<td>Part time</td>
<td>66</td>
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<tr>
<td>Union</td>
<td>68</td>
</tr>
<tr>
<td>Nonunion</td>
<td>63</td>
</tr>
<tr>
<td>Average wage within the following categories:$^3$</td>
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<tr>
<td>Lowest 25 percent</td>
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<tr>
<td>Second 25 percent</td>
<td>66</td>
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<td>Third 25 percent</td>
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<td>Highest 25 percent</td>
<td>65</td>
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<tr>
<td>Highest 10 percent</td>
<td>64</td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>65</td>
</tr>
<tr>
<td>Education and health services</td>
<td>65</td>
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<td>Educational services</td>
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<tr>
<td>Elementary and secondary schools</td>
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<tr>
<td>Junior colleges, colleges, and universities</td>
<td>55</td>
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<td>Health care and social assistance</td>
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<tr>
<td>Hospitals</td>
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<tr>
<td>Public administration</td>
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<tr>
<td>1 to 99 workers</td>
<td>63</td>
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<tr>
<td>1 to 49 workers</td>
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<tr>
<td>50 to 99 workers</td>
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<td>100 to 499 workers</td>
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<tr>
<td>500 workers or more</td>
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See footnotes at end of table.
Table 15. Medical care benefits, family coverage: Employee participation by type of employee contribution, state and local government workers, March 2021—continued

(All workers with contributory coverage = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
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<tr>
<td>Local government</td>
<td>72</td>
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</table>

**Geographic areas**

- Northeast: 67, 18, 6, 8
- New England: 81, 9, –, –
- Middle Atlantic: 61, 22, 5, 12
- South: 62, 35, –, –
- South Atlantic: 53, 42, 5, –
- East South Central: 57, 43, –, –
- West South Central: 76, 21, –, –
- Midwest: 75, 17, 6, 2
- East North Central: 77, 17, 4, 2
- West North Central: 72, 16, –, –
- West: 59, 19, 10, 12
- Mountain: 79, 17, –, –
- Pacific: 51, 20, 13, 17

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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.

# Table 15. Standard errors for medical care benefits, family coverage: Employee participation by type of employee contribution, state and local government workers, March 2021

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<thead>
<tr>
<th>Characteristics</th>
<th>Family coverage</th>
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<tr>
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<tr>
<td>Sales and office ...................................................</td>
<td>2.3</td>
</tr>
<tr>
<td>Office and administrative support ........................</td>
<td>2.3</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance ...</td>
<td>3.7</td>
</tr>
<tr>
<td>Production, transportation, and material moving ...</td>
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<tr>
<td>Full time .................................................................</td>
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<tr>
<td>Part time ................................................................</td>
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<tr>
<td>Nonunion ...............................................................</td>
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<tr>
<td>Third 25 percent ...............................................</td>
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<tr>
<td>Highest 10 percent ...........................................</td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries .............................</td>
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</tr>
<tr>
<td>Education and health services ...........................</td>
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<td>Educational services ..........................................</td>
<td>1.5</td>
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<td>Elementary and secondary schools ........................</td>
<td>1.7</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ..........</td>
<td>2.8</td>
</tr>
<tr>
<td>Health care and social assistance ........................</td>
<td>4.6</td>
</tr>
<tr>
<td>Hospitals ............................................................</td>
<td>4.8</td>
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<tr>
<td>Public administration ..........................................</td>
<td>2.3</td>
</tr>
<tr>
<td>1 to 99 workers ....................................................</td>
<td>3.1</td>
</tr>
<tr>
<td>1 to 49 workers ....................................................</td>
<td>4.5</td>
</tr>
<tr>
<td>50 to 99 workers ....................................................</td>
<td>4.1</td>
</tr>
<tr>
<td>100 workers or more .............................................</td>
<td>1.1</td>
</tr>
<tr>
<td>100 to 499 workers ..............................................</td>
<td>2.7</td>
</tr>
<tr>
<td>500 workers or more ..............................................</td>
<td>1.3</td>
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See footnotes at end of table.
Table 15. Standard errors for medical care benefits, family coverage: Employee participation by type of employee contribution, state and local government workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount</th>
<th>Varies&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Exists, but amount unknown</th>
<th>Other&lt;sup&gt;2&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>2.2</td>
<td>2.1</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Local government</td>
<td>1.4</td>
<td>1.0</td>
<td>0.8</td>
<td>0.5</td>
</tr>
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</table>

**Geographic areas**

<table>
<thead>
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<th>Region</th>
<th>Flat dollar amount</th>
<th>Varies&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Exists, but amount unknown</th>
<th>Other&lt;sup&gt;2&lt;/sup&gt;</th>
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<tbody>
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<td>2.0</td>
<td>1.6</td>
<td>1.0</td>
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<td>New England</td>
<td>4.7</td>
<td>2.4</td>
<td>–</td>
<td>–</td>
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<tr>
<td>Middle Atlantic</td>
<td>2.9</td>
<td>2.1</td>
<td>1.8</td>
<td>1.3</td>
</tr>
<tr>
<td>South</td>
<td>2.0</td>
<td>1.8</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>3.8</td>
<td>3.5</td>
<td>1.6</td>
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</tr>
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<td>East South Central</td>
<td>1.3</td>
<td>1.3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>3.0</td>
<td>2.2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.4</td>
<td>1.7</td>
<td>1.8</td>
<td>0.5</td>
</tr>
<tr>
<td>East North Central</td>
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<td>0.6</td>
<td>0.7</td>
</tr>
<tr>
<td>West North Central</td>
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<td>3.9</td>
<td>–</td>
<td>–</td>
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<tr>
<td>West</td>
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<tr>
<td>Mountain</td>
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<td>3.8</td>
<td>–</td>
<td>–</td>
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<tr>
<td>Pacific</td>
<td>2.9</td>
<td>1.7</td>
<td>1.6</td>
<td>2.4</td>
</tr>
</tbody>
</table>

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

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

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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.

Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, state and local
government workers, March 2021
(Includes workers participating in medical care benefits with flat dollar amount contributory coverage)
Single coverage1
Characteristics

All workers .............................................................

Family coverage1

50th
50th
10th
25th
75th
90th
10th
25th
75th
90th
percentile
percentile
percentile percentile
percentile percentile percentile percentile
percentile percentile
(median)
(median)
$25.99

$53.85

$98.04

$153.00

$257.23

$168.35

$264.80

$429.12

$701.17 $1138.56

Worker characteristics
Management, professional, and related ................
Professional and related ....................................
Teachers ........................................................
Primary, secondary, and special education
school teachers ........................................
Service ...................................................................
Protective service ..............................................
Sales and office .....................................................
Office and administrative support ......................
Natural resources, construction, and maintenance
Production, transportation, and material moving ...

25.81
25.99
31.00

56.71
57.39
60.82

102.58
103.00
105.79

161.17
161.98
178.00

272.81
276.10
344.72

162.94
166.13
154.57

265.06
269.64
284.63

450.01
463.89
516.61

733.20
766.44
878.00

1198.00
1220.63
1297.86

–
32.28
32.45
22.66
22.66
24.87
19.46

60.82
55.52
56.05
51.20
50.81
52.00
36.00

107.87
94.33
90.49
92.50
92.00
90.91
82.24

188.72
148.00
145.42
134.86
133.75
134.92
150.20

357.02
240.41
231.79
217.73
214.98
186.14
248.40

144.72
194.52
180.00
165.46
162.39
154.58
186.82

305.67
270.90
259.04
259.04
252.07
205.00
327.41

551.51
424.76
380.03
406.54
402.29
354.10
477.44

978.20
654.45
549.71
636.42
636.42
545.42
905.97

1379.06
1116.41
798.48
1039.32
1002.80
754.60
1258.24

Full time .................................................................
Part time ................................................................

25.78
40.00

53.32
89.28

97.68
126.34

151.14
254.00

248.22
488.75

167.87
191.00

263.49
312.00

427.06
548.32

692.00
1053.80

1116.41
1327.00

Union .....................................................................
Nonunion ...............................................................

35.15
22.35

66.30
50.00

112.34
88.56

173.77
134.92

306.63
204.21

138.23
180.00

244.19
280.86

405.19
451.17

668.42
720.00

1202.32
1110.26

Average wage within the following categories:2
Lowest 25 percent .............................................
Lowest 10 percent .........................................
Second 25 percent ............................................
Third 25 percent ................................................
Highest 25 percent ............................................
Highest 10 percent ........................................

23.55
21.78
25.09
24.24
35.15
36.64

50.00
47.88
50.81
55.51
66.28
71.34

90.02
90.77
90.55
95.90
111.49
128.94

142.21
157.10
133.75
145.22
186.29
245.23

217.36
226.70
222.01
243.52
344.40
533.29

180.00
212.42
162.94
179.79
139.75
160.89

284.12
355.71
251.10
269.64
251.45
271.00

476.04
572.47
385.00
475.00
422.95
457.39

741.75
870.57
578.54
737.75
667.95
722.82

1235.64
1263.00
981.74
1110.26
1202.32
1429.48

Service-providing industries ..................................
Education and health services ...........................
Educational services ......................................
Elementary and secondary schools ...........
Junior colleges, colleges, and universities
Health care and social assistance .................
Hospitals ....................................................
Public administration .........................................

25.78
27.23
28.69
25.99
33.52
–
25.09
23.55

53.53
58.32
59.78
59.24
66.28
45.50
41.00
50.86

98.38
102.46
104.56
107.00
96.70
88.44
85.74
90.91

155.00
168.56
178.03
189.53
143.60
127.36
115.57
134.86

258.11
278.00
322.28
354.50
231.20
174.40
174.40
208.32

166.63
178.20
169.99
160.89
180.00
225.80
235.33
142.01

265.36
289.46
283.81
314.85
229.00
307.67
327.67
244.60

432.78
505.60
521.17
574.18
391.00
392.82
392.82
370.00

703.82
803.54
870.83
1010.30
551.98
600.64
600.64
534.06

1137.00
1258.24
1288.00
1381.28
810.50
851.11
727.00
809.52

1 to 99 workers ......................................................
1 to 49 workers ..................................................
50 to 99 workers ................................................
100 workers or more ..............................................
100 to 499 workers ............................................
500 workers or more ..........................................

23.31
23.31
–
27.41
24.34
28.99

55.12
52.94
57.39
52.56
55.64
52.54

101.05
108.95
97.00
97.00
91.81
98.65

145.22
151.72
142.71
156.61
144.26
159.27

222.88
241.54
214.00
261.72
258.30
263.75

99.05
–
115.77
184.82
180.00
190.00

210.43
223.33
203.18
277.33
244.20
323.42

355.16
382.05
314.85
445.80
396.60
470.55

616.67
648.00
559.50
728.48
735.39
722.82

922.65
1120.52
736.31
1202.32
1235.64
1168.70

Establishment characteristics

See footnotes at end of table.

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Table 16. Medical care benefits: Monthly employee contributions for single and family coverage, state and local government workers, March 2021—continued

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

<table>
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<tr>
<th>Characteristics</th>
<th>Single coverage¹</th>
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<th>Family coverage¹</th>
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<td>50th percentile (median)</td>
<td>75th percentile</td>
<td>90th percentile</td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
<td>75th percentile</td>
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<td>$133.75</td>
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<td>$180.00</td>
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<td>$351.24</td>
<td>$515.15</td>
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<td>162.96</td>
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<td>–</td>
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<td>203.58</td>
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<td>140.61</td>
<td>203.00</td>
<td>186.00</td>
<td>348.00</td>
<td>532.51</td>
<td>737.91</td>
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<td>50.00</td>
<td>77.01</td>
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<td>174.40</td>
<td>180.00</td>
<td>266.46</td>
<td>426.04</td>
<td>631.94</td>
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<tr>
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<td>–</td>
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<td>273.67</td>
<td>391.00</td>
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<td>165.58</td>
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<td>238.40</td>
<td>351.24</td>
<td>569.84</td>
<td>1001.00</td>
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<td>224.70</td>
<td>160.89</td>
<td>229.00</td>
<td>355.17</td>
<td>679.10</td>
</tr>
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<td>32.00</td>
<td>70.00</td>
<td>98.06</td>
<td>134.78</td>
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<td>137.90</td>
<td>226.77</td>
<td>336.51</td>
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</tr>
<tr>
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<td>72.00</td>
<td>106.97</td>
<td>147.12</td>
<td>180.00</td>
<td>230.02</td>
<td>441.61</td>
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</tr>
<tr>
<td>West</td>
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<td>238.40</td>
<td>351.24</td>
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<td>18.06</td>
<td>35.96</td>
<td>56.71</td>
<td>109.00</td>
<td>242.80</td>
<td>142.01</td>
<td>245.00</td>
<td>397.23</td>
<td>737.75</td>
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<td>Pacific</td>
<td>36.93</td>
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<td>121.05</td>
<td>245.23</td>
<td>439.36</td>
<td>–</td>
<td>197.88</td>
<td>377.50</td>
<td>735.39</td>
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</table>

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 2021.

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.

Table 16. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, state and local government workers, March 2021

| Characteristics | Single coverage | | | | | | | | Family coverage | | | |
|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile | 10th percentile | 25th percentile | 50th percentile (median) | 75th percentile | 90th percentile |
| All workers | $2.85 | $2.64 | $2.60 | $5.23 | $10.63 | $9.33 | $5.47 | $12.57 | $17.75 | $54.47 |
| **Worker characteristics** | | | | | | | | | | | | | | |
| Management, professional, and related | 3.33 | 3.89 | 2.91 | 5.54 | 10.93 | 13.46 | 8.37 | 22.09 | 19.61 | 47.05 |
| Professional and related | 3.94 | 3.65 | 3.27 | 5.19 | 12.14 | 14.57 | 13.56 | 22.14 | 37.70 | 35.98 |
| Teachers | 6.35 | 4.60 | 2.98 | 8.92 | 32.32 | 18.90 | 21.53 | 16.46 | 52.51 | 43.67 |
| Primary, secondary, and special education school teachers | – | 4.88 | 4.37 | 9.70 | 82.19 | 15.49 | 19.77 | 25.96 | 52.83 | 58.06 |
| Service | 3.00 | 3.64 | 7.03 | 14.69 | 29.89 | 11.99 | 10.48 | 18.29 | 24.93 | 98.13 |
| Protective service | 8.20 | 6.26 | 11.25 | 21.05 | 48.56 | 12.89 | 10.48 | 18.29 | 24.93 | 98.13 |
| Sales and office | 2.28 | 2.70 | 3.41 | 9.45 | 39.37 | 21.05 | 23.75 | 20.01 | 45.16 | 117.93 |
| Office and administrative support | 2.63 | 5.88 | 12.68 | 21.05 | 48.56 | 12.89 | 23.75 | 20.01 | 45.16 | 117.93 |
| Natural resources, construction, and maintenance | – | 4.88 | 4.37 | 9.70 | 82.19 | 15.49 | 19.77 | 25.96 | 52.83 | 58.06 |
| Health care and social assistance | 3.00 | 3.64 | 7.03 | 14.69 | 29.89 | 11.99 | 10.48 | 18.29 | 24.93 | 98.13 |
| Full time | 2.27 | 2.50 | 2.75 | 5.13 | 8.92 | 9.09 | 5.89 | 13.60 | 21.09 | 36.15 |
| Part time | 9.10 | 9.54 | 9.73 | 37.66 | 82.50 | 32.33 | 37.68 | 106.80 | 107.35 | 90.07 |
| Union | 2.12 | 1.91 | 4.84 | 6.36 | 35.84 | 7.61 | 19.25 | 15.36 | 25.10 | 51.90 |
| Nonunion | 2.05 | 4.05 | 4.05 | 4.47 | 11.75 | 4.27 | 18.01 | 24.26 | 18.52 | 35.57 |
| Average wage within the following categories | 2.54 | 4.81 | 3.42 | 5.59 | 12.89 | 1.65 | 24.38 | 24.65 | 47.50 | 24.29 |
| Lowest 25 percent | 4.79 | 7.13 | 6.17 | 10.65 | 23.14 | 15.29 | 10.50 | 22.90 | 96.79 | 45.07 |
| Lowest 10 percent | 3.63 | 2.22 | 3.38 | 5.55 | 14.80 | 26.54 | 13.72 | 6.74 | 14.91 | 78.17 |
| Second 25 percent | 2.58 | 5.12 | 7.42 | 6.14 | 17.11 | 26.54 | 13.72 | 6.74 | 14.91 | 78.17 |
| Third 25 percent | 2.45 | 3.35 | 4.74 | 9.49 | 31.73 | 17.11 | 20.40 | 24.53 | 36.26 | 70.94 |
| Highest 25 percent | 1.56 | 5.26 | 14.61 | 9.88 | 58.05 | 25.83 | 15.76 | 30.46 | 34.68 | 85.54 |
| Highest 10 percent | 1.56 | 5.26 | 14.61 | 9.88 | 58.05 | 25.83 | 15.76 | 30.46 | 34.68 | 85.54 |
| **Establishment characteristics** | | | | | | | | | | | | | | |
| Service-providing industries | 2.46 | 2.85 | 2.53 | 5.60 | 9.79 | 10.35 | 6.00 | 12.21 | 15.60 | 50.75 |
| Education and health services | 4.47 | 3.48 | 3.21 | 5.99 | 21.90 | 8.63 | 17.69 | 11.32 | 36.34 | 36.32 |
| Educational services | 4.48 | 3.67 | 2.22 | 7.09 | 30.77 | 12.28 | 19.84 | 16.66 | 30.44 | 24.51 |
| Elementary and secondary schools | 5.00 | 3.96 | 3.40 | 7.71 | 26.35 | 18.37 | 24.05 | 16.60 | 35.58 | 33.43 |
| Junior colleges, colleges, and universities | 3.78 | 10.31 | 7.26 | 8.61 | 21.90 | 3.74 | 9.90 | 31.51 | 27.98 | 41.29 |
| Health care and social assistance | – | 10.31 | 6.17 | 7.02 | 8.36 | 17.07 | 23.84 | 25.85 | 27.50 | 161.49 |
| Hospitals | 3.57 | 7.00 | 12.49 | 16.68 | 11.24 | 25.16 | 10.99 | 38.84 | 45.23 | 68.65 |
| Public administration | 3.39 | 1.97 | 8.22 | 3.37 | 18.10 | 25.04 | 16.18 | 9.33 | 19.15 | 46.94 |
| 1 to 99 workers | 3.53 | 4.75 | 4.71 | 9.79 | 28.84 | 28.60 | 19.79 | 18.13 | 44.19 | 127.51 |
| 1 to 49 workers | 1.28 | 3.73 | 8.14 | 17.84 | 41.38 | – | 42.74 | 44.56 | 65.75 | 257.21 |
| 50 to 99 workers | – | 8.81 | 4.11 | 8.90 | 39.35 | 9.80 | 26.17 | 29.83 | 36.72 | 102.27 |
| 100 workers or more | 3.01 | 3.24 | 3.28 | 6.40 | 9.18 | 6.59 | 15.76 | 12.71 | 20.32 | 32.91 |
| 100 to 499 workers | 6.23 | 6.81 | 6.51 | 10.95 | 25.74 | 3.90 | 15.32 | 19.90 | 62.36 | 46.62 |
| 500 workers or more | 2.65 | 2.51 | 3.59 | 5.01 | 9.21 | 8.78 | 14.30 | 19.36 | 25.01 | 62.99 |

See footnotes at end of table.
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<thead>
<tr>
<th>Characteristics</th>
<th>Single coverage¹</th>
<th>Family coverage¹</th>
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<td>25th percentile</td>
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<td>7.97</td>
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<td>New England</td>
<td>15.21</td>
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<td>South</td>
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<td>1.73</td>
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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 as 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 2021.

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.

Table 17. Insurance benefits: Access, participation, and take-up rates,¹ state and local government workers, March 2021

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Life insurance</th>
<th>Short-term disability</th>
<th>Long-term disability</th>
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<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
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<td>97</td>
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<td><strong>Worker characteristics</strong></td>
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<td>Management, professional, and related ..................</td>
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<td>82</td>
<td>97</td>
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<tr>
<td>Professional and related ....................................</td>
<td>84</td>
<td>81</td>
<td>97</td>
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<td>Teachers ..................................................................</td>
<td>83</td>
<td>81</td>
<td>97</td>
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<tr>
<td>Primary, secondary, and special education school teachers ........</td>
<td>88</td>
<td>87</td>
<td>98</td>
</tr>
<tr>
<td>Service ........................................................</td>
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<td>Office and administrative support ......................</td>
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<td>98</td>
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<td>Third 25 percent ..............................................</td>
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<td><strong>Establishment characteristics</strong></td>
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<tr>
<td>Service-providing industries ................................</td>
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<td>97</td>
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<td>Education and health services ............................</td>
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<td>80</td>
<td>97</td>
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<td>80</td>
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</tr>
<tr>
<td>Elementary and secondary schools .......................</td>
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<tr>
<td>Junior colleges, colleges, and universities ..........</td>
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<td>97</td>
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<td>Health care and social assistance ......................</td>
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<td>83</td>
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<td>95</td>
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<td>Public administration ..........................................</td>
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<td>500 workers or more ............................................</td>
<td>87</td>
<td>84</td>
<td>97</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 17. Insurance benefits: Access, participation, and take-up rates,¹ state and local government workers, March 2021—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 | Access | Participation | Take-up rate | Access | Participation | Take-up rate | Access | Participation | Take-up rate | Access | Participation | Take-up rate |
| State government | 91 | 87 | 96 | 29 | 28 | 97 | 39 | 37 | 96 | 80 | 78 | 98 | 26 | 25 | 97 | 39 | 38 | 98 |
| Local government | 80 | 78 | 98 | 26 | 25 | 97 | 39 | 38 | 98 |
| Geographic areas | | | | | | | | | | | | | | | | | | | | |
| Northeast | 82 | 79 | 97 | 31 | 31 | 100 | 16 | 16 | 99 | 85 | 82 | 97 | 24 | 22 | 94 | 34 | 33 | 96 | 85 | 83 | 98 | 35 | 32 | 93 | 48 | 46 | 96 |
| New England | 83 | 73 | 88 | 10 | 10 | 100 | 16 | 16 | 100 | 83 | 73 | 88 | 10 | 10 | 100 | 16 | 16 | 100 | 83 | 73 | 88 | 10 | 10 | 100 | 16 | 16 | 100 |
| Middle Atlantic | 81 | 81 | 100 | 38 | 38 | 100 | 16 | 15 | 98 | 81 | 81 | 100 | 38 | 38 | 100 | 16 | 15 | 98 | 81 | 81 | 100 | 38 | 38 | 100 | 16 | 15 | 98 |
| South | 85 | 82 | 97 | 24 | 22 | 94 | 34 | 33 | 96 | 85 | 82 | 97 | 24 | 22 | 94 | 34 | 33 | 96 | 85 | 82 | 97 | 24 | 22 | 94 | 34 | 33 | 96 |
| South Atlantic | 85 | 81 | 96 | 35 | 32 | 93 | 48 | 46 | 96 | 85 | 81 | 96 | 35 | 32 | 93 | 48 | 46 | 96 | 85 | 81 | 96 | 35 | 32 | 93 | 48 | 46 | 96 |
| East South Central | 85 | 83 | 98 | 35 | 32 | 93 | 48 | 46 | 96 | 85 | 83 | 98 | 35 | 32 | 93 | 48 | 46 | 96 | 85 | 83 | 98 | 35 | 32 | 93 | 48 | 46 | 96 |
| West South Central | 84 | 83 | 96 | 25 | 24 | 97 | 32 | 31 | 97 | 84 | 83 | 96 | 25 | 24 | 97 | 32 | 31 | 97 | 84 | 83 | 96 | 25 | 24 | 97 | 32 | 31 | 97 |
| Midwest | 82 | 79 | 96 | 34 | 33 | 97 | 64 | 62 | 97 | 82 | 81 | 98 | 7 | 6 | 97 | 64 | 62 | 97 | 82 | 81 | 98 | 7 | 6 | 97 | 64 | 62 | 97 |
| East North Central | 82 | 78 | 95 | 34 | 33 | 97 | 64 | 62 | 97 | 82 | 81 | 98 | 7 | 6 | 97 | 64 | 62 | 97 | 82 | 81 | 98 | 7 | 6 | 97 | 64 | 62 | 97 |
| West North Central | 82 | 81 | 98 | 7 | 6 | 97 | 64 | 62 | 97 | 82 | 81 | 98 | 7 | 6 | 97 | 64 | 62 | 97 | 82 | 81 | 98 | 7 | 6 | 97 | 64 | 62 | 97 |
| West | 80 | 80 | 100 | 29 | 29 | 99 | 48 | 47 | 98 | 80 | 80 | 100 | 29 | 29 | 99 | 48 | 47 | 98 | 80 | 80 | 100 | 29 | 29 | 99 | 48 | 47 | 98 |
| Mountain | 84 | 84 | 100 | 28 | 27 | 97 | 62 | 60 | 97 | 84 | 84 | 100 | 28 | 27 | 97 | 62 | 60 | 97 | 84 | 84 | 100 | 28 | 27 | 97 | 62 | 60 | 97 |
| Pacific | 79 | 79 | 100 | 30 | 30 | 100 | 42 | 41 | 98 | 80 | 78 | 98 | 29 | 28 | 97 | 39 | 38 | 98 | 80 | 78 | 98 | 29 | 28 | 97 | 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. See Technical Note for more details.
² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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.

Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates, state and local government workers, March 2021

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<thead>
<tr>
<th>Characteristics</th>
<th>Life insurance</th>
<th>Short-term disability</th>
<th>Long-term disability</th>
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<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Participation</td>
<td>Take-up rate</td>
</tr>
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<td>All workers ...........................................................................................................</td>
<td>0.8</td>
<td>0.8</td>
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<td><strong>Worker characteristics</strong></td>
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<td>1.3</td>
<td>0.5</td>
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<td>1.8</td>
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<td>0.8</td>
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<td>Nonunion ............................................................................................................</td>
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<td>0.5</td>
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<td>Average wage within the following categories:2 ............................................</td>
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</tr>
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<tr>
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<td>1.9</td>
<td>0.8</td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
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<td>Service-providing industries ...........................................................................</td>
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<td>0.3</td>
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<td>0.4</td>
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<td>0.4</td>
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<td>Elementary and secondary schools ....................................................................</td>
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<td>0.5</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ..................................................</td>
<td>1.7</td>
<td>1.9</td>
<td>0.5</td>
</tr>
<tr>
<td>Health care and social assistance ...................................................................</td>
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<td>1.9</td>
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<td>Hospitals ..........................................................................................................</td>
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<tr>
<td>Public administration .......................................................................................</td>
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<td>1.2</td>
<td>0.4</td>
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<td>1.7</td>
<td>0.6</td>
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<td>2.7</td>
<td>0.7</td>
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<td>50 to 99 workers .............................................................................................</td>
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<td>2.0</td>
<td>0.8</td>
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<td>100 workers or more .......................................................................................</td>
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<td>0.3</td>
</tr>
<tr>
<td>100 to 499 workers .........................................................................................</td>
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<td>2.2</td>
<td>0.5</td>
</tr>
<tr>
<td>500 workers or more .......................................................................................</td>
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<td>0.5</td>
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</table>

See footnotes at end of table.
## Table 17. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ state and local government workers, March 2021—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            | 1.5            | 0.9            | 1.5            | 1.5            | 0.9            |                  |                  |                  |                  |
| Local government           | 1.1            | 1.1            | 0.3            | 1.1            | 1.1            | 0.4            | 1.3            | 1.3            | 0.3            |                  |                  |                  |                  |
| Geographic areas           |                |                |                |                |                |                |                |                |                |                  |                  |                  |                  |
| Northeast                  | 1.8            | 1.8            | 0.8            | 1.7            | 1.6            | 0.1            | 1.9            | 1.8            | 0.5            |                  |                  |                  |                  |
| New England                | 2.1            | 2.5            | 3.1            | 1.8            | 1.8            | 0.0            | 2.6            | 2.6            | 0.0            |                  |                  |                  |                  |
| Middle Atlantic            | 2.2            | 2.1            | 0.1            | 2.3            | 2.3            | 0.1            | 2.5            | 2.4            | 0.8            |                  |                  |                  |                  |
| South                      | 1.1            | 1.2            | 0.4            | 1.8            | 1.8            | 0.7            | 2.2            | 2.2            | 0.4            |                  |                  |                  |                  |
| South Atlantic             | 1.3            | 1.6            | 0.7            | 2.7            | 2.7            | 0.9            | 3.5            | 3.5            | 0.5            |                  |                  |                  |                  |
| East South Central         | 2.5            | 2.7            | 0.6            | –              | –              | –              | 6.1            | 5.7            | 0.9            |                  |                  |                  |                  |
| West South Central         | 2.4            | 2.3            | 0.7            | 1.9            | 1.7            | 1.5            | 2.5            | 2.5            | 0.6            |                  |                  |                  |                  |
| Midwest                    | 2.2            | 2.2            | 1.0            | 1.1            | 1.2            | 0.8            | 2.4            | 2.4            | 0.2            |                  |                  |                  |                  |
| East North Central         | 3.0            | 3.2            | 1.4            | 1.5            | 1.7            | 0.9            | 1.9            | 1.9            | 0.2            |                  |                  |                  |                  |
| West North Central         | 2.7            | 2.3            | 1.3            | 1.7            | 1.5            | 1.7            | 5.8            | 5.9            | 0.5            |                  |                  |                  |                  |
| West                       | 1.9            | 1.9            | 0.1            | 2.1            | 2.0            | 0.8            | 2.6            | 2.7            | 0.3            |                  |                  |                  |                  |
| Mountain                   | 3.7            | 3.6            | 0.2            | 4.1            | 3.7            | 2.5            | 6.8            | 6.7            | 0.5            |                  |                  |                  |                  |
| Pacific                    | 2.3            | 2.2            | 0.2            | 2.4            | 2.4            | 0.3            | 2.5            | 2.6            | 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. See Technical Note for more details.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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.

Table 18. Life insurance plans: Employee contribution requirement, state and local government workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Professional and related</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Teachers</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Service</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Protective service</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Sales and office</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>Full time</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Part time</td>
<td>14</td>
<td>86</td>
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<tr>
<td>Union</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Nonunion</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>15</td>
<td>85</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Education and health services</td>
<td>11</td>
<td>89</td>
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<td>Educational services</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>15</td>
<td>85</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Hospitals</td>
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<td>93</td>
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<tr>
<td>Public administration</td>
<td>7</td>
<td>93</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>50 to 99 workers</td>
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<tr>
<td>100 workers or more</td>
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<td>100 to 499 workers</td>
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<td>92</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>11</td>
<td>89</td>
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</tbody>
</table>

See footnotes at end of table.
Table 18. Life insurance plans: Employee contribution requirement, state and local government workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>13</td>
<td>87</td>
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<tr>
<td>Local government</td>
<td>9</td>
<td>91</td>
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<td><strong>Geographic areas</strong></td>
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<tr>
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<tr>
<td>Middle Atlantic</td>
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<td>94</td>
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<tr>
<td>South</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>East South Central</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>West South Central</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td>Midwest</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>East North Central</td>
<td>14</td>
<td>86</td>
</tr>
<tr>
<td>West North Central</td>
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<td>94</td>
</tr>
<tr>
<td>West</td>
<td>6</td>
<td>94</td>
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<tr>
<td>Mountain</td>
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<td>92</td>
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<tr>
<td>Pacific</td>
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</tr>
</tbody>
</table>

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 2021.


Table 18. Standard errors for life insurance plans: Employee contribution requirement, state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
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<td>0.5</td>
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<tr>
<td><strong>Worker characteristics</strong></td>
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<tr>
<td>Management, professional, and related</td>
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<td>0.6</td>
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<tr>
<td>Professional and related</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Teachers</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>1.0</td>
<td>1.0</td>
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<tr>
<td>Service</td>
<td>1.3</td>
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<tr>
<td>Protective service</td>
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<td>1.9</td>
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<tr>
<td>Sales and office</td>
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<tr>
<td>Office and administrative support</td>
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<td>Natural resources, construction, and maintenance</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Full time</td>
<td>0.5</td>
<td>0.5</td>
</tr>
<tr>
<td>Part time</td>
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<td>3.3</td>
</tr>
<tr>
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<tr>
<td>Nonunion</td>
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<tr>
<td>Lowest 25 percent</td>
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<td>Lowest 10 percent</td>
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<td>1.8</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Third 25 percent</td>
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<tr>
<td>Highest 25 percent</td>
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<td>Highest 10 percent</td>
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<td></td>
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<tr>
<td>Service-providing industries</td>
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</tr>
<tr>
<td>Education and health services</td>
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<td>0.6</td>
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<tr>
<td>Educational services</td>
<td>0.6</td>
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<tr>
<td>Elementary and secondary schools</td>
<td>0.7</td>
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<td>Health care and social assistance</td>
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<td>Hospitals</td>
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</tr>
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<td>1 to 99 workers</td>
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<td>0.6</td>
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<tr>
<td>100 to 499 workers</td>
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<td>1.3</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.8</td>
<td>0.8</td>
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</table>

See footnotes at end of table.
Table 18. Standard errors for life insurance plans: Employee contribution requirement, state and local government workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
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</thead>
<tbody>
<tr>
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</tr>
<tr>
<td>Local government</td>
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<td>0.7</td>
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**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.5</td>
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<tr>
<td>New England</td>
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<tr>
<td>Middle Atlantic</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>South</td>
<td>0.7</td>
<td>0.7</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>East South Central</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>West South Central</td>
<td>1.0</td>
<td>1.0</td>
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<tr>
<td>Midwest</td>
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</tr>
<tr>
<td>East North Central</td>
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<td>2.3</td>
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<tr>
<td>West North Central</td>
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<td>0.9</td>
</tr>
<tr>
<td>West</td>
<td>1.1</td>
<td>1.1</td>
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<tr>
<td>Mountain</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.4</td>
<td>1.4</td>
</tr>
</tbody>
</table>

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 2021.


Table 19. Life insurance plans: Method of benefit payment, state and local government workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
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<tbody>
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<td>All workers</td>
<td>36</td>
<td>3</td>
<td>52</td>
<td>6</td>
<td>4</td>
</tr>
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<tr>
<td>Management, professional, and related</td>
<td>34</td>
<td>4</td>
<td>53</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>Professional and related</td>
<td>34</td>
<td>4</td>
<td>54</td>
<td>5</td>
<td>4</td>
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<tr>
<td>Teachers</td>
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<td>59</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>26</td>
<td>3</td>
<td>63</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Service</td>
<td>37</td>
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</tr>
<tr>
<td>Sales and office</td>
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<td>Service-providing industries</td>
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<td>Education and health services</td>
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<td>5</td>
<td>66</td>
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<td>50 to 99 workers</td>
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<td>5</td>
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</tr>
<tr>
<td>100 workers or more</td>
<td>38</td>
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<td>50</td>
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<td>3</td>
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<tr>
<td>100 to 499 workers</td>
<td>36</td>
<td>3</td>
<td>51</td>
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<td>4</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>38</td>
<td>2</td>
<td>50</td>
<td>7</td>
<td>3</td>
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See footnotes at end of table.
Table 19. Life insurance plans: Method of benefit payment, state and local government workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Basic life insurance method of payment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed multiple of annual earnings</td>
</tr>
<tr>
<td>State government</td>
<td>39</td>
</tr>
<tr>
<td>Local government</td>
<td>34</td>
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**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
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<td>Northeast</td>
<td>33</td>
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<td>13</td>
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</tr>
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<td>–</td>
<td>73</td>
<td>–</td>
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<td>38</td>
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<td>45</td>
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<td>–</td>
</tr>
<tr>
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<td>70</td>
<td>5</td>
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<td>Midwest</td>
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<td>–</td>
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<td>55</td>
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<td>–</td>
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<tr>
<td>Pacific</td>
<td>18</td>
<td>–</td>
<td>75</td>
<td>5</td>
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</tbody>
</table>

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 2021.

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.

Table 19. Standard errors for life insurance plans: Method of benefit payment, state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed multiple of annual earnings</th>
<th>Variable multiple of annual earnings</th>
<th>Flat dollar amount</th>
<th>Variable dollar amount</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers ........................................................................................................</td>
<td>1.1</td>
<td>0.3</td>
<td>1.0</td>
<td>0.5</td>
<td>0.6</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Management, professional, and related ..........................................................</td>
<td>1.5</td>
<td>0.3</td>
<td>1.2</td>
<td>0.6</td>
<td>1.2</td>
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<tr>
<td>Professional and related ..............................................................................</td>
<td>1.7</td>
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<td>1.5</td>
<td>0.7</td>
<td>1.5</td>
</tr>
<tr>
<td>Teachers ........................................................................................................</td>
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<td>1.6</td>
<td>0.8</td>
<td>2.2</td>
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<tr>
<td>Primary, secondary, and special education school teachers ........................................</td>
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<td>0.5</td>
<td>1.6</td>
<td>0.9</td>
<td>2.3</td>
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<tr>
<td>Service ..........................................................................................................</td>
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<td>0.5</td>
<td>1.8</td>
<td>0.8</td>
<td>0.5</td>
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<tr>
<td>Protective service .........................................................................................</td>
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<td>0.7</td>
<td>3.1</td>
<td>1.3</td>
<td>0.9</td>
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<td>0.9</td>
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<td>0.9</td>
<td>1.0</td>
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<tr>
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<td>4.2</td>
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<td>0.8</td>
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<tr>
<td>Production, transportation, and material moving ........................................</td>
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<td>3.7</td>
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<td>1.0</td>
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<td>0.6</td>
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<td>2.0</td>
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<tr>
<td>Third 25 percent .........................................................................................</td>
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<td>0.9</td>
<td>2.1</td>
<td>1.2</td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>Service-providing industries ........................................................................</td>
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<td>0.3</td>
<td>1.0</td>
<td>0.5</td>
<td>0.6</td>
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<tr>
<td>Education and health services ......................................................................</td>
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<td>1.3</td>
<td>0.6</td>
<td>0.9</td>
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<td>0.7</td>
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<td>Elementary and secondary schools ................................................................</td>
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<td>0.8</td>
<td>1.1</td>
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<td>–</td>
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<td>1 to 99 workers ...........................................................................................</td>
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<td>1.6</td>
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See footnotes at end of table.
Table 19. Standard errors for life insurance plans: Method of benefit payment, state and local government workers, March 2021—continued

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<thead>
<tr>
<th>Characteristics</th>
<th>Basic life insurance method of payment</th>
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<tr>
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**Geographic areas**

<table>
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<tr>
<th>Geographic area</th>
<th>Basic life insurance method of payment</th>
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</thead>
<tbody>
<tr>
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<td>Northeast</td>
<td>2.1</td>
</tr>
<tr>
<td>New England</td>
<td>3.0</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>2.4</td>
</tr>
<tr>
<td>South</td>
<td>2.0</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>3.4</td>
</tr>
<tr>
<td>East South Central</td>
<td>4.1</td>
</tr>
<tr>
<td>West South Central</td>
<td>3.4</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.9</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.8</td>
</tr>
<tr>
<td>West North Central</td>
<td>6.5</td>
</tr>
<tr>
<td>West</td>
<td>1.9</td>
</tr>
<tr>
<td>Mountain</td>
<td>1.9</td>
</tr>
<tr>
<td>Pacific</td>
<td>2.6</td>
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</tbody>
</table>

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 2021.

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.

### Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, state and local government workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Multiple of annual earnings amounts1</th>
<th>Mean multiple of annual earnings</th>
<th>Median multiple of annual earnings</th>
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<td>Less than 1.0 times earnings</td>
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<td>Over 1.0 and under 2.0 times earnings</td>
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<td>–</td>
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<td>19</td>
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<tr>
<td>Management, professional, and related</td>
<td>–</td>
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</tr>
<tr>
<td>Professional and related</td>
<td>–</td>
<td>50</td>
<td>23</td>
</tr>
<tr>
<td>Teachers</td>
<td>–</td>
<td>47</td>
<td>24</td>
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<tr>
<td>Primary, secondary, and special education school teachers</td>
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<td>48</td>
<td>28</td>
</tr>
<tr>
<td>Service</td>
<td>–</td>
<td>55</td>
<td>17</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>54</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
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<td>Natural resources, construction, and maintenance</td>
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<td>Production, transportation, and material moving ...</td>
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</tr>
<tr>
<td>Full time</td>
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<td>52</td>
<td>20</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
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</tr>
<tr>
<td>Union</td>
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</tr>
<tr>
<td>Nonunion</td>
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<td>52</td>
<td>13</td>
</tr>
<tr>
<td>Average wage within the following categories:2</td>
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<td>Third 25 percent</td>
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<td>Education and health services</td>
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<td>49</td>
<td>23</td>
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<tr>
<td>Educational services</td>
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</tr>
<tr>
<td>Elementary and secondary schools</td>
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<td>24</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
<td>45</td>
<td>19</td>
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<td>Health care and social assistance</td>
<td>–</td>
<td>61</td>
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<td>Hospitals</td>
<td>–</td>
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<tr>
<td>Public administration</td>
<td>–</td>
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</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
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<td>1 to 49 workers</td>
<td>–</td>
<td>65</td>
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<td>50 to 99 workers</td>
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<td>100 to 499 workers</td>
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<td>45</td>
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</tr>
<tr>
<td>500 workers or more</td>
<td>–</td>
<td>53</td>
<td>17</td>
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See footnotes at end of table.
Table 20. Life insurance plans: Fixed multiple of annual earnings benefit formulas, state and local government workers, March 2021—continued

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

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<tr>
<th>Characteristics</th>
<th>Multiple of annual earnings amounts1</th>
<th>Mean multiple of annual earnings</th>
<th>Median multiple of annual earnings</th>
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<tr>
<td>State government</td>
<td>– 54 21 18 7 1.4 1.0</td>
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</tr>
<tr>
<td>Local government</td>
<td>– 51 19 25 5 1.5 1.0</td>
<td></td>
<td></td>
</tr>
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<td><strong>Geographic areas</strong></td>
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</tr>
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<td>Northeast</td>
<td>– 35 45 7 12 1.6 1.5</td>
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<td>– 47 23 – – 1.5 1.5</td>
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</tr>
<tr>
<td>Middle Atlantic</td>
<td>– 33 48 6 13 1.6 1.5</td>
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<tr>
<td>South</td>
<td>– 54 13 31 3 1.4 1.0</td>
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<td>South Atlantic</td>
<td>– 54 14 29 – 1.4 –</td>
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<td>– 54 – 39 – 1.4 –</td>
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<td>– 54 – 29 – 1.4 –</td>
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<td>Midwest</td>
<td>– 51 21 21 7 1.4 1.0</td>
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<td>– 66 8 22 – 1.4 1.0</td>
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<td>Mountain</td>
<td>– 57 – 30 – 1.4 1.0</td>
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<tr>
<td>Pacific</td>
<td>– 76 4 – – 1.4 1.0</td>
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</tbody>
</table>

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 2021.

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.

Table 20. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Multiple of annual earnings amounts&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Mean multiple of annual earnings</th>
<th>Median multiple of annual earnings</th>
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</thead>
<tbody>
<tr>
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<td>Less than 1.0 times earnings</td>
<td>1.0 times and under 2.0 times earnings</td>
<td>Greater than 2.0 times earnings</td>
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<td>All workers</td>
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<td></td>
<td>Over 1.0 times earnings</td>
<td>2.0 times earnings</td>
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<td><strong>Worker characteristics</strong></td>
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<tr>
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<td>2.1</td>
<td>2.0</td>
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<tr>
<td>Professional and related</td>
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<td>2.3</td>
<td>1.9</td>
</tr>
<tr>
<td>Teachers</td>
<td>–</td>
<td>2.6</td>
<td>2.8</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>–</td>
<td>2.9</td>
<td>3.0</td>
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<tr>
<td>Service</td>
<td>–</td>
<td>4.4</td>
<td>2.7</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>6.9</td>
<td>–</td>
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<td>Sales and office</td>
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<td>3.6</td>
<td>2.9</td>
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<td>Office and administrative support</td>
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<td>Natural resources, construction, and maintenance</td>
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<td>Production, transportation, and material moving ...</td>
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<td>6.4</td>
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<tr>
<td>All workers</td>
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<td>1.9</td>
<td>1.8</td>
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<td></td>
<td>Over 1.0 times earnings</td>
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<tr>
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<td>Average wage within the following categories:&lt;sup&gt;3&lt;/sup&gt;</td>
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<td>Lowest 25 percent</td>
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<td>4.4</td>
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<td>Highest 10 percent</td>
<td>–</td>
<td>4.3</td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
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<td>Service-providing industries</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>Health care and social assistance</td>
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<td>Hospitals</td>
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<td>1.9</td>
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<tr>
<td>500 workers or more</td>
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</table>

See footnotes at end of table.
Table 20. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, state and local government workers, March 2021—continued

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<tr>
<th>Characteristics</th>
<th>Less than 1.0 times earnings</th>
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<th>2.0 times earnings</th>
<th>Greater than 2.0 times earnings</th>
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<th>Median multiple of annual earnings</th>
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<td>Northeast</td>
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<td>New England</td>
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</tbody>
</table>

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 2021.

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.

Table 21. Life insurance plans: Maximum benefit amount, state and local government workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount</th>
<th>With no maximum benefit amount</th>
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<td>50th percentile (median)</td>
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<td>Management, professional, and related</td>
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<td>Protective service</td>
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<td>Full time</td>
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<td>Nonunion</td>
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<td>Average wage within the following categories:²</td>
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<td>Second 25 percent</td>
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<td>50,000</td>
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<tr>
<td>Establishment characteristics</td>
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<tr>
<td>Service-providing industries</td>
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<td>Education and health services</td>
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<td>Educational services</td>
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<td>Elementary and secondary schools</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>Health care and social assistance</td>
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<td>Hospitals</td>
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<td>Public administration</td>
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<tr>
<td>1 to 99 workers</td>
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<tr>
<td>1 to 49 workers</td>
<td>60</td>
<td>40,000</td>
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<tr>
<td>50 to 99 workers</td>
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<td>40,000</td>
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<tr>
<td>100 workers or more</td>
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<td>50,000</td>
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<tr>
<td>100 to 499 workers</td>
<td>53</td>
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<tr>
<td>500 workers or more</td>
<td>64</td>
<td>50,000</td>
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</table>

See footnotes at end of table.
Table 21. Life insurance plans: Maximum benefit amount, state and local government workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount¹</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>State government</td>
<td>60 $40,000</td>
<td>$50,000</td>
<td>–</td>
</tr>
<tr>
<td>Local government</td>
<td>58 50,000</td>
<td>–</td>
<td>$200,000</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>34 40,000</td>
<td>40,000</td>
<td>40,000</td>
</tr>
<tr>
<td>New England</td>
<td>29 40,000</td>
<td>40,000</td>
<td>40,000</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>34 50,000</td>
<td>50,000</td>
<td>150,000</td>
</tr>
<tr>
<td>South</td>
<td>60 50,000</td>
<td>–</td>
<td>200,000</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>56 50,000</td>
<td>–</td>
<td>200,000</td>
</tr>
<tr>
<td>West South Central</td>
<td>59 50,000</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>56 50,000</td>
<td>50,000</td>
<td>200,000</td>
</tr>
<tr>
<td>East North Central</td>
<td>59 50,000</td>
<td>50,000</td>
<td>200,000</td>
</tr>
<tr>
<td>West North Central</td>
<td>49 –</td>
<td>–</td>
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</tr>
<tr>
<td>West</td>
<td>84 50,000</td>
<td>100,000</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>83 50,000</td>
<td>100,000</td>
<td>–</td>
</tr>
</tbody>
</table>

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.

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.

Table 21. Standard errors for life insurance plans: Maximum benefit amount, state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount&lt;sup&gt;1&lt;/sup&gt;</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers</td>
<td>1.9</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>2.5</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Professional and related</td>
<td>2.8</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Teachers</td>
<td>3.6</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>4.2</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Service</td>
<td>3.3</td>
<td>9,304.84</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>4.9</td>
<td>7,299.32</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>3.6</td>
<td>4,469.90</td>
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</tr>
<tr>
<td>Office and administrative support</td>
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<td>3,649.66</td>
<td>0.00</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>4.9</td>
<td>0.00</td>
<td>25,806.98</td>
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<tr>
<td>Production, transportation, and material moving</td>
<td>5.9</td>
<td>13,409.70</td>
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<tr>
<td>Full time</td>
<td>1.9</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Part time</td>
<td>5.4</td>
<td>0.00</td>
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</tr>
<tr>
<td>Union</td>
<td>3.1</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Nonunion</td>
<td>2.0</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Average wage within the following categories:&lt;sup&gt;2&lt;/sup&gt;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>2.5</td>
<td>–</td>
<td>0.00</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>3.7</td>
<td>0.00</td>
<td>24,001.87</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>3.0</td>
<td>13,284.95</td>
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<td>Third 25 percent</td>
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<td>0.00</td>
<td>9,124.14</td>
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<tr>
<td>Highest 25 percent</td>
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<td>0.00</td>
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</tr>
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<td>Highest 10 percent</td>
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<td>0.00</td>
<td>15,803.48</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.9</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.6</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Educational services</td>
<td>2.9</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>3.4</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>5.6</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>5.7</td>
<td>14,016.78</td>
<td>7,742.09</td>
</tr>
<tr>
<td>Hospitals</td>
<td>7.3</td>
<td>0.00</td>
<td>47,410.44</td>
</tr>
<tr>
<td>Public administration</td>
<td>3.9</td>
<td>8,382.42</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>5.3</td>
<td>0.00</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>8.3</td>
<td>9,259.99</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>6.6</td>
<td>1,824.83</td>
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<tr>
<td>100 or more workers</td>
<td>1.7</td>
<td>0.00</td>
<td>19,893.14</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>4.4</td>
<td>0.00</td>
<td>30,941.48</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2.3</td>
<td>0.00</td>
<td>30,941.48</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 21. Standard errors for life insurance plans: Maximum benefit amount, state and local government workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum benefit amount ¹</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>State government</td>
<td>3.9</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Local government</td>
<td>2.3</td>
<td>0.00</td>
<td>– $55,523.69</td>
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<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>3.7</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>New England</td>
<td>6.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>4.2</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>South</td>
<td>2.6</td>
<td>0.00</td>
<td>– 40,804.41</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>2.0</td>
<td>0.00</td>
<td>– 22,349.50</td>
</tr>
<tr>
<td>West South Central</td>
<td>8.4</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Midwest</td>
<td>4.6</td>
<td>0.00</td>
<td>12,070.11</td>
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<tr>
<td>East North Central</td>
<td>5.7</td>
<td>0.00</td>
<td>0.00</td>
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<tr>
<td>West North Central</td>
<td>8.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>2.8</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Mountain</td>
<td>3.4</td>
<td>6,451.74</td>
<td>27,158.70</td>
</tr>
</tbody>
</table>

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 2021.

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.

Table 22. Life insurance plans: Flat-dollar amount benefit formulas, state and local government workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount²</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
</tr>
<tr>
<td>All workers</td>
<td>$5,000</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>5,000</td>
</tr>
<tr>
<td>Professional and related</td>
<td>5,000</td>
</tr>
<tr>
<td>Teachers</td>
<td>6,000</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>5,000</td>
</tr>
<tr>
<td>Protective service</td>
<td>5,000</td>
</tr>
<tr>
<td>Sales and office</td>
<td>5,000</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>5,000</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving ...</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>5,000</td>
</tr>
<tr>
<td>Part time</td>
<td>5,000</td>
</tr>
<tr>
<td>Union</td>
<td>5,000</td>
</tr>
<tr>
<td>Nonunion</td>
<td>5,000</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:³</strong></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>5,000</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>5,000</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>5,000</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>5,000</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>5,000</td>
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<tr>
<td>Highest 10 percent</td>
<td>5,000</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>5,000</td>
</tr>
<tr>
<td>Education and health services</td>
<td>5,000</td>
</tr>
<tr>
<td>Educational services</td>
<td>5,000</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>6,000</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>5,000</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>5,000</td>
</tr>
<tr>
<td>Hospitals</td>
<td>5,000</td>
</tr>
<tr>
<td>Public administration</td>
<td>5,000</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>5,000</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>10,000</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>5,000</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>5,000</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 22. Life insurance plans: Flat-dollar amount benefit formulas, state and local government workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount²</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
</tr>
<tr>
<td>State government</td>
<td>$5,000</td>
</tr>
<tr>
<td>Local government</td>
<td>6,000</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile</th>
<th>75th percentile</th>
<th>90th percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>5,000</td>
<td>6,000</td>
<td>20,000</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>New England</td>
<td>5,000</td>
<td>5,000</td>
<td>–</td>
<td>40,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>5,000</td>
<td>6,000</td>
<td>20,000</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>South</td>
<td>5,000</td>
<td>10,000</td>
<td>20,000</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>10,000</td>
<td>–</td>
<td>25,000</td>
<td>50,000</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>10,000</td>
<td>15,000</td>
<td>–</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>West South Central</td>
<td>5,000</td>
<td>–</td>
<td>–</td>
<td>20,000</td>
<td>40,000</td>
</tr>
<tr>
<td>Midwest</td>
<td>10,000</td>
<td>20,000</td>
<td>30,000</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>East North Central</td>
<td>–</td>
<td>25,000</td>
<td>30,000</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>West North Central</td>
<td>10,000</td>
<td>20,000</td>
<td>25,000</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>West</td>
<td>5,000</td>
<td>15,000</td>
<td>25,000</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Mountain</td>
<td>15,000</td>
<td>25,000</td>
<td>50,000</td>
<td>50,000</td>
<td>57,000</td>
</tr>
<tr>
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<td>10,000</td>
<td>25,000</td>
<td>50,000</td>
<td>50,000</td>
</tr>
</tbody>
</table>

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 2021.

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.

Table 22. Standard errors for life insurance plans: Flat-dollar amount benefit formulas, state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount²</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
</tr>
<tr>
<td>All workers</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.00</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.00</td>
</tr>
<tr>
<td>Teachers</td>
<td>0.00</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>0.00</td>
</tr>
<tr>
<td>Protective service</td>
<td>0.00</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.00</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.00</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>0.00</td>
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<tr>
<td>Part time</td>
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<tr>
<td>Union</td>
<td>0.00</td>
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<tr>
<td>Nonunion</td>
<td>0.00</td>
</tr>
<tr>
<td>**Average wage within the following categories:**³</td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>0.00</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>0.00</td>
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<tr>
<td>Second 25 percent</td>
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<tr>
<td>Third 25 percent</td>
<td>516.14</td>
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<tr>
<td>Highest 25 percent</td>
<td>0.00</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>408.04</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.00</td>
</tr>
<tr>
<td>Education and health services</td>
<td>182.48</td>
</tr>
<tr>
<td>Educational services</td>
<td>1,448.41</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1,146.89</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>0.00</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>0.00</td>
</tr>
<tr>
<td>Hospitals</td>
<td>0.00</td>
</tr>
<tr>
<td>Public administration</td>
<td>0.00</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>893.98</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>0.00</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.00</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.00</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 22. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ state and local government workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amount²</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>10th percentile</td>
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<tr>
<td>State government</td>
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<tr>
<td>Local government</td>
<td>1,353.33</td>
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</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile</th>
<th>75th percentile</th>
<th>90th percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>0.00</td>
<td>0.00</td>
<td>5,080.11</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>New England</td>
<td>0.00</td>
<td>0.00</td>
<td>4,652.42</td>
<td>10,927.91</td>
<td>0.00</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>0.00</td>
<td>0.00</td>
<td>2,580.70</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>South</td>
<td>0.00</td>
<td>0.00</td>
<td>2,234.95</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>East South Central</td>
<td>0.00</td>
<td>0.00</td>
<td>14,135.06</td>
<td>9,995.00</td>
<td></td>
</tr>
<tr>
<td>West South Central</td>
<td>0.00</td>
<td>0.00</td>
<td>2,040.22</td>
<td>0.00</td>
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<tr>
<td>Midwest</td>
<td>1,939.82</td>
<td>6,948.74</td>
<td>657.95</td>
<td>0.00</td>
<td>0.00</td>
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<tr>
<td>East North Central</td>
<td>–</td>
<td>2,737.24</td>
<td>5,624.50</td>
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<td></td>
</tr>
<tr>
<td>West North Central</td>
<td>1,766.88</td>
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<td>0.00</td>
<td>12,993.50</td>
<td></td>
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<tr>
<td>West</td>
<td>0.00</td>
<td>0.00</td>
<td>1,750.31</td>
<td>0.00</td>
<td></td>
</tr>
<tr>
<td>Mountain</td>
<td>0.00</td>
<td>0.00</td>
<td>1,580.35</td>
<td>0.00</td>
<td></td>
</tr>
<tr>
<td>Pacific</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td></td>
</tr>
</tbody>
</table>

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 2021.

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.

### Table 23. Short-term disability plans: Method of funding, state and local government workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured(^1)</th>
<th>Insured(^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>46</td>
<td>54</td>
</tr>
</tbody>
</table>

### Worker characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured(^1)</th>
<th>Insured(^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related ..................</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>Professional and related ..................................</td>
<td>51</td>
<td>49</td>
</tr>
<tr>
<td>Teachers</td>
<td>58</td>
<td>42</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>54</td>
<td>46</td>
</tr>
<tr>
<td>Service</td>
<td>37</td>
<td>63</td>
</tr>
<tr>
<td>Protective service</td>
<td>35</td>
<td>65</td>
</tr>
<tr>
<td>Sales and office</td>
<td>45</td>
<td>55</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>45</td>
<td>55</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>38</td>
<td>62</td>
</tr>
<tr>
<td>Production, transportation, and material moving ...</td>
<td>49</td>
<td>51</td>
</tr>
<tr>
<td>Full time</td>
<td>46</td>
<td>54</td>
</tr>
<tr>
<td>Part time</td>
<td>37</td>
<td>63</td>
</tr>
<tr>
<td>Union</td>
<td>38</td>
<td>62</td>
</tr>
<tr>
<td>Nonunion</td>
<td>53</td>
<td>47</td>
</tr>
</tbody>
</table>

### Average wage within the following categories:

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Non-commercially insured(^1)</th>
<th>Insured(^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowest 25 percent</td>
<td>41</td>
<td>59</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>38</td>
<td>62</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>42</td>
<td>58</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>52</td>
<td>48</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>46</td>
<td>54</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>44</td>
<td>56</td>
</tr>
</tbody>
</table>

### Establishment characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured(^1)</th>
<th>Insured(^2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service-providing industries</td>
<td>46</td>
<td>54</td>
</tr>
<tr>
<td>Education and health services</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>Educational services</td>
<td>51</td>
<td>49</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>47</td>
<td>53</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>59</td>
<td>41</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>48</td>
<td>52</td>
</tr>
<tr>
<td>Hospitals</td>
<td>51</td>
<td>49</td>
</tr>
<tr>
<td>Public administration</td>
<td>39</td>
<td>61</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>57</td>
<td>43</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>43</td>
<td>57</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>45</td>
<td>55</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>45</td>
<td>55</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>44</td>
<td>56</td>
</tr>
</tbody>
</table>

See footnotes at the end of the table.
Table 23. Short-term disability plans: Method of funding, state and local government workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured¹</th>
<th>Insured²</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>63</td>
<td>37</td>
</tr>
<tr>
<td>Local government</td>
<td>39</td>
<td>61</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>17</td>
<td>83</td>
</tr>
<tr>
<td>New England</td>
<td>57</td>
<td>43</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>13</td>
<td>87</td>
</tr>
<tr>
<td>South</td>
<td>63</td>
<td>37</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>73</td>
<td>27</td>
</tr>
<tr>
<td>West South Central</td>
<td>32</td>
<td>68</td>
</tr>
<tr>
<td>Midwest</td>
<td>49</td>
<td>51</td>
</tr>
<tr>
<td>East North Central</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>West North Central</td>
<td>43</td>
<td>57</td>
</tr>
<tr>
<td>West</td>
<td>47</td>
<td>53</td>
</tr>
<tr>
<td>Mountain</td>
<td>34</td>
<td>66</td>
</tr>
<tr>
<td>Pacific</td>
<td>52</td>
<td>48</td>
</tr>
</tbody>
</table>

¹ Employer assumes all risks and expenses of providing the benefit.
² An entity other than the establishment assumes the risk for providing the benefit.
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 2021.

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.

Table 23. Standard errors for short-term disability plans: Method of funding, state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured</th>
<th>Insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>1.3</td>
<td>1.3</td>
</tr>
</tbody>
</table>

**Worker characteristics**

- Management, professional, and related ........................................ 2.0 2.0
- Professional and related ................................................................ 2.3 2.3
- Teachers ......................................................................................... 3.0 3.0
- Primary, secondary, and special education school teachers .............. 3.4 3.4
- Service .......................................................................................... 2.9 2.9
- Protective service .......................................................................... 3.1 3.1
- Sales and office ............................................................................. 2.8 2.8
- Office and administrative support .............................................. 2.9 2.9
- Natural resources, construction, and maintenance ......................... 5.6 5.6
- Production, transportation, and material moving ........................... 6.0 6.0
- Full time ......................................................................................... 1.4 1.4
- Part time ......................................................................................... 4.6 4.6
- Union ............................................................................................... 2.2 2.2
- Nonunion ......................................................................................... 1.9 1.9

**Average wage within the following categories:**

- Lowest 25 percent .......................................................................... 2.8 2.8
- Lowest 10 percent .......................................................................... 5.4 5.4
- Second 25 percent ......................................................................... 3.0 3.0
- Third 25 percent ........................................................................... 2.5 2.5
- Highest 25 percent ......................................................................... 3.3 3.3
- Highest 10 percent ......................................................................... 4.0 4.0

**Establishment characteristics**

- Service-providing industries ...................................................... 1.3 1.3
- Education and health services ..................................................... 1.7 1.7
- Educational services ..................................................................... 1.6 1.6
- Elementary and secondary schools .............................................. 2.4 2.4
- Junior colleges, colleges, and universities .................................. 4.9 4.9
- Health care and social assistance ................................................ 5.8 5.8
- Hospitals ......................................................................................... 6.7 6.7
- Public administration .................................................................... 3.1 3.1

<table>
<thead>
<tr>
<th>Establishment characteristics</th>
<th>Non-commercially insured</th>
<th>Insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 99 workers</td>
<td>4.4</td>
<td>4.4</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>6.0</td>
<td>6.0</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>4.7</td>
<td>4.7</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>4.3</td>
<td>4.3</td>
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<tr>
<td>500 workers or more</td>
<td>2.3</td>
<td>2.3</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 23. Standard errors for short-term disability plans: Method of funding, state and local government workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Non-commercially insured&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Insured&lt;sup&gt;2&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>3.2</td>
<td>3.2</td>
</tr>
<tr>
<td>Local government</td>
<td>1.6</td>
<td>1.6</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Non-commercially insured&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Insured&lt;sup&gt;2&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>New England</td>
<td>11.8</td>
<td>11.8</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>South</td>
<td>2.1</td>
<td>2.1</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>2.9</td>
<td>2.9</td>
</tr>
<tr>
<td>West South Central</td>
<td>5.1</td>
<td>5.1</td>
</tr>
<tr>
<td>Midwest</td>
<td>3.1</td>
<td>3.1</td>
</tr>
<tr>
<td>East North Central</td>
<td>3.4</td>
<td>3.4</td>
</tr>
<tr>
<td>West North Central</td>
<td>3.7</td>
<td>3.7</td>
</tr>
<tr>
<td>West</td>
<td>3.1</td>
<td>3.1</td>
</tr>
<tr>
<td>Mountain</td>
<td>6.0</td>
<td>6.0</td>
</tr>
<tr>
<td>Pacific</td>
<td>4.0</td>
<td>4.0</td>
</tr>
</tbody>
</table>

<sup>1</sup> Employer assumes all risks and expenses of providing the benefit.

<sup>2</sup> An entity other than the establishment assumes the risk for providing the benefit.

<sup>3</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.


### Table 24. Short-term disability plans: Employee contribution requirement, state and local government workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Professional and related</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Teachers</td>
<td>10</td>
<td>90</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>Service</td>
<td>19</td>
<td>81</td>
</tr>
<tr>
<td>Protective service</td>
<td>18</td>
<td>82</td>
</tr>
<tr>
<td>Sales and office</td>
<td>14</td>
<td>86</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>15</td>
<td>85</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>Production, transportation, and material moving ...</td>
<td>13</td>
<td>87</td>
</tr>
<tr>
<td>Full time</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Part time</td>
<td>22</td>
<td>78</td>
</tr>
<tr>
<td>Union</td>
<td>16</td>
<td>84</td>
</tr>
<tr>
<td>Nonunion</td>
<td>8</td>
<td>92</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>13</td>
<td>87</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>13</td>
<td>87</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>13</td>
<td>87</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Education and health services</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Educational services</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>11</td>
<td>89</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>13</td>
<td>87</td>
</tr>
<tr>
<td>Public administration</td>
<td>14</td>
<td>86</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>4</td>
<td>96</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>14</td>
<td>86</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>19</td>
<td>81</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>12</td>
<td>88</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 24. Short-term disability plans: Employee contribution requirement, state and local government workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
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</table>

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 2021.

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.


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<th>Employee contribution not required</th>
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<td>Primary, secondary, and special education school teachers</td>
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<td>Third 25 percent</td>
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<td>500 workers or more</td>
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See footnotes at end of table.
Table 24. Standard errors for short-term disability plans: Employee contribution requirement, state and local government workers, March 2021—continued

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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 2021.


Table 25. Short-term disability plans: Method of benefit payment, state and local government workers, March 2021

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<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
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<th>Percent varies by annual earnings</th>
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See footnotes at end of table.
Table 25. Short-term disability plans: Method of benefit payment, state and local government workers, March 2021—continued

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

<table>
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<tr>
<th>Characteristics</th>
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<th>Percent varies by annual earnings</th>
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**Geographic areas**

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</table>

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 2021.

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.

Table 25. Standard errors for short-term disability plans: Method of benefit payment, state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
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<td>1.7</td>
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<td>–</td>
<td>1.4</td>
<td>1.3</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>–</td>
<td>–</td>
<td>1.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>–</td>
<td>–</td>
<td>2.0</td>
<td>1.9</td>
<td>–</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>–</td>
<td>–</td>
<td>2.3</td>
<td>2.1</td>
<td>–</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>–</td>
<td>–</td>
<td>1.8</td>
<td>1.5</td>
<td>1.4</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>–</td>
<td>–</td>
<td>2.2</td>
<td>2.3</td>
<td>–</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>–</td>
<td>–</td>
<td>1.3</td>
<td>1.2</td>
<td>0.6</td>
</tr>
<tr>
<td>Education and health services</td>
<td>–</td>
<td>–</td>
<td>1.9</td>
<td>1.9</td>
<td>1.0</td>
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<td>Educational services</td>
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<td>–</td>
<td>2.3</td>
<td>2.2</td>
<td>1.0</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>–</td>
<td>–</td>
<td>2.6</td>
<td>2.3</td>
<td>1.2</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
<td>–</td>
<td>3.0</td>
<td>3.3</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>–</td>
<td>–</td>
<td>1.7</td>
<td>2.3</td>
<td>–</td>
</tr>
<tr>
<td>Hospitals</td>
<td>–</td>
<td>–</td>
<td>1.9</td>
<td>2.6</td>
<td>–</td>
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<tr>
<td>Public administration</td>
<td>–</td>
<td>–</td>
<td>1.6</td>
<td>1.6</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>–</td>
<td>3.2</td>
<td>2.4</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>–</td>
<td>4.3</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>–</td>
<td>4.4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>–</td>
<td>–</td>
<td>1.7</td>
<td>1.6</td>
<td>0.7</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
<td>–</td>
<td>2.6</td>
<td>2.3</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>–</td>
<td>–</td>
<td>2.2</td>
<td>2.1</td>
<td>–</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 25. Standard errors for short-term disability plans: Method of benefit payment, state and local government workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Flat dollar amounts</th>
<th>Dollar amount varies</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>–</td>
<td>–</td>
<td>1.8</td>
<td>1.2</td>
<td>–</td>
</tr>
<tr>
<td>Local government</td>
<td>–</td>
<td>–</td>
<td>1.7</td>
<td>1.5</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>–</td>
<td>–</td>
<td>1.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>New England</td>
<td>–</td>
<td>–</td>
<td>8.4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>–</td>
<td>–</td>
<td>1.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>–</td>
<td>–</td>
<td>3.2</td>
<td>3.2</td>
<td>–</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>–</td>
<td>–</td>
<td>4.4</td>
<td>4.2</td>
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<td>East South Central</td>
<td>–</td>
<td>–</td>
<td>2.4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>–</td>
<td>–</td>
<td>2.2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>–</td>
<td>–</td>
<td>2.6</td>
<td>2.0</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td>–</td>
<td>–</td>
<td>2.8</td>
<td>2.2</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>–</td>
<td>–</td>
<td>1.5</td>
<td>0.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>–</td>
<td>1.2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>–</td>
<td>2.1</td>
<td>–</td>
<td>2.0</td>
</tr>
</tbody>
</table>

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 2021.

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.

Table 26. Short-term disability plans: Duration of benefits, state and local government workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed duration</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>88</td>
<td>12</td>
</tr>
<tr>
<td>Professional and related</td>
<td>89</td>
<td>11</td>
</tr>
<tr>
<td>Teachers</td>
<td>92</td>
<td>8</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>90</td>
<td>10</td>
</tr>
<tr>
<td>Service</td>
<td>90</td>
<td>10</td>
</tr>
<tr>
<td>Protective service</td>
<td>94</td>
<td>6</td>
</tr>
<tr>
<td>Sales and office</td>
<td>83</td>
<td>17</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>83</td>
<td>17</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>90</td>
<td>10</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>68</td>
<td>32</td>
</tr>
<tr>
<td>Full time</td>
<td>88</td>
<td>12</td>
</tr>
<tr>
<td>Part time</td>
<td>79</td>
<td>21</td>
</tr>
<tr>
<td>Union</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>Nonunion</td>
<td>88</td>
<td>12</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>84</td>
<td>16</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>88</td>
<td>12</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>88</td>
<td>12</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>88</td>
<td>12</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>93</td>
<td>7</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>Education and health services</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>Educational services</td>
<td>89</td>
<td>11</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>85</td>
<td>15</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>98</td>
<td>2</td>
</tr>
<tr>
<td>Public administration</td>
<td>88</td>
<td>12</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>89</td>
<td>11</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>87</td>
<td>13</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>88</td>
<td>12</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>87</td>
<td>13</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 26. Short-term disability plans: Duration of benefits, state and local government workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed duration</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>94</td>
<td>6</td>
</tr>
<tr>
<td>Local government</td>
<td>85</td>
<td>15</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Fixed duration</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>93</td>
<td>7</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>93</td>
<td>7</td>
</tr>
<tr>
<td>Midwest</td>
<td>59</td>
<td>41</td>
</tr>
<tr>
<td>East North Central</td>
<td>57</td>
<td>43</td>
</tr>
<tr>
<td>West</td>
<td>93</td>
<td>7</td>
</tr>
<tr>
<td>Pacific</td>
<td>94</td>
<td>6</td>
</tr>
</tbody>
</table>

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 2021.

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.s.htm.

Table 26. Standard errors for short-term disability plans: Duration of benefits, state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed duration</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.6</td>
<td>1.6</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Primary, secondary, and special education</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>School teachers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Protective service</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Sales and office</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>2.6</td>
<td>2.6</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>2.3</td>
<td>2.3</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>6.4</td>
<td>6.4</td>
</tr>
<tr>
<td>Full time</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Part time</td>
<td>4.7</td>
<td>4.7</td>
</tr>
<tr>
<td>Union</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Nonunion</td>
<td>2.3</td>
<td>2.3</td>
</tr>
<tr>
<td>Average wage within the following categories:¹</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>2.0</td>
<td>2.0</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.9</td>
<td>1.9</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>0.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>3.1</td>
<td>3.1</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>3.2</td>
<td>3.2</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>2.7</td>
<td>2.7</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2.0</td>
<td>2.0</td>
</tr>
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</table>

See footnotes at end of table.
Table 26. Standard errors for short-term disability plans: Duration of benefits, state and local government workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed duration</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>Local government</td>
<td>1.3</td>
<td>1.3</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Fixed duration</th>
<th>Duration varies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Midwest</td>
<td>2.8</td>
<td>2.8</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.7</td>
<td>2.7</td>
</tr>
<tr>
<td>West</td>
<td>2.5</td>
<td>2.5</td>
</tr>
<tr>
<td>Pacific</td>
<td>2.5</td>
<td>2.5</td>
</tr>
</tbody>
</table>

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 2021.


Table 27. Short-term disability plans: Fixed percent of annual earnings, state and local government workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
<td>51 to 59 percent</td>
</tr>
<tr>
<td>All workers</td>
<td>–</td>
<td>36</td>
<td>–</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>–</td>
<td>38</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related</td>
<td>–</td>
<td>37</td>
<td>–</td>
</tr>
<tr>
<td>Teachers</td>
<td>–</td>
<td>40</td>
<td>–</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>–</td>
<td>39</td>
<td>–</td>
</tr>
<tr>
<td>Service</td>
<td>–</td>
<td>33</td>
<td>–</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>33</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>–</td>
<td>37</td>
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</tr>
<tr>
<td>Office and administrative support</td>
<td>–</td>
<td>37</td>
<td>9</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
<td>27</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>–</td>
<td>41</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>–</td>
<td>35</td>
<td>–</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>53</td>
<td>9</td>
</tr>
<tr>
<td>Union</td>
<td>–</td>
<td>30</td>
<td>10</td>
</tr>
<tr>
<td>Nonunion</td>
<td>–</td>
<td>41</td>
<td>–</td>
</tr>
<tr>
<td>Average wage within the following categories:1</td>
<td>–</td>
<td>44</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>–</td>
<td>44</td>
<td>–</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>–</td>
<td>34</td>
<td>–</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>–</td>
<td>39</td>
<td>–</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>–</td>
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</tr>
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<td>Highest 25 percent</td>
<td>–</td>
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Establishment characteristics

<table>
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<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service-providing industries</td>
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<td>36</td>
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<td>Education and health services</td>
<td>–</td>
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<td>Educational services</td>
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<td>Elementary and secondary schools</td>
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<td>44</td>
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<td>Junior colleges, colleges, and universities</td>
<td>–</td>
<td>32</td>
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<tr>
<td>Health care and social assistance</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
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<td>Hospitals</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>–</td>
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<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
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<td>52</td>
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<td>1 to 49 workers</td>
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<td>50 to 99 workers</td>
<td>–</td>
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<tr>
<td>100 workers or more</td>
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</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
<td>43</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>–</td>
<td>28</td>
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See footnotes at end of table.
Table 27. Short-term disability plans: Fixed percent of annual earnings, state and local government workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent 50 percent 51 to 59 percent 60 percent 61 to 69 percent Greater than 69 percent</td>
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<td>State government</td>
<td>– 32 14 28 – 16</td>
<td>60.3</td>
<td>60.0</td>
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<tr>
<td>Local government</td>
<td>– 38 3 25 24 10</td>
<td>60.0</td>
<td>60.0</td>
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<tr>
<td>Geographic areas</td>
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</tr>
<tr>
<td>Northeast</td>
<td>– 23 – 10 47 – 63.5 67.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>– 24 – 8 49 – 63.1 67.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>South</td>
<td>– 48 – 31 10 11 58.9 60.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>South Atlantic</td>
<td>– 63 – 8 10 10 56.9 50.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>East South Central</td>
<td>– – 59 – – 66.8 60.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>West South Central</td>
<td>– – 57 – – 61.9 60.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Midwest</td>
<td>– 46 – 18 14 22 60.5 60.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>East North Central</td>
<td>– 49 – 16 13 22 60.4 60.0</td>
<td></td>
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<tr>
<td>West</td>
<td>– 27 18 38 13 4 57.9 60.0</td>
<td></td>
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<tr>
<td>Mountain</td>
<td>– – 69 – – 60.9 60.0</td>
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</tr>
<tr>
<td>Pacific</td>
<td>– 36 26 24 9 4 56.6 55.0</td>
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</tbody>
</table>

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 2021.

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.

Table 27. Standard errors for short-term disability plans: Fixed percent of annual earnings, state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Less than 50 percent 50 percent 51 to 59 percent 60 percent 61 to 69 percent Greater than 69 percent</td>
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<td></td>
</tr>
<tr>
<td>All workers</td>
<td>1.7 1.9 1.3 1.5 0.5 0.0</td>
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<td></td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Management, professional, and related</td>
<td>2.3 2.1 2.0 1.1 0.5 0.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Professional and related</td>
<td>2.8 2.2 2.2 1.2 0.6 0.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Teachers</td>
<td>3.8 2.2 3.7 2.1 1.1 0.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>4.4 2.8 3.9 2.4 1.2 0.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service</td>
<td>2.5 3.6 2.7 3.0 0.8 0.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Protective service</td>
<td>2.9 4.9 4.3 3.1 0.7 0.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sales and office</td>
<td>3.0 3.3 2.6 3.2 0.8 0.0</td>
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<td></td>
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<tr>
<td>Office and administrative support</td>
<td>3.0 2.8 3.1 2.9 – 0.8 0.0</td>
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<td></td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>4.5 6.9 – – 1.4 0.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>8.3 6.8 3.2 – – 1.7 2.0</td>
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<td>Full time</td>
<td>1.7 2.0 1.4 1.4 0.4 0.0</td>
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<tr>
<td>Part time</td>
<td>7.5 3.3 – – 1.9 4.5</td>
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<tr>
<td>Union</td>
<td>2.2 1.7 1.7 2.0 2.1 0.6 0.0</td>
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<td></td>
</tr>
<tr>
<td>Nonunion</td>
<td>2.7 2.6 1.7 1.7 0.6 0.0</td>
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<td></td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
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<tr>
<td>Lowest 25 percent</td>
<td>3.4 3.2 2.3 2.6 0.8 0.0</td>
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<td></td>
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<tr>
<td>Lowest 10 percent</td>
<td>7.5 6.4 – – 1.7 4.8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>3.3 3.1 2.1 2.0 0.8 0.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>3.9 3.2 3.0 1.6 0.7 0.0</td>
<td></td>
<td></td>
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<tr>
<td>Highest 25 percent</td>
<td>2.1 2.4 2.6 2.2 0.8 0.0</td>
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<td></td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>3.2 3.1 – – 1.2 1.9</td>
<td></td>
<td></td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>1.7 1.9 1.4 1.5 0.5 0.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education and health services</td>
<td>2.3 2.4 1.9 1.3 0.6 0.0</td>
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<tr>
<td>Educational services</td>
<td>2.1 1.8 2.0 1.5 0.7 3.3</td>
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<tr>
<td>Elementary and secondary schools</td>
<td>2.8 1.1 2.5 2.5 0.8 2.3</td>
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<tr>
<td>Junior colleges, colleges, and universities</td>
<td>3.0 2.4 – – 1.2 2.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>– – 9.1 – 3.0 1.3</td>
<td></td>
<td></td>
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<tr>
<td>Hospitals</td>
<td>– 10.6 – – 1.2 0.0</td>
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<td></td>
</tr>
<tr>
<td>Public administration</td>
<td>2.4 2.6 2.0 3.4 0.8 0.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>4.1 4.5 – – 0.8 7.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>5.6 6.5 – – 1.3 10.2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>5.0 5.6 – – 0.8 0.0</td>
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<tr>
<td>100 workers or more</td>
<td>2.2 2.4 1.5 1.6 0.6 0.0</td>
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<tr>
<td>100 to 499 workers</td>
<td>5.0 4.1 4.8 – – 1.4 1.2</td>
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<td></td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2.7 2.7 1.7 1.8 0.7 0.0</td>
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</table>

See footnotes at end of table.
Table 27. Standard errors for short-term disability plans: Fixed percent of annual earnings, state and local government workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
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<tbody>
<tr>
<td></td>
<td>Less than 50 percent</td>
<td>50 percent</td>
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<tr>
<td>State government</td>
<td>–</td>
<td>2.1</td>
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<tr>
<td>Local government</td>
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<td>2.1</td>
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**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
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<td>Northeast</td>
<td>–</td>
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<tr>
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<td>2.8</td>
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<tr>
<td>South</td>
<td>–</td>
<td>4.4</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>–</td>
<td>6.4</td>
</tr>
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<td>East South Central</td>
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<td>–</td>
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<tr>
<td>West South Central</td>
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<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>–</td>
<td>3.1</td>
</tr>
<tr>
<td>East North Central</td>
<td>–</td>
<td>2.9</td>
</tr>
<tr>
<td>West</td>
<td>–</td>
<td>2.7</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>3.1</td>
</tr>
</tbody>
</table>

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 2021.

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.

Table 28. Short-term disability plans: Maximum benefit amount, state and local government workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount¹</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
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<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
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<td>75</td>
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<td>$200</td>
</tr>
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<td>Worker characteristics</td>
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<tr>
<td>Management, professional, and related ..................................................</td>
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<td>170</td>
<td>200</td>
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<tr>
<td>Professional and related ...........................................................................</td>
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<td>170</td>
<td>200</td>
</tr>
<tr>
<td>Teachers ......................................................................................................</td>
<td>84</td>
<td>170</td>
<td>225</td>
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<td>Primary, secondary, and special education school teachers ......................</td>
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<td>200</td>
<td>225</td>
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<td>Service ......................................................................................................</td>
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<td>200</td>
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<td>Protective service .....................................................................................</td>
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<td>Sales and office .......................................................................................</td>
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<td>Office and administrative support ................................................................</td>
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<td>200</td>
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<td>Natural resources, construction, and maintenance ....................................</td>
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<td>Production, transportation, and material moving .....................................</td>
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<tr>
<td>Lowest 25 percent ....................................................................................</td>
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<tr>
<td>Lowest 10 percent ....................................................................................</td>
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<td>–</td>
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<tr>
<td>Second 25 percent ...................................................................................</td>
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<td>Third 25 percent .....................................................................................</td>
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<td>170</td>
<td>–</td>
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<tr>
<td>Highest 25 percent ..................................................................................</td>
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<td>185</td>
</tr>
<tr>
<td>Highest 10 percent ..................................................................................</td>
<td>82</td>
<td>135</td>
<td>185</td>
</tr>
<tr>
<td>Establishment characteristics</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries ...................................................................</td>
<td>75</td>
<td>170</td>
<td>200</td>
</tr>
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<td>Education and health services ..................................................................</td>
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<td>200</td>
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<tr>
<td>Educational services ..................................................................................</td>
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<tr>
<td>Elementary and secondary schools ................................................................</td>
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<td>170</td>
<td>200</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ..........................................</td>
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<td>185</td>
<td>185</td>
</tr>
<tr>
<td>Health care and social assistance .......................................................</td>
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<td>–</td>
</tr>
<tr>
<td>Hospitals ....................................................................................................</td>
<td>74</td>
<td>185</td>
<td>–</td>
</tr>
<tr>
<td>Public administration ..................................................................................</td>
<td>71</td>
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<td>200</td>
</tr>
<tr>
<td>1 to 99 workers .......................................................................................</td>
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<td>125</td>
<td>135</td>
</tr>
<tr>
<td>1 to 49 workers .......................................................................................</td>
<td>63</td>
<td>125</td>
<td>135</td>
</tr>
<tr>
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<td>100 workers or more ..................................................................................</td>
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<td>100 to 499 workers ..................................................................................</td>
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<tr>
<td>500 workers or more ..................................................................................</td>
<td>78</td>
<td>185</td>
<td>200</td>
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</tbody>
</table>

See footnotes at end of table.
Table 28. Short-term disability plans: Maximum benefit amount, state and local government workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount(^1)</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
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<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile</td>
</tr>
<tr>
<td>State government</td>
<td>84</td>
<td>$135</td>
<td>$185</td>
</tr>
<tr>
<td>Local government</td>
<td>72</td>
<td>170</td>
<td>200</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
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</tr>
<tr>
<td>Northeast</td>
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<td>170</td>
<td>170</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>96</td>
<td>170</td>
<td>170</td>
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<tr>
<td>South</td>
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<td>500</td>
<td>576</td>
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<tr>
<td>South Atlantic</td>
<td>84</td>
<td>500</td>
<td>692</td>
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<tr>
<td>West South Central</td>
<td>76</td>
<td>500</td>
<td>520</td>
</tr>
<tr>
<td>Midwest</td>
<td>35</td>
<td>–</td>
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<td>31</td>
<td>–</td>
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<td>West</td>
<td>80</td>
<td>135</td>
<td>185</td>
</tr>
<tr>
<td>Mountain</td>
<td>77</td>
<td>800</td>
<td>1,160</td>
</tr>
<tr>
<td>Pacific</td>
<td>81</td>
<td>125</td>
<td>135</td>
</tr>
</tbody>
</table>

\(^1\) 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.

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.

Table 28. Standard errors for short-term disability plans: Maximum benefit amount, state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum weekly benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile</td>
</tr>
<tr>
<td>All workers</td>
<td>1.6</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>
| Worker characteristics
| Management, professional, and related | 1.8             | 4.74           | 0.00           | 60.99          | 99.51          | 321.92         | 1.8 |
| Professional and related               | 1.9             | 0.00           | 0.00           | 60.47          | 90.45          | 325.74         | 1.9 |
| Teachers                                    | 2.3             | 20.85          | 10.20          | 50.68          | 0.00           | 0.00           | 2.3 |
| Primary, secondary, and special education school teachers | 2.8             | 19.74          | 9.12           | 68.39          | 47.33          | 0.00           | 2.8 |
| Service                                      | 2.4             | 23.03          | 16.19          | 39.25          | 156.50         | 164.23         | 2.4 |
| Protective service                           | 3.1             | 0.00           | 28.71          | 53.58          | 265.46         | 13.66          | 3.1 |
| Sales and office                             | 3.2             | 9.58           | 2.74           | 66.12          | 125.15         | 316.37         | 3.2 |
| Office and administrative support            | 3.0             | 7.24           | 6.70           | 43.17          | 228.80         | 280.22         | 3.0 |
| Natural resources, construction, and maintenance | 7.6             | 0.00           | –              | 446.04         | 0.00           | 7.6 |
| Production, transportation, and material moving ... | 6.9             | 0.00           | 0.00           | 103.69         | 110.11         | 6.9 |
| Full time                                    | 1.6             | 0.00           | 0.00           | 61.01          | 18.33          | 78.21          | 1.6 |
| Part time                                    | 4.5             | 46.50          | 0.00           | –              | 134.85         | 86.41          | 4.5 |
| Union                                        | 2.1             | 0.00           | 17.45          | 31.61          | 102.31         | 121.25         | 2.1 |
| Nonunion                                     | 2.8             | 32.77          | 44.04          | 0.00           | 26.34          | 232.66         | 2.8 |
| Average wage within the following categories: | 2.7             | 0.55           | –              | 13.27          | 100.47         | 154.17         | 2.7 |
| Lowest 25 percent                            | 5.2             | –              | 43.32          | 95.35          | 218.09         | 5.2 |
| Lowest 10 percent                            | 2.8             | 26.59          | 17.67          | 55.38          | 72.13          | 179.82         | 2.8 |
| Third 25 percent                             | 2.9             | 0.00           | –              | 98.33          | 220.97         | 2.9 |
| Highest 25 percent                           | 2.1             | 32.57          | 0.00           | –              | 66.66          | 239.11         | 2.1 |
| Highest 10 percent                           | 2.8             | 28.56          | 0.00           | 12.07          | 52.54          | 31.71          | 2.8 |
| Establishment characteristics
| Service-providing industries                | 1.6             | 0.00           | 0.00           | 43.65          | 23.97          | 0.00           | 1.6 |
| Education and health services                | 1.8             | 11.38          | 6.45           | 39.82          | 60.14          | 236.07         | 1.8 |
| Educational services                         | 1.5             | 17.47          | 0.00           | 20.83          | 0.00           | 116.13         | 1.5 |
| Elementary and secondary schools            | 2.5             | 14.99          | 6.45           | 72.40          | 0.00           | 173.29         | 2.5 |
| Junior colleges, colleges, and universities | 3.4             | 3.79           | 0.00           | 0.00           | 0.00           | 0.00           | 3.4 |
| Health care and social assistance            | 6.5             | 0.00           | –              | 66.67          | –              | 6.5 |
| Hospitals                                    | 7.6             | 24.14          | –              | 63.98          | 482.86         | 7.6 |
| Public administration                        | 3.4             | 0.00           | 0.00           | 39.57          | 92.19          | 102.41         | 3.4 |
| 1 to 99 workers                              | 5.4             | 9.12           | 21.18          | 104.46         | 145.53         | 234.35         | 5.4 |
| 1 to 49 workers                              | 9.0             | 7.52           | 12.77          | 134.23         | –              | 9.0 |
| 50 to 99 workers                             | 4.4             | 12.24          | –              | 148.79         | 176.68         | 298.52         | 4.4 |
| 100 workers or more                          | 2.0             | 6.12           | 0.00           | 47.75          | 15.91          | 165.36         | 2.0 |
| 100 to 499 workers                           | 3.7             | 7.24           | –              | 21.59          | 93.85          | 0.00           | 3.7 |
| 500 workers or more                          | 2.6             | 16.57          | 0.00           | 40.46          | 29.92          | 366.99         | 2.6 |

See footnotes at end of table.
Table 28. Standard errors for short-term disability plans: Maximum benefit amount, state and local government workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
<td>75th percentile</td>
<td>90th percentile</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>State government</td>
<td>2.2 0.00</td>
<td>0.00</td>
<td>41.06</td>
<td>201.72</td>
<td>–</td>
<td>2.2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Local government</td>
<td>2.2 0.00</td>
<td>0.00</td>
<td>59.42</td>
<td>10.06</td>
<td>0.00</td>
<td>2.2</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>2.4 0.00</td>
<td>17.95</td>
<td>0.00</td>
<td>55.53</td>
<td>27.23</td>
<td>2.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.4 0.00</td>
<td>14.74</td>
<td>0.00</td>
<td>45.46</td>
<td>55.85</td>
<td>1.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>South</td>
<td>3.6 0.00</td>
<td>51.97</td>
<td>0.00</td>
<td>33.64</td>
<td>350.42</td>
<td>3.6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>South Atlantic</td>
<td>4.5 12.01</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>203.20</td>
<td>4.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>West South Central</td>
<td>5.9 14.71</td>
<td>52.17</td>
<td>43.23</td>
<td>–</td>
<td>–</td>
<td>5.9</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Midwest</td>
<td>4.6 –</td>
<td>–</td>
<td>19.87</td>
<td>316.87</td>
<td>465.80</td>
<td>4.6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>East North Central</td>
<td>4.5 –</td>
<td>175.76</td>
<td>0.00</td>
<td>357.73</td>
<td>–</td>
<td>4.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>West</td>
<td>2.5 0.00</td>
<td>51.31</td>
<td>136.06</td>
<td>271.66</td>
<td>–</td>
<td>2.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mountain</td>
<td>5.1 213.46</td>
<td>294.20</td>
<td>51.20</td>
<td>0.00</td>
<td>0.00</td>
<td>5.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pacific</td>
<td>2.8 8.75</td>
<td>0.00</td>
<td>0.00</td>
<td>136.65</td>
<td>12.23</td>
<td>2.8</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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 2021.

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.

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>17</td>
<td>83</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>19</td>
<td>81</td>
</tr>
<tr>
<td>Professional and related</td>
<td>20</td>
<td>80</td>
</tr>
<tr>
<td>Teachers</td>
<td>23</td>
<td>77</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>27</td>
<td>73</td>
</tr>
<tr>
<td>Service</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Sales and office</td>
<td>14</td>
<td>86</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>14</td>
<td>86</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Full time</td>
<td>16</td>
<td>84</td>
</tr>
<tr>
<td>Part time</td>
<td>19</td>
<td>81</td>
</tr>
<tr>
<td>Union</td>
<td>16</td>
<td>84</td>
</tr>
<tr>
<td>Nonunion</td>
<td>17</td>
<td>83</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>17</td>
<td>83</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>20</td>
<td>80</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>18</td>
<td>82</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>18</td>
<td>82</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>16</td>
<td>84</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>16</td>
<td>84</td>
</tr>
<tr>
<td>Education and health services</td>
<td>19</td>
<td>81</td>
</tr>
<tr>
<td>Educational services</td>
<td>20</td>
<td>80</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>23</td>
<td>77</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>12</td>
<td>88</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>13</td>
<td>87</td>
</tr>
<tr>
<td>Public administration</td>
<td>13</td>
<td>87</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>21</td>
<td>79</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>17</td>
<td>83</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>24</td>
<td>76</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>15</td>
<td>85</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>18</td>
<td>82</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>14</td>
<td>86</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 29. Long-term disability plans: Employee contribution requirement, state and local government workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td>18</td>
<td>82</td>
</tr>
<tr>
<td>Local government</td>
<td>16</td>
<td>84</td>
</tr>
</tbody>
</table>

### Geographic areas

<table>
<thead>
<tr>
<th>Area</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>South</td>
<td>14</td>
<td>86</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>17</td>
<td>83</td>
</tr>
<tr>
<td>Midwest</td>
<td>25</td>
<td>75</td>
</tr>
<tr>
<td>East North Central</td>
<td>32</td>
<td>68</td>
</tr>
<tr>
<td>West North Central</td>
<td>6</td>
<td>94</td>
</tr>
<tr>
<td>West</td>
<td>13</td>
<td>87</td>
</tr>
<tr>
<td>Mountain</td>
<td>27</td>
<td>73</td>
</tr>
<tr>
<td>Pacific</td>
<td>3</td>
<td>97</td>
</tr>
</tbody>
</table>

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 2021.


<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.2</td>
<td>1.2</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>2.4</td>
<td>2.4</td>
</tr>
<tr>
<td>Service</td>
<td>3.0</td>
<td>3.0</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.7</td>
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<tr>
<td>Office and administrative support</td>
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<td>1.8</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>3.4</td>
<td>3.4</td>
</tr>
<tr>
<td>Full time</td>
<td>0.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Part time</td>
<td>4.2</td>
<td>4.2</td>
</tr>
<tr>
<td>Union</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.3</td>
<td>1.3</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>2.4</td>
<td>2.4</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.8</td>
<td>1.8</td>
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<tr>
<td>Third 25 percent</td>
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<td>1.9</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.7</td>
<td>2.7</td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
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<td></td>
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<td>Service-providing industries</td>
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<td>1.0</td>
</tr>
<tr>
<td>Education and health services</td>
<td>1.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Educational services</td>
<td>1.1</td>
<td>1.1</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.7</td>
<td>1.7</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.1</td>
<td>2.1</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>3.1</td>
<td>3.1</td>
</tr>
<tr>
<td>Public administration</td>
<td>2.1</td>
<td>2.1</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>3.0</td>
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<td>1 to 49 workers</td>
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<td>4.0</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>4.5</td>
<td>4.5</td>
</tr>
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<td>100 workers or more</td>
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<td>1.1</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>3.0</td>
<td>3.0</td>
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<tr>
<td>500 workers or more</td>
<td>1.2</td>
<td>1.2</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 29. Standard errors for long-term disability plans: Employee contribution requirement, state and local government workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Employee contribution required</th>
<th>Employee contribution not required</th>
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</thead>
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<tr>
<td>State government</td>
<td>2.3</td>
<td>2.3</td>
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<tr>
<td>Local government</td>
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<td>1.2</td>
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<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
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<td>1.1</td>
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<tr>
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<td>Midwest</td>
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</tr>
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<td>East North Central</td>
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<td>2.7</td>
</tr>
<tr>
<td>West North Central</td>
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<td>1.7</td>
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<tr>
<td>West</td>
<td>1.6</td>
<td>1.6</td>
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<tr>
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<td>3.5</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.1</td>
<td>1.1</td>
</tr>
</tbody>
</table>

\(^1\) 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 2021.


Table 30. Long-term disability plans: Method of benefit payment, state and local government workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
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<td>Service</td>
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<td>Protective service</td>
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<td>Sales and office</td>
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<td>Office and administrative support</td>
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<td>Natural resources, construction, and maintenance</td>
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<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
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<td>Full time</td>
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</tr>
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<td>Lowest 10 percent</td>
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<td>Second 25 percent</td>
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<td>Third 25 percent</td>
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<td>Highest 25 percent</td>
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<td>Highest 10 percent</td>
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<td><strong>Establishment characteristics</strong></td>
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<td></td>
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<td>Service-providing industries</td>
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<tr>
<td>Educational services</td>
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<td>Elementary and secondary schools</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>–</td>
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<tr>
<td>Health care and social assistance</td>
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<td>Hospitals</td>
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<td>Public administration</td>
<td>98</td>
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<td>1 to 99 workers</td>
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</tr>
<tr>
<td>1 to 49 workers</td>
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<tr>
<td>50 to 99 workers</td>
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<td>–</td>
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</tr>
<tr>
<td>100 workers or more</td>
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<td>–</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>96</td>
<td>2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>98</td>
<td>2</td>
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</table>

See footnotes at end of table.
Table 30. Long-term disability plans: Method of benefit payment, state and local government workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td></td>
<td>96</td>
<td>4</td>
<td>–</td>
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<tr>
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<td>98</td>
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**Geographic areas**

<table>
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<th>Region</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
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<tbody>
<tr>
<td>Northeast</td>
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<td>–</td>
<td>8</td>
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<tr>
<td>New England</td>
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<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>90</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>100</td>
<td>–</td>
<td>–</td>
<td>–</td>
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<tr>
<td>South Atlantic</td>
<td>100</td>
<td>–</td>
<td>–</td>
<td>–</td>
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<tr>
<td>East South Central</td>
<td>99</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>99</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
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<td>East North Central</td>
<td>94</td>
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<td>West</td>
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<tr>
<td>Mountain</td>
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<td>–</td>
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</tbody>
</table>

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 2021.

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.

Table 30. Standard errors for long-term disability plans: Method of benefit payment, state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
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<tbody>
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<td>All workers</td>
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<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.6</td>
<td>0.3</td>
<td></td>
<td>-</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.6</td>
<td>-</td>
<td>0.4</td>
<td>-</td>
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<tr>
<td>Teachers</td>
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<td>0.7</td>
<td>-</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
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<td>-</td>
<td>0.9</td>
<td>-</td>
</tr>
<tr>
<td>Service</td>
<td>1.5</td>
<td>-</td>
<td></td>
<td>-</td>
</tr>
<tr>
<td>Protective service</td>
<td>2.0</td>
<td></td>
<td></td>
<td>-</td>
</tr>
<tr>
<td>Sales and office</td>
<td>0.7</td>
<td>0.6</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>0.8</td>
<td>0.6</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.1</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>1.8</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Full time</td>
<td>0.5</td>
<td>0.3</td>
<td></td>
<td>-</td>
</tr>
<tr>
<td>Part time</td>
<td>1.7</td>
<td></td>
<td></td>
<td>-</td>
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<tr>
<td>Union</td>
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<td>0.5</td>
<td>-</td>
</tr>
<tr>
<td>Nonunion</td>
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<td>-</td>
</tr>
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<td>Average wage within the following categories:</td>
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<tr>
<td>Lowest 25 percent</td>
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<tr>
<td>Lowest 10 percent</td>
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<td>-</td>
</tr>
<tr>
<td>Second 25 percent</td>
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<td>0.4</td>
<td>0.4</td>
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<td>-</td>
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<tr>
<td>Highest 25 percent</td>
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</tr>
<tr>
<td>Highest 10 percent</td>
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<td></td>
<td>1.1</td>
<td>-</td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
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<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.5</td>
<td>0.3</td>
<td></td>
<td>-</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.7</td>
<td>0.4</td>
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</tr>
<tr>
<td>Educational services</td>
<td>0.8</td>
<td>0.4</td>
<td></td>
<td>-</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.1</td>
<td></td>
<td>0.7</td>
<td>-</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>0.6</td>
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<td></td>
<td>-</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>1.1</td>
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<td></td>
<td>-</td>
</tr>
<tr>
<td>Hospitals</td>
<td>1.4</td>
<td></td>
<td></td>
<td>-</td>
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<tr>
<td>Public administration</td>
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<td>0.8</td>
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<td>1 to 99 workers</td>
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<td>-</td>
</tr>
<tr>
<td>1 to 49 workers</td>
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<td></td>
<td></td>
<td>-</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>1.8</td>
<td></td>
<td></td>
<td>-</td>
</tr>
<tr>
<td>100 workers or more</td>
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<td>0.4</td>
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<tr>
<td>100 to 499 workers</td>
<td>1.3</td>
<td>1.0</td>
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<tr>
<td>500 workers or more</td>
<td>0.4</td>
<td>0.3</td>
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</table>

See footnotes at end of table.
Table 30. Standard errors for long-term disability plans: Method of benefit payment, state and local government workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
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<td>0.7</td>
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<tr>
<td>Local government</td>
<td>0.6</td>
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<td>0.3</td>
<td>–</td>
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</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>Fixed percent of annual earnings</th>
<th>Percent varies by annual earnings</th>
<th>Flat dollar amounts</th>
<th>Other</th>
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<td>Northeast</td>
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<td>New England</td>
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</tr>
<tr>
<td>Middle Atlantic</td>
<td>3.3</td>
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<td>–</td>
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<td>South</td>
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<td>–</td>
<td>–</td>
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<td>West North Central</td>
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<td>–</td>
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</tr>
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<td>1.2</td>
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<tr>
<td>Mountain</td>
<td>0.1</td>
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</tbody>
</table>

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 2021.

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.

### Table 31. Long-term disability plans: Fixed percent of annual earnings, state and local government workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
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<td>Management, professional, and related ....................</td>
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<td>Professional and related .....................................</td>
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<tr>
<td>Teachers ..........................................................</td>
<td>16</td>
<td>34</td>
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<td>Primary, secondary, and special education school teachers</td>
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<td>27</td>
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<tr>
<td>Protective service ............................................</td>
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<td>Sales and office .............................................</td>
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<td>Office and administrative support ........................</td>
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<td>Natural resources, construction, and maintenance .......</td>
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<td>Full time ..........................................................</td>
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<td>Average wage within the following categories:†</td>
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<tr>
<td>Lowest 25 percent .............................................</td>
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<tr>
<td>Lowest 10 percent ............................................</td>
<td>16</td>
<td>44</td>
</tr>
<tr>
<td>Second 25 percent ............................................</td>
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<td>48</td>
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<tr>
<td>Third 25 percent .............................................</td>
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<td>Highest 25 percent ..........................................</td>
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<tr>
<td>Highest 10 percent ..........................................</td>
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<td><strong>Establishment characteristics</strong></td>
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<td></td>
</tr>
<tr>
<td>Service-providing industries ................................</td>
<td>18</td>
<td>43</td>
</tr>
<tr>
<td>Education and health services ................................</td>
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<td>38</td>
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<tr>
<td>Elementary and secondary schools ........................</td>
<td>16</td>
<td>30</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities ............</td>
<td>13</td>
<td>53</td>
</tr>
<tr>
<td>Health care and social assistance ........................</td>
<td>15</td>
<td>54</td>
</tr>
<tr>
<td>Hospitals ......................................................</td>
<td>15</td>
<td>59</td>
</tr>
<tr>
<td>Public administration ........................................</td>
<td>20</td>
<td>45</td>
</tr>
<tr>
<td>1 to 99 workers ................................................</td>
<td>14</td>
<td>20</td>
</tr>
<tr>
<td>1 to 49 workers ................................................</td>
<td>15</td>
<td>28</td>
</tr>
<tr>
<td>50 to 99 workers .............................................</td>
<td>15</td>
<td>49</td>
</tr>
<tr>
<td>100 workers or more .........................................</td>
<td>16</td>
<td>49</td>
</tr>
<tr>
<td>500 workers or more .........................................</td>
<td>20</td>
<td>51</td>
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</table>

See footnotes at end of table.
Table 31. Long-term disability plans: Fixed percent of annual earnings, state and local government workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 60 percent</td>
<td>60 percent</td>
<td>61 to 66 percent</td>
</tr>
<tr>
<td>State government</td>
<td>–</td>
<td>42</td>
<td>30</td>
</tr>
<tr>
<td>Local government</td>
<td>19</td>
<td>43</td>
<td>17</td>
</tr>
</tbody>
</table>

**Geographic areas**

- Northeast: – 56 – 12 – 60.0 60.0
- New England: – 52 – 12 – 59.2 60.0
- Middle Atlantic: – 57 – 12 – 60.4 60.0
- South: 8 48 38 – 61.0 60.0
- South Atlantic: – 37 50 4 – 61.4 62.0
- East South Central: – 70 – – – 60.1 60.0
- West South Central: – 76 – 9 – 60.1 60.0
- Midwest: 35 34 8 18 5 58.0 60.0
- East North Central: 43 23 8 21 5 57.3 60.0
- West North Central: 16 58 8 – – 59.9 60.0
- West: – 43 15 32 – 61.9 60.0
- Mountain: 5 40 – 46 – 63.3 66.0

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 2021.

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.

Table 31. Standard errors for long-term disability plans: Fixed percent of annual earnings, state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 60 percent</td>
<td>60 percent</td>
<td>61 to 66 percent</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td>Management, professional, and related</td>
<td>1.7</td>
<td>2.1</td>
</tr>
<tr>
<td></td>
<td>Professional and related</td>
<td>1.8</td>
<td>2.4</td>
</tr>
<tr>
<td></td>
<td>Teachers</td>
<td>1.7</td>
<td>2.6</td>
</tr>
<tr>
<td></td>
<td>Primary, secondary, and special education school teachers</td>
<td>2.2</td>
<td>3.2</td>
</tr>
<tr>
<td></td>
<td>Service</td>
<td>3.1</td>
<td>3.5</td>
</tr>
<tr>
<td></td>
<td>Protective service</td>
<td>5.4</td>
<td>5.0</td>
</tr>
<tr>
<td></td>
<td>Sales and office</td>
<td>1.9</td>
<td>2.7</td>
</tr>
<tr>
<td></td>
<td>Office and administrative support</td>
<td>–</td>
<td>2.9</td>
</tr>
<tr>
<td></td>
<td>Natural resources, construction, and maintenance</td>
<td>3.3</td>
<td>5.6</td>
</tr>
<tr>
<td></td>
<td>Production, transportation, and material moving</td>
<td>–</td>
<td>7.9</td>
</tr>
<tr>
<td></td>
<td>Full time</td>
<td>1.4</td>
<td>2.0</td>
</tr>
<tr>
<td></td>
<td>Part time</td>
<td>5.4</td>
<td>5.4</td>
</tr>
<tr>
<td></td>
<td>Union</td>
<td>2.0</td>
<td>2.3</td>
</tr>
<tr>
<td></td>
<td>Nonunion</td>
<td>2.1</td>
<td>3.1</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td>Lowest 25 percent</td>
<td>2.0</td>
<td>2.9</td>
</tr>
<tr>
<td></td>
<td>Lowest 10 percent</td>
<td>–</td>
<td>4.7</td>
</tr>
<tr>
<td></td>
<td>Second 25 percent</td>
<td>2.2</td>
<td>2.9</td>
</tr>
<tr>
<td></td>
<td>Third 25 percent</td>
<td>2.6</td>
<td>3.2</td>
</tr>
<tr>
<td></td>
<td>Highest 25 percent</td>
<td>1.6</td>
<td>2.2</td>
</tr>
<tr>
<td></td>
<td>Highest 10 percent</td>
<td>–</td>
<td>3.8</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td>Service-providing industries</td>
<td>1.4</td>
<td>1.9</td>
</tr>
<tr>
<td></td>
<td>Education and health services</td>
<td>1.8</td>
<td>2.3</td>
</tr>
<tr>
<td></td>
<td>Educational services</td>
<td>1.0</td>
<td>2.1</td>
</tr>
<tr>
<td></td>
<td>Elementary and secondary schools</td>
<td>1.5</td>
<td>2.7</td>
</tr>
<tr>
<td></td>
<td>Junior colleges, colleges, and universities</td>
<td>2.5</td>
<td>1.8</td>
</tr>
<tr>
<td></td>
<td>Health care and social assistance</td>
<td>–</td>
<td>7.9</td>
</tr>
<tr>
<td></td>
<td>Hospitals</td>
<td>–</td>
<td>8.6</td>
</tr>
<tr>
<td></td>
<td>Public administration</td>
<td>2.9</td>
<td>3.9</td>
</tr>
<tr>
<td></td>
<td>1 to 99 workers</td>
<td>2.7</td>
<td>2.2</td>
</tr>
<tr>
<td></td>
<td>1 to 49 workers</td>
<td>3.4</td>
<td>4.5</td>
</tr>
<tr>
<td></td>
<td>50 to 99 workers</td>
<td>3.7</td>
<td>2.8</td>
</tr>
<tr>
<td></td>
<td>100 workers or more</td>
<td>1.8</td>
<td>2.1</td>
</tr>
<tr>
<td></td>
<td>100 to 499 workers</td>
<td>3.0</td>
<td>2.9</td>
</tr>
<tr>
<td></td>
<td>500 workers or more</td>
<td>2.1</td>
<td>2.7</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 31. Standard errors for long-term disability plans: Fixed percent of annual earnings, state and local government workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Fixed percent of annual earnings</th>
<th>Mean fixed percent of annual earnings</th>
<th>Median fixed percent of annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 60 percent</td>
<td>60 percent</td>
<td>61 to 66 percent</td>
</tr>
<tr>
<td>State government</td>
<td>–</td>
<td>2.7</td>
<td>1.5</td>
</tr>
<tr>
<td>Local government</td>
<td>1.8</td>
<td>2.3</td>
<td>1.6</td>
</tr>
</tbody>
</table>

**Geographic areas**

| Region                        | Less than 60 percent | 60 percent | 61 to 66 percent | 67 percent | Greater than 67 percent | |
|-------------------------------|----------------------|------------|------------------|------------|-------------------------||
| Northeast                     | –                    | 5.3        | –                | 2.8        | –                       | 0.8     | 0.0 |
| New England                   | –                    | 14.4       | –                | –          | –                       | 2.2     | 0.0 |
| Middle Atlantic               | –                    | 5.2        | –                | 2.6        | –                       | 0.5     | 0.0 |
| South                         | 3.0                  | 4.2        | 2.7              | –          | –                       | 0.5     | 0.0 |
| South Atlantic                | –                    | 5.3        | 2.9              | 2.0        | –                       | 0.7     | 0.9 |
| East South Central            | –                    | 4.1        | –                | –          | –                       | 0.9     | 0.0 |
| West South Central            | –                    | 6.0        | –                | 2.3        | –                       | 0.5     | 0.0 |
| Midwest                       | 2.0                  | 2.3        | 1.6              | 3.0        | 0.9                     | 0.5     | 0.0 |
| East North Central            | 2.3                  | 1.9        | 2.1              | 3.3        | 1.0                     | 0.6     | 0.0 |
| West North Central            | 4.1                  | 5.6        | 1.8              | –          | –                       | 1.0     | 0.0 |
| West                          | –                    | 3.8        | 1.8              | 4.6        | –                       | 0.6     | 3.5 |
| Mountain                      | 2.5                  | 7.2        | –                | 6.2        | –                       | 0.6     | 4.6 |

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 2021.

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/eb/snational-compensation-survey-glossary-of-employee-benefit-terms.htm.

Table 32. Long-term disability plans: Maximum benefit amount, state and local government workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount¹</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers</td>
<td>73</td>
<td>$2,500</td>
<td>$3,900</td>
</tr>
<tr>
<td>Worker characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>73</td>
<td>–</td>
<td>3,900</td>
</tr>
<tr>
<td>Professional and related</td>
<td>74</td>
<td>–</td>
<td>3,900</td>
</tr>
<tr>
<td>Teachers</td>
<td>71</td>
<td>1,500</td>
<td>3,900</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>69</td>
<td>–</td>
<td>3,900</td>
</tr>
<tr>
<td>Service</td>
<td>73</td>
<td>–</td>
<td>3,900</td>
</tr>
<tr>
<td>Protective service</td>
<td>74</td>
<td>3,102</td>
<td>3,900</td>
</tr>
<tr>
<td>Sales and office</td>
<td>74</td>
<td>–</td>
<td>3,900</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>73</td>
<td>2,500</td>
<td>3,900</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>73</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Production, transportation, and material moving ...</td>
<td>68</td>
<td>3,900</td>
<td>5,000</td>
</tr>
<tr>
<td>Full time</td>
<td>74</td>
<td>2,500</td>
<td>3,900</td>
</tr>
<tr>
<td>Part time</td>
<td>59</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
<td>71</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Nonunion</td>
<td>75</td>
<td>800</td>
<td>3,900</td>
</tr>
<tr>
<td>Average wage within the following categories:²</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>70</td>
<td>800</td>
<td>3,900</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>67</td>
<td>800</td>
<td>3,900</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>74</td>
<td>2,500</td>
<td>3,900</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>72</td>
<td>1,500</td>
<td>3,900</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>75</td>
<td>3,102</td>
<td>5,000</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>77</td>
<td>3,000</td>
<td>5,000</td>
</tr>
<tr>
<td>Establishment characteristics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>73</td>
<td>2,500</td>
<td>3,900</td>
</tr>
<tr>
<td>Education and health services</td>
<td>74</td>
<td>1,500</td>
<td>3,900</td>
</tr>
<tr>
<td>Educational services</td>
<td>72</td>
<td>1,500</td>
<td>3,900</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>69</td>
<td>1,500</td>
<td>3,900</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>79</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>82</td>
<td>–</td>
<td>5,000</td>
</tr>
<tr>
<td>Hospitals</td>
<td>81</td>
<td>–</td>
<td>5,000</td>
</tr>
<tr>
<td>Public administration</td>
<td>68</td>
<td>3,102</td>
<td>4,000</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>72</td>
<td>800</td>
<td>3,900</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>71</td>
<td>2,500</td>
<td>3,900</td>
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<tr>
<td>50 to 99 workers</td>
<td>73</td>
<td>800</td>
<td>3,900</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>75</td>
<td>3,000</td>
<td>4,000</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>75</td>
<td>3,900</td>
<td>4,000</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>73</td>
<td>–</td>
<td>3,900</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount(^1)</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td>State government</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Local government</td>
<td></td>
<td>$2,500</td>
<td>$4,000</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td></td>
<td>80</td>
<td>2,500</td>
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<tr>
<td>Middle Atlantic</td>
<td></td>
<td>79</td>
<td>2,500</td>
</tr>
<tr>
<td>South</td>
<td></td>
<td>88</td>
<td>800</td>
</tr>
<tr>
<td>South Atlantic</td>
<td></td>
<td>89</td>
<td>800</td>
</tr>
<tr>
<td>Midwest</td>
<td></td>
<td>51</td>
<td>–</td>
</tr>
<tr>
<td>East North Central</td>
<td></td>
<td>49</td>
<td>–</td>
</tr>
<tr>
<td>West North Central</td>
<td></td>
<td>57</td>
<td>5,000</td>
</tr>
<tr>
<td>West</td>
<td></td>
<td>78</td>
<td>3,102</td>
</tr>
<tr>
<td>Mountain</td>
<td></td>
<td>65</td>
<td>4,000</td>
</tr>
</tbody>
</table>

\(^1\) 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.

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

### Table 32. Standard errors for long-term disability plans: Maximum benefit amount, state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
<td>50th percentile (median)</td>
</tr>
<tr>
<td>All workers</td>
<td>1.6</td>
<td>$561.56</td>
<td>$51.61</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
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<tr>
<td>Management, professional, and related</td>
<td>1.9</td>
<td>–</td>
<td>72.99</td>
</tr>
<tr>
<td>Professional and related</td>
<td>2.1</td>
<td>–</td>
<td>40.80</td>
</tr>
<tr>
<td>Teachers</td>
<td>2.9</td>
<td>164.49</td>
<td>0.00</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>4.5</td>
<td>–</td>
<td>328.47</td>
</tr>
<tr>
<td>Service</td>
<td>3.3</td>
<td>227.19</td>
<td>0.00</td>
</tr>
<tr>
<td>Protective service</td>
<td>5.3</td>
<td>619.52</td>
<td>1,081.89</td>
</tr>
<tr>
<td>Sales and office</td>
<td>2.7</td>
<td>–</td>
<td>0.00</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>2.8</td>
<td>734.93</td>
<td>1,081.89</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
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<td>444.27</td>
<td>689.10</td>
</tr>
<tr>
<td>Production, transportation, and material moving ...</td>
<td>6.0</td>
<td>604.71</td>
<td>830.65</td>
</tr>
<tr>
<td>Full time</td>
<td>1.6</td>
<td>553.50</td>
<td>44.70</td>
</tr>
<tr>
<td>Part time</td>
<td>5.7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
<td>1.9</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Nonunion</td>
<td>2.4</td>
<td>81.61</td>
<td>0.00</td>
</tr>
<tr>
<td>Average wage within the following categories:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>2.4</td>
<td>182.71</td>
<td>0.00</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>4.8</td>
<td>0.00</td>
<td>30.14</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>2.7</td>
<td>517.43</td>
<td>83.62</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>3.1</td>
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<tr>
<td>Highest 25 percent</td>
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<td>Highest 10 percent</td>
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<td><strong>Establishment characteristics</strong></td>
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<tr>
<td>Service-providing industries</td>
<td>1.6</td>
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<td>48.28</td>
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<tr>
<td>Education and health services</td>
<td>1.9</td>
<td>158.03</td>
<td>0.00</td>
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<td>Educational services</td>
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<tr>
<td>Elementary and secondary schools</td>
<td>3.7</td>
<td>384.95</td>
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<tr>
<td>Junior colleges, colleges, and universities</td>
<td>3.4</td>
<td>–</td>
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</tr>
<tr>
<td>Health care and social assistance</td>
<td>4.7</td>
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<td>Hospitals</td>
<td>5.7</td>
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<td>Public administration</td>
<td>2.9</td>
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<tr>
<td>1 to 99 workers</td>
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<td>1 to 49 workers</td>
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<td>0.00</td>
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<tr>
<td>100 to 499 workers</td>
<td>4.0</td>
<td>321.69</td>
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<td>500 workers or more</td>
<td>2.0</td>
<td>–</td>
<td>118.28</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
### Table 32. Standard errors for long-term disability plans: Maximum benefit amount, state and local government workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With maximum benefit amount</th>
<th>Maximum monthly benefit amount</th>
<th>With no maximum benefit amount</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>10th percentile 25th percentile 50th percentile (median) 75th percentile 90th percentile</td>
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<tr>
<td>State government</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2.9 - $0.00 $0.00 $2,244.76 $2,889.80 2.9</td>
<td></td>
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<tr>
<td>Local government</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2.1 $293.68 215.73 0.00 739.22 0.00</td>
<td></td>
<td>2.1 $293.68 215.73 0.00 739.22 0.00</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic area</th>
<th>10th percentile 25th percentile 50th percentile (median) 75th percentile 90th percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>5.0 405.98 0.00 226.87 - 2,976.21 5.0</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>6.3 91.24 757.03 0.00 1,254.36 - 6.3</td>
</tr>
<tr>
<td>South</td>
<td>3.1 0.00 - 0.00 1,401.68 1,504.79 3.1</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>3.1 0.00 - 0.00 1,401.68 1,504.79 3.1</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.7 - 0.00 0.00 643.42 2,884.13 1.7</td>
</tr>
<tr>
<td>East North Central</td>
<td>1.8 - 0.00 0.00 364.97 1,657.10 1.8</td>
</tr>
<tr>
<td>West North Central</td>
<td>3.8 1,210.45 0.00 836.24 1,403.74 - 3.8</td>
</tr>
<tr>
<td>West</td>
<td>3.6 91.69 482.80 1,161.31 937.70 1,672.48 3.6</td>
</tr>
<tr>
<td>Mountain</td>
<td>7.0 1,182.62 0.00 258.07 1,204.68 - 7.0</td>
</tr>
</tbody>
</table>

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 2021.

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.

Table 33. Leave benefits: Access, state and local government workers, March 2021

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave^1</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers ......................................................................................................</td>
<td>68</td>
<td>92</td>
<td>61</td>
<td>60</td>
<td>83</td>
<td>87</td>
<td>70</td>
<td>26</td>
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<tr>
<td><strong>Worker characteristics</strong></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related ................................................................</td>
<td>57</td>
<td>94</td>
<td>47</td>
<td>63</td>
<td>83</td>
<td>88</td>
<td>70</td>
<td>27</td>
</tr>
<tr>
<td>Professional and related ..................................................................................</td>
<td>52</td>
<td>93</td>
<td>40</td>
<td>64</td>
<td>83</td>
<td>88</td>
<td>68</td>
<td>28</td>
</tr>
<tr>
<td>Teachers ..........................................................................................................</td>
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<td>93</td>
<td>14</td>
<td>70</td>
<td>82</td>
<td>87</td>
<td>65</td>
<td>27</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers ................................</td>
<td>26</td>
<td>99</td>
<td>12</td>
<td>82</td>
<td>85</td>
<td>91</td>
<td>63</td>
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<tr>
<td>Service .............................................................................................................</td>
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<td>87</td>
<td>76</td>
<td>53</td>
<td>76</td>
<td>84</td>
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<td>90</td>
<td>52</td>
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<td>90</td>
<td>77</td>
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<tr>
<td>Sales and office ..............................................................................................</td>
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<td>87</td>
<td>55</td>
<td>84</td>
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<td>74</td>
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<td>Office and administrative support .....................................................................</td>
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<td>87</td>
<td>55</td>
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<td>89</td>
<td>75</td>
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<td>96</td>
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<td>67</td>
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<td>Full time ..........................................................................................................</td>
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<td>48</td>
<td>41</td>
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<td>70</td>
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<td>75</td>
<td>28</td>
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<td>Third 25 percent .............................................................................................</td>
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<td>97</td>
<td>62</td>
<td>70</td>
<td>87</td>
<td>92</td>
<td>76</td>
<td>27</td>
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<td>Highest 25 percent .........................................................................................</td>
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<td>96</td>
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<td>66</td>
<td>87</td>
<td>90</td>
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<td>Highest 10 percent ...........................................................................................</td>
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<td>95</td>
<td>38</td>
<td>54</td>
<td>87</td>
<td>88</td>
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<td>Service-providing industries .........................................................................</td>
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<td>59</td>
<td>82</td>
<td>87</td>
<td>70</td>
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<td>Education and health services .......................................................................</td>
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<td>45</td>
<td>63</td>
<td>82</td>
<td>88</td>
<td>68</td>
<td>27</td>
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<td>36</td>
<td>65</td>
<td>82</td>
<td>87</td>
<td>67</td>
<td>27</td>
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<td>74</td>
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<td>87</td>
<td>62</td>
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<td>Junior colleges, colleges, and universities ...............................................</td>
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<td>69</td>
<td>42</td>
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<td>86</td>
<td>80</td>
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<tr>
<td>Health care and social assistance ..................................................................</td>
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<td>84</td>
<td>90</td>
<td>73</td>
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<td>Public administration ......................................................................................</td>
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<td>89</td>
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<td>1 to 99 workers ...............................................................................................</td>
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<td>55</td>
<td>61</td>
<td>79</td>
<td>85</td>
<td>65</td>
<td>23</td>
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<td>1 to 49 workers ..............................................................................................</td>
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<td>86</td>
<td>63</td>
<td>54</td>
<td>80</td>
<td>84</td>
<td>63</td>
<td>27</td>
</tr>
<tr>
<td>50 to 99 workers ............................................................................................</td>
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<td>93</td>
<td>48</td>
<td>69</td>
<td>79</td>
<td>86</td>
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<td>100 workers or more .......................................................................................</td>
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<td>93</td>
<td>63</td>
<td>59</td>
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<td>100 to 499 workers .......................................................................................</td>
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<td>30</td>
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<tr>
<td>500 workers or more .......................................................................................</td>
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<td>94</td>
<td>64</td>
<td>57</td>
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<td>90</td>
<td>76</td>
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</tbody>
</table>

See footnotes at end of table.
### Table 33. Leave benefits: Access, state and local government workers, March 2021—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>State government</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Local government</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
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<td>91</td>
<td>57</td>
<td>73</td>
<td>93</td>
<td>92</td>
<td>75</td>
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</tr>
<tr>
<td>New England</td>
<td>61</td>
<td>92</td>
<td>55</td>
<td>80</td>
<td>92</td>
<td>90</td>
<td>73</td>
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<tr>
<td>Middle Atlantic</td>
<td>66</td>
<td>91</td>
<td>58</td>
<td>70</td>
<td>94</td>
<td>93</td>
<td>76</td>
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<td>South</td>
<td>69</td>
<td>92</td>
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<td>57</td>
<td>81</td>
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<td>76</td>
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<tr>
<td>South Atlantic</td>
<td>76</td>
<td>91</td>
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<td>61</td>
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<td>73</td>
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<tr>
<td>East South Central</td>
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<td>64</td>
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<td>West South Central</td>
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<td>Midwest</td>
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<td>49</td>
<td>84</td>
<td>85</td>
<td>71</td>
<td>23</td>
</tr>
</tbody>
</table>

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 2021.

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

Table 33. Standard errors for leave benefits: Access, state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Paid sick leave</th>
<th>Paid vacations</th>
<th>Paid personal leave</th>
<th>Paid funeral leave</th>
<th>Paid jury duty leave</th>
<th>Paid military leave</th>
<th>Family leave</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers</td>
<td>0.8</td>
<td>0.5</td>
<td>0.9</td>
<td>1.1</td>
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<tr>
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<tr>
<td><strong>Worker characteristics</strong></td>
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See footnotes at end of table.
## Table 33. Standard errors for leave benefits: Access, state and local government workers, March 2021—continued

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**Geographic areas**

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<th>Paid personal leave</th>
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<th>Paid jury duty leave</th>
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<td>2.1</td>
<td>2.6</td>
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<td>1.7</td>
<td>1.5</td>
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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 2021.

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.

Table 34. Paid holidays: Number of days provided, state and local government workers, March 2021

(All workers with paid holidays = 100 percent)

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<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Mean number of days</th>
<th>Median number of days</th>
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<td>Less than 5 days</td>
<td>5 days</td>
<td>6 days</td>
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<td>All workers</td>
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**Worker characteristics**

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<th>Median number of days</th>
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<td>7</td>
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<td>Professional and related</td>
<td>5</td>
<td>2</td>
<td>8</td>
</tr>
<tr>
<td>Teachers</td>
<td>9</td>
<td>4</td>
<td>17</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
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<td>26</td>
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<td>3</td>
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<td>4</td>
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<td>Protective service</td>
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<td>Production, transportation, and material moving</td>
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<td>Full time</td>
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Average wage within the following categories:1

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<td>Lowest 10 percent</td>
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<td>Third 25 percent</td>
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<tr>
<td>Highest 25 percent</td>
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<td>Highest 10 percent</td>
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Establishment characteristics

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<td>Education and health services</td>
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<td>Health care and social assistance</td>
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<td>Hospitals</td>
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<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>–</td>
<td>–</td>
<td>1</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>3</td>
<td>–</td>
<td>3</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>–</td>
<td>3</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>7</td>
<td>–</td>
<td>3</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>3</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>5</td>
<td>–</td>
<td>5</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2</td>
<td>1</td>
<td>5</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 days</td>
<td>6 days</td>
</tr>
<tr>
<td>State government</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Local government</td>
<td>4</td>
<td>2</td>
<td>7</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>3</td>
<td>–</td>
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</tr>
<tr>
<td>New England</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>3</td>
<td>2</td>
<td>7</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>3</td>
<td>–</td>
<td>11</td>
</tr>
<tr>
<td>East South Central</td>
<td>7</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>West South Central</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>–</td>
<td>–</td>
<td>6</td>
</tr>
<tr>
<td>East North Central</td>
<td>4</td>
<td>–</td>
<td>7</td>
</tr>
<tr>
<td>West North Central</td>
<td>5</td>
<td>2</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>–</td>
<td>–</td>
<td>3</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>–</td>
<td>2</td>
</tr>
</tbody>
</table>

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 2021.

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.

Table 34. Standard errors for paid holidays: Number of days provided, state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 days</td>
</tr>
<tr>
<td>All workers</td>
<td>0.4</td>
<td>0.4</td>
</tr>
</tbody>
</table>

**Worker characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, professional, and related</td>
<td>0.4</td>
<td>0.7</td>
</tr>
<tr>
<td>Professional and related</td>
<td>0.5</td>
<td>0.8</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.8</td>
<td>1.7</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>2.6</td>
<td>2.6</td>
</tr>
<tr>
<td>Service</td>
<td>0.9</td>
<td>0.4</td>
</tr>
<tr>
<td>Protective service</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Sales and office</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Full time</td>
<td>0.3</td>
<td>0.4</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>1.2</td>
</tr>
<tr>
<td>Union</td>
<td>0.6</td>
<td>0.6</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.5</td>
<td>0.3</td>
</tr>
<tr>
<td>Average wage within the following categories:¹</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.0</td>
<td>0.5</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1.1</td>
<td>0.6</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>0.2</td>
<td>0.3</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.2</td>
<td>0.9</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>0.6</td>
<td>0.3</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

**Establishment characteristics**

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service-providing industries</td>
<td>0.4</td>
<td>0.4</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.5</td>
<td>0.7</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.7</td>
<td>0.9</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.3</td>
<td>1.6</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Hospitals</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Public administration</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.1</td>
<td>–</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.4</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.5</td>
<td>0.4</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.0</td>
<td>–</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.5</td>
<td>0.2</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 34. Standard errors for paid holidays: Number of days provided, state and local government workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid holidays</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 days</td>
<td>6 days</td>
</tr>
<tr>
<td>State government</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Local government</td>
<td>0.5</td>
<td>0.6</td>
<td>0.8</td>
</tr>
</tbody>
</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Geographic areas</th>
<th>Paid holidays</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 days</td>
<td>6 days</td>
</tr>
<tr>
<td>Northeast</td>
<td>1.4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>New England</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>0.6</td>
<td>0.3</td>
<td>0.6</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.0</td>
<td>–</td>
<td>0.6</td>
</tr>
<tr>
<td>East South Central</td>
<td>0.1</td>
<td>0.4</td>
<td>1.6</td>
</tr>
<tr>
<td>West South Central</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>–</td>
<td>–</td>
<td>1.8</td>
</tr>
<tr>
<td>East North Central</td>
<td>0.9</td>
<td>–</td>
<td>2.5</td>
</tr>
<tr>
<td>West North Central</td>
<td>1.2</td>
<td>0.7</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>–</td>
<td>–</td>
<td>1.0</td>
</tr>
<tr>
<td>Mountain</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Pacific</td>
<td>–</td>
<td>–</td>
<td>0.5</td>
</tr>
</tbody>
</table>

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 2021.

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.

Table 35. Paid sick leave: Type of provision, state and local government workers, March 2021

(All workers with paid sick leave = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed number of days per year</td>
</tr>
<tr>
<td>All workers</td>
<td>89</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>90</td>
</tr>
<tr>
<td>Professional and related</td>
<td>91</td>
</tr>
<tr>
<td>Teachers</td>
<td>94</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>94</td>
</tr>
<tr>
<td>Service</td>
<td>86</td>
</tr>
<tr>
<td>Protective service</td>
<td>86</td>
</tr>
<tr>
<td>Sales and office</td>
<td>88</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>88</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>84</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>89</td>
</tr>
<tr>
<td>Full time</td>
<td>89</td>
</tr>
<tr>
<td>Part time</td>
<td>91</td>
</tr>
<tr>
<td>Union</td>
<td>92</td>
</tr>
<tr>
<td>Nonunion</td>
<td>86</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>89</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>89</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>87</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>87</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>91</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>91</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>89</td>
</tr>
<tr>
<td>Education and health services</td>
<td>90</td>
</tr>
<tr>
<td>Educational services</td>
<td>94</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>94</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>94</td>
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<tr>
<td>Health care and social assistance</td>
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<tr>
<td>Hospitals</td>
<td>59</td>
</tr>
<tr>
<td>Public administration</td>
<td>87</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>90</td>
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<tr>
<td>1 to 49 workers</td>
<td>88</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>92</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>88</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>92</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>87</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 35. Paid sick leave: Type of provision, state and local government workers, March 2021—continued

(All workers with paid sick leave = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed number of days per year&lt;sup&gt;1&lt;/sup&gt;</td>
</tr>
<tr>
<td>State government</td>
<td>88</td>
</tr>
<tr>
<td>Local government</td>
<td>89</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>96</td>
</tr>
<tr>
<td>New England</td>
<td>98</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>95</td>
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<tr>
<td>South</td>
<td>88</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>87</td>
</tr>
<tr>
<td>East South Central</td>
<td>93</td>
</tr>
<tr>
<td>West South Central</td>
<td>86</td>
</tr>
<tr>
<td>Midwest</td>
<td>89</td>
</tr>
<tr>
<td>East North Central</td>
<td>88</td>
</tr>
<tr>
<td>West North Central</td>
<td>91</td>
</tr>
<tr>
<td>West</td>
<td>85</td>
</tr>
<tr>
<td>Mountain</td>
<td>87</td>
</tr>
<tr>
<td>Pacific</td>
<td>84</td>
</tr>
</tbody>
</table>

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

<sup>2</sup> Plan does not specify maximum number of days.

<sup>3</sup> 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.

<sup>4</sup> Less than 0.5.

<sup>5</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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.

Table 35. Standard errors for paid sick leave: Type of provision, state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed number of days per year</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.7</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.9</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.0</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.3</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>1.3</td>
</tr>
<tr>
<td>Service</td>
<td>1.0</td>
</tr>
<tr>
<td>Protective service</td>
<td>1.5</td>
</tr>
<tr>
<td>Sales and office</td>
<td>1.2</td>
</tr>
<tr>
<td>Office and administrative support</td>
<td>1.1</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>3.4</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>2.8</td>
</tr>
<tr>
<td>Full time</td>
<td>0.8</td>
</tr>
<tr>
<td>Part time</td>
<td>1.1</td>
</tr>
<tr>
<td>Union</td>
<td>0.8</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.2</td>
</tr>
<tr>
<td><strong>Average wage within the following categories:</strong> 4</td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>0.8</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1.4</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>1.4</td>
</tr>
<tr>
<td>Third 25 percent</td>
<td>1.2</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.1</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>1.4</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>0.7</td>
</tr>
<tr>
<td>Education and health services</td>
<td>0.9</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.8</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>0.7</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>2.4</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>3.3</td>
</tr>
<tr>
<td>Hospitals</td>
<td>4.2</td>
</tr>
<tr>
<td>Public administration</td>
<td>1.3</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.4</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>2.0</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.0</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.8</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.3</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.1</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 35. Standard errors for paid sick leave: Type of provision, state and local government workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sick leave provision</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Fixed number of days per year&lt;sup&gt;1&lt;/sup&gt;</td>
<td>As needed&lt;sup&gt;2&lt;/sup&gt;</td>
<td>As part of consolidated leave plan&lt;sup&gt;3&lt;/sup&gt;</td>
</tr>
<tr>
<td>State government</td>
<td>1.4</td>
<td>0.4</td>
<td>1.4</td>
</tr>
<tr>
<td>Local government</td>
<td>0.8</td>
<td>0.3</td>
<td>0.7</td>
</tr>
<tr>
<td><strong>Geographic areas</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northeast</td>
<td>1.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>New England</td>
<td>1.5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>1.4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>South</td>
<td>1.3</td>
<td>0.4</td>
<td>1.1</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>1.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>East South Central</td>
<td>2.1</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West South Central</td>
<td>2.7</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Midwest</td>
<td>1.6</td>
<td>0.7</td>
<td>1.3</td>
</tr>
<tr>
<td>East North Central</td>
<td>2.1</td>
<td>0.9</td>
<td>1.6</td>
</tr>
<tr>
<td>West North Central</td>
<td>2.2</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>West</td>
<td>1.6</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Mountain</td>
<td>3.9</td>
<td>–</td>
<td>3.9</td>
</tr>
<tr>
<td>Pacific</td>
<td>1.7</td>
<td>–</td>
<td>–</td>
</tr>
</tbody>
</table>

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

<sup>2</sup> Plan does not specify maximum number of days.

<sup>3</sup> 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.

Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.

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

Table 36. Paid sick leave: Number of annual days by service requirement,¹ state and local government workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service²</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 1 year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>9</td>
<td>15</td>
<td>61</td>
</tr>
<tr>
<td>Full time</td>
<td>8</td>
<td>14</td>
<td>62</td>
</tr>
<tr>
<td>Part time</td>
<td>22</td>
<td>26</td>
<td>48</td>
</tr>
<tr>
<td>Union</td>
<td>7</td>
<td>11</td>
<td>65</td>
</tr>
<tr>
<td>Nonunion</td>
<td>–</td>
<td>19</td>
<td>59</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>12</td>
<td>15</td>
<td>62</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>7</td>
<td>17</td>
<td>62</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>15</td>
<td>14</td>
<td>62</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>8</td>
<td>15</td>
<td>61</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
<td>14</td>
<td>62</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>9</td>
<td>16</td>
<td>61</td>
</tr>
<tr>
<td>After 5 years</td>
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</tr>
<tr>
<td>All workers</td>
<td>9</td>
<td>15</td>
<td>60</td>
</tr>
<tr>
<td>Full time</td>
<td>8</td>
<td>14</td>
<td>61</td>
</tr>
<tr>
<td>Part time</td>
<td>21</td>
<td>26</td>
<td>49</td>
</tr>
<tr>
<td>Union</td>
<td>7</td>
<td>11</td>
<td>64</td>
</tr>
<tr>
<td>Nonunion</td>
<td>–</td>
<td>20</td>
<td>56</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>14</td>
<td>61</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>7</td>
<td>16</td>
<td>60</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>15</td>
<td>12</td>
<td>62</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>8</td>
<td>15</td>
<td>60</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
<td>14</td>
<td>60</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>9</td>
<td>16</td>
<td>59</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 36. Paid sick leave: Number of annual days by service requirement,¹ state and local government workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service²</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 10 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>9</td>
<td>15</td>
<td>60</td>
</tr>
<tr>
<td>Full time</td>
<td>8</td>
<td>14</td>
<td>61</td>
</tr>
<tr>
<td>Part time</td>
<td>21</td>
<td>26</td>
<td>48</td>
</tr>
<tr>
<td>Union</td>
<td>7</td>
<td>10</td>
<td>63</td>
</tr>
<tr>
<td>Nonunion</td>
<td>–</td>
<td>20</td>
<td>56</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>14</td>
<td>61</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>17</td>
<td>58</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>15</td>
<td>11</td>
<td>63</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>8</td>
<td>15</td>
<td>59</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>9</td>
<td>16</td>
<td>59</td>
</tr>
<tr>
<td>After 20 years</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>All workers</td>
<td>9</td>
<td>15</td>
<td>59</td>
</tr>
<tr>
<td>Full time</td>
<td>8</td>
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<tr>
<td>Part time</td>
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<tr>
<td>Union</td>
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</tr>
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<td>Nonunion</td>
<td>11</td>
<td>20</td>
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</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>14</td>
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<tr>
<td>50 to 99 workers</td>
<td>15</td>
<td>10</td>
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</tr>
<tr>
<td>100 workers or more</td>
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<tr>
<td>100 to 499 workers</td>
<td>7</td>
<td>14</td>
<td>59</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>9</td>
<td>16</td>
<td>59</td>
</tr>
</tbody>
</table>

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

Table 36. Standard errors for paid sick leave: Number of annual days by service requirement,¹ state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service²</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 1 year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.8 1.0 1.2 0.7 0.2 0.3 0.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full time</td>
<td>0.9 1.1 1.3 0.8 0.2 0.3 0.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Part time</td>
<td>2.4 2.2 3.2 1.3 – 0.3 (3)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Union</td>
<td>0.7 0.9 1.4 1.1 0.3 0.5 0.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nonunion</td>
<td>– 1.7 1.9 1.1 – 0.2 0.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.7 2.2 3.1 – – 0.3 0.8</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>2.0 4.3 4.1 2.9 – 0.3 0.2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>3.1 2.1 3.7 – – 0.4 0.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1.0 1.2 1.4 1.0 0.2 0.3 0.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>– 1.7 2.5 1.7 – 0.8 0.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.2 1.2 1.5 1.1 0.2 0.3 0.0</td>
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</table>

After 5 years

<table>
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<th>Paid sick leave days by length of service²</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>All workers</td>
<td>0.8 0.9 1.2 0.8 0.2 0.3 0.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full time</td>
<td>0.8 0.9 1.3 0.8 0.2 0.3 0.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Part time</td>
<td>2.5 2.3 3.3 1.3 – 0.3 (3)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Union</td>
<td>0.7 1.0 1.5 1.2 0.3 0.5 0.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nonunion</td>
<td>– 1.4 1.8 1.1 – 0.2 0.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>– 2.2 3.2 1.8 – – 0.3 0.6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>2.0 4.3 4.2 3.4 – 0.4 (3)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>3.1 1.9 3.7 – – 0.4 0.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.9 1.0 1.4 1.0 0.2 0.3 0.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>– 1.7 2.5 1.7 – 0.8 0.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.2 1.0 1.5 1.1 0.3 0.3 0.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

See footnotes at end of table.
## Table 36. Standard errors for paid sick leave: Number of annual days by service requirement,¹ state and local government workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid sick leave days by length of service²</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td><strong>After 10 years</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.8</td>
<td>0.9</td>
<td>1.2</td>
</tr>
<tr>
<td>Full time</td>
<td>0.8</td>
<td>0.9</td>
<td>1.3</td>
</tr>
<tr>
<td>Part time</td>
<td>2.5</td>
<td>2.2</td>
<td>3.2</td>
</tr>
<tr>
<td>Union</td>
<td>0.7</td>
<td>0.9</td>
<td>1.5</td>
</tr>
<tr>
<td>Nonunion</td>
<td>–</td>
<td>1.5</td>
<td>1.8</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>2.1</td>
<td>3.1</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>4.1</td>
<td>4.1</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>3.1</td>
<td>1.9</td>
<td>3.7</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.9</td>
<td>1.0</td>
<td>1.5</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>–</td>
<td>1.7</td>
<td>2.5</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.1</td>
<td>1.1</td>
<td>1.6</td>
</tr>
<tr>
<td><strong>After 20 years</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.8</td>
<td>0.9</td>
<td>1.2</td>
</tr>
<tr>
<td>Full time</td>
<td>0.8</td>
<td>0.9</td>
<td>1.3</td>
</tr>
<tr>
<td>Part time</td>
<td>2.5</td>
<td>2.2</td>
<td>3.2</td>
</tr>
<tr>
<td>Union</td>
<td>0.7</td>
<td>0.9</td>
<td>1.5</td>
</tr>
<tr>
<td>Nonunion</td>
<td>1.4</td>
<td>1.5</td>
<td>1.8</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>–</td>
<td>2.1</td>
<td>3.1</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>4.1</td>
<td>4.1</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>3.1</td>
<td>–</td>
<td>3.6</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>0.9</td>
<td>1.0</td>
<td>1.5</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.2</td>
<td>1.7</td>
<td>2.5</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.1</td>
<td>1.1</td>
<td>1.6</td>
</tr>
</tbody>
</table>

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 earn or accrue a specified number of sick leave days per year. This number may vary by length of service. 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/eb/snational-compensation-survey-glossary-of-employee-benefit-terms.htm.

Table 37. Paid sick leave: Carryover provisions, state and local government workers, March 2021

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

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Carryover provision1</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Unlimited accumulation</td>
</tr>
<tr>
<td>All workers</td>
<td>93</td>
<td>58</td>
</tr>
</tbody>
</table>
| 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 | 55 | 35 | 10 |
| Service | 91 | 56 | 35 | 9 |
| 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 | 94 | 50 | 44 | 6 |
| Production, transportation, and material moving | 93 | 53 | 39 | 7 |
| Full time | 93 | 59 | 34 | 7 |
| Part time | 92 | 53 | 39 | 8 |
| Union | 92 | 58 | 34 | 8 |
| Nonunion | 92 | 58 | 34 | 8 |
| Average wage within the following categories:2 |  |
| Lowest 25 percent | 88 | 52 | 37 | 12 |
| Lowest 10 percent | 88 | 52 | 37 | 12 |
| Second 25 percent | 94 | 62 | 31 | 6 |
| Third 25 percent | 93 | 59 | 34 | 7 |
| Highest 25 percent | 92 | 57 | 35 | 8 |
| Highest 10 percent | 91 | 58 | 33 | 9 |
| Establishment characteristics
| Service-providing industries | 92 | 58 | 34 | 8 |
| Education and health services | 92 | 59 | 32 | 8 |
| Educational services | 91 | 59 | 32 | 9 |
| Elementary and secondary schools | 90 | 55 | 35 | 10 |
| Junior colleges, colleges, and universities | 93 | 70 | 22 | 7 |
| Health care and social assistance | 96 | 62 | 33 | 4 |
| Hospitals | – | 56 | – | – |
| Public administration | 94 | 57 | 36 | 6 |
| 1 to 99 workers | 91 | 54 | 37 | 9 |
| 1 to 49 workers | 91 | 57 | 34 | 9 |
| 50 to 99 workers | 90 | 52 | 39 | 10 |
| 100 workers or more | 93 | 59 | 34 | 7 |
| 100 to 499 workers | 94 | 55 | 40 | 6 |
| 500 workers or more | 92 | 62 | 31 | 8 |

See footnotes at end of table.
Table 37. Paid sick leave: Carryover provisions, state and local government workers, March 2021—continued

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

<table>
<thead>
<tr>
<th>Characteristics</th>
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<tr>
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<td>Unlimited accumulation</td>
</tr>
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<td>94</td>
<td>41</td>
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<tr>
<td>New England</td>
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<td>Middle Atlantic</td>
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<td>Pacific</td>
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</tr>
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</table>

¹ Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service. 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 2021.

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.

Table 37. Standard errors for paid sick leave: Carryover provisions, state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Carryover provision¹</th>
<th>No carryover provision</th>
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<tr>
<td></td>
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<tr>
<td>All workers</td>
<td>0.6</td>
<td>1.2</td>
</tr>
<tr>
<td>Worker characteristics</td>
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</tr>
<tr>
<td>Management, professional, and related</td>
<td>0.7</td>
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</tr>
<tr>
<td>Professional and related</td>
<td>0.8</td>
<td>1.7</td>
</tr>
<tr>
<td>Teachers</td>
<td>1.2</td>
<td>2.1</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>1.3</td>
<td>2.6</td>
</tr>
<tr>
<td>Service</td>
<td>1.5</td>
<td>2.0</td>
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<tr>
<td>Protective service</td>
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<td>3.1</td>
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<td>Sales and office</td>
<td>0.6</td>
<td>2.0</td>
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<td>Office and administrative support</td>
<td>0.6</td>
<td>2.0</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>1.7</td>
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</tr>
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<td>Production, transportation, and material moving</td>
<td>2.2</td>
<td>4.2</td>
</tr>
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<td>Full time</td>
<td>0.6</td>
<td>1.2</td>
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<tr>
<td>Part time</td>
<td>2.1</td>
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<tr>
<td>Nonunion</td>
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</tr>
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<td>Average wage within the following categories:²</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lowest 25 percent</td>
<td>1.1</td>
<td>2.0</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>1.9</td>
<td>3.1</td>
</tr>
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<td>1.8</td>
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<td>1.0</td>
<td>1.6</td>
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<tr>
<td>Highest 25 percent</td>
<td>1.0</td>
<td>1.9</td>
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<td>Highest 10 percent</td>
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<td>Establishment characteristics</td>
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<tr>
<td>Service-providing industries</td>
<td>0.7</td>
<td>1.2</td>
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<tr>
<td>Education and health services</td>
<td>0.8</td>
<td>1.6</td>
</tr>
<tr>
<td>Educational services</td>
<td>0.9</td>
<td>1.7</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>1.2</td>
<td>2.4</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
<td>1.7</td>
<td>3.1</td>
</tr>
<tr>
<td>Health care and social assistance</td>
<td>2.1</td>
<td>3.7</td>
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<tr>
<td>Hospitals</td>
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<td>Public administration</td>
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</tr>
<tr>
<td>50 to 99 workers</td>
<td>2.0</td>
<td>3.4</td>
</tr>
<tr>
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<tr>
<td>100 to 499 workers</td>
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<td>2.5</td>
</tr>
<tr>
<td>500 workers or more</td>
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<td>1.5</td>
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See footnotes at end of table.
Table 37. Standard errors for paid sick leave: Carryover provisions, state and local government workers, March 2021—continued

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<tr>
<th>Characteristics</th>
<th>Carryover provision&lt;sup&gt;1&lt;/sup&gt;</th>
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<td>0.8</td>
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</tr>
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<td>Local government</td>
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<td>1.4</td>
<td>0.9</td>
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<td></td>
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<td>1.2</td>
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<td>Pacific</td>
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<td>2.2</td>
<td>1.8</td>
<td>1.6</td>
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</tbody>
</table>

<sup>1</sup> Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service. 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 2021.

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.

Table 38. Paid sick leave: Limit on days accumulated, state and local government workers, March 2021

(Includes workers in sick leave plans\(^1\) that specify a fixed number of days and limit the number of accumulated carryover days)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Limit on paid sick leave days accumulated(^2)</th>
<th>Mean number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td>All workers</td>
<td>25</td>
<td>80</td>
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<td><strong>Worker characteristics</strong></td>
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<td>90</td>
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<tr>
<td>Professional and related</td>
<td>25</td>
<td>90</td>
</tr>
<tr>
<td>Teachers</td>
<td>–</td>
<td>100</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>–</td>
<td>100</td>
</tr>
<tr>
<td>Service</td>
<td>–</td>
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<tr>
<td>Protective service</td>
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</tr>
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<td>–</td>
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<tr>
<td>Production, transportation, and material moving</td>
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<td>–</td>
</tr>
<tr>
<td>Full time</td>
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<td>90</td>
</tr>
<tr>
<td>Part time</td>
<td>6</td>
<td>–</td>
</tr>
<tr>
<td>Union</td>
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<td>100</td>
</tr>
<tr>
<td>Nonunion</td>
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<tr>
<td>Average wage within the following categories(^3)</td>
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<tr>
<td>Lowest 25 percent</td>
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<td>60</td>
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<tr>
<td>Lowest 10 percent</td>
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<td>50</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Third 25 percent</td>
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<td>Highest 25 percent</td>
<td>30</td>
<td>100</td>
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<tr>
<td>Highest 10 percent</td>
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<td>130</td>
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<td><strong>Establishment characteristics</strong></td>
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<td></td>
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<tr>
<td>Service-providing industries</td>
<td>24</td>
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<td>Education and health services</td>
<td>25</td>
<td>90</td>
</tr>
<tr>
<td>Educational services</td>
<td>–</td>
<td>90</td>
</tr>
<tr>
<td>Elementary and secondary schools</td>
<td>25</td>
<td>90</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>100</td>
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<td>Health care and social assistance</td>
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<td>Public administration</td>
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<td>60</td>
</tr>
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<td>1 to 99 workers</td>
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<td>85</td>
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<td>1 to 49 workers</td>
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<td>60</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>25</td>
<td>90</td>
</tr>
</tbody>
</table>

See footnotes at end of table.
Table 38. Paid sick leave: Limit on days accumulated, state and local government workers, March 2021—continued

(Includes workers in sick leave plans¹ that specify a fixed number of days and limit the number of accumulated carryover days)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Limit on paid sick leave days accumulated²</th>
<th>Mean number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td>State government</td>
<td>–</td>
<td>100</td>
</tr>
<tr>
<td>Local government</td>
<td>20</td>
<td>72</td>
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</table>

Geographic areas

<table>
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<th>Geographic area</th>
<th>Limit on paid sick leave days accumulated²</th>
<th>Mean number of days</th>
</tr>
</thead>
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<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
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<tr>
<td>Northeast</td>
<td>–</td>
<td>120</td>
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<tr>
<td>New England</td>
<td>–</td>
<td>110</td>
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<td>Middle Atlantic</td>
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</tr>
<tr>
<td>East South Central</td>
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</tr>
<tr>
<td>West South Central</td>
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</tr>
<tr>
<td>Midwest</td>
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<tr>
<td>East North Central</td>
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<td>West North Central</td>
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<tr>
<td>West</td>
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<td>50</td>
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<tr>
<td>Mountain</td>
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</tr>
<tr>
<td>Pacific</td>
<td>8</td>
<td>–</td>
</tr>
</tbody>
</table>

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 2021.

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.

### Table 38. Standard errors for paid sick leave: Limit on days accumulated, state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Limit on paid sick leave days accumulated&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Mean number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td>All workers</td>
<td>5.6</td>
<td>14.0</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
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<td>Management, professional, and related</td>
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<tr>
<td>Professional and related</td>
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<tr>
<td>Teachers</td>
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<td>12.4</td>
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<td>Primary, secondary, and special education school teachers</td>
<td>–</td>
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<td>Service</td>
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<td>11.2</td>
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<td>Sales and office</td>
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<td>Production, transportation, and material moving</td>
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<tr>
<td>Full time</td>
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<tr>
<td>Lowest 25 percent</td>
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<td>12.0</td>
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<td>Education and health services</td>
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</tr>
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</tr>
<tr>
<td>Elementary and secondary schools</td>
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</tr>
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<td>Junior colleges, colleges, and universities</td>
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<td>Health care and social assistance</td>
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<td>Public administration</td>
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</tr>
<tr>
<td>1 to 99 workers</td>
<td>5.6</td>
<td>22.1</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>25.2</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>7.6</td>
<td>–</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>5.8</td>
<td>15.6</td>
</tr>
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<td>100 to 499 workers</td>
<td>3.7</td>
<td>11.4</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>2.8</td>
<td>5.0</td>
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</table>

See footnotes at end of table.
Table 38. Standard errors for paid sick leave: Limit on days accumulated, state and local government workers, March 2021—continued

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<tr>
<th>Characteristics</th>
<th>Limit on paid sick leave days accumulated¹</th>
<th>Mean number of days</th>
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<tbody>
<tr>
<td></td>
<td>10th percentile</td>
<td>25th percentile</td>
</tr>
<tr>
<td>State government</td>
<td>–</td>
<td>20.9</td>
</tr>
<tr>
<td>Local government</td>
<td>5.2</td>
<td>14.6</td>
</tr>
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</table>

**Geographic areas**

<table>
<thead>
<tr>
<th>Region</th>
<th>10th percentile</th>
<th>25th percentile</th>
<th>50th percentile (median)</th>
<th>75th percentile</th>
<th>90th percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>–</td>
<td>1.3</td>
<td>15.4</td>
<td>7.1</td>
<td>0.0</td>
</tr>
<tr>
<td>New England</td>
<td>–</td>
<td>16.7</td>
<td>7.1</td>
<td>4.2</td>
<td>29.2</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>2.3</td>
<td>7.4</td>
<td>20.6</td>
<td>3.8</td>
<td>0.0</td>
</tr>
<tr>
<td>South</td>
<td>–</td>
<td>11.3</td>
<td>25.7</td>
<td>21.5</td>
<td>0.0</td>
</tr>
<tr>
<td>South Atlantic</td>
<td>–</td>
<td>0.0</td>
<td>9.9</td>
<td>0.0</td>
<td>6.8</td>
</tr>
<tr>
<td>East South Central</td>
<td>–</td>
<td>–</td>
<td>23.7</td>
<td>20.0</td>
<td>6.4</td>
</tr>
<tr>
<td>West South Central</td>
<td>4.7</td>
<td>–</td>
<td>9.5</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Midwest</td>
<td>–</td>
<td>18.3</td>
<td>0.0</td>
<td>9.9</td>
<td>5.2</td>
</tr>
<tr>
<td>East North Central</td>
<td>–</td>
<td>–</td>
<td>16.3</td>
<td>12.7</td>
<td>34.1</td>
</tr>
<tr>
<td>West North Central</td>
<td>–</td>
<td>16.4</td>
<td>4.4</td>
<td>9.0</td>
<td>5.4</td>
</tr>
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<td>West</td>
<td>–</td>
<td>10.5</td>
<td>15.5</td>
<td>37.1</td>
<td>26.3</td>
</tr>
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<td>Mountain</td>
<td>0.0</td>
<td>–</td>
<td>11.9</td>
<td>45.0</td>
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</tr>
<tr>
<td>Pacific</td>
<td>0.6</td>
<td>–</td>
<td>–</td>
<td>22.9</td>
<td>49.5</td>
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</tbody>
</table>

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 2021.

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.

Table 39. Paid vacations: Number of annual days by service requirement,¹ state and local government workers, March 2021

(All workers with paid vacations = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Less than 5 days</th>
<th>5 to 9 days</th>
<th>10 to 14 days</th>
<th>15 to 19 days</th>
<th>20 to 24 days</th>
<th>Greater than 24 days</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>After 1 year</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>4</td>
<td>11</td>
<td>55</td>
<td>18</td>
<td>10</td>
<td>2</td>
<td>13</td>
<td>12</td>
</tr>
<tr>
<td>Full time</td>
<td>3</td>
<td>10</td>
<td>56</td>
<td>18</td>
<td>10</td>
<td>2</td>
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<td>12</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>22</td>
<td>44</td>
<td>17</td>
<td>6</td>
<td>–</td>
<td>11</td>
<td>10</td>
</tr>
<tr>
<td>Union</td>
<td>5</td>
<td>13</td>
<td>55</td>
<td>18</td>
<td>8</td>
<td>1</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>Nonunion</td>
<td>3</td>
<td>10</td>
<td>55</td>
<td>18</td>
<td>12</td>
<td>2</td>
<td>13</td>
<td>12</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>5</td>
<td>18</td>
<td>57</td>
<td>16</td>
<td>–</td>
<td>–</td>
<td>11</td>
<td>11</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>7</td>
<td>16</td>
<td>56</td>
<td>17</td>
<td>–</td>
<td>–</td>
<td>11</td>
<td>11</td>
</tr>
<tr>
<td>50 to 99 workers</td>
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<td>–</td>
<td>11</td>
<td>10</td>
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<tr>
<td>100 workers or more</td>
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<td>54</td>
<td>19</td>
<td>12</td>
<td>2</td>
<td>13</td>
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<td>500 workers or more</td>
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<td>11</td>
<td>62</td>
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<td>All workers</td>
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<td>5</td>
<td>26</td>
<td>47</td>
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<td>6</td>
<td>16</td>
<td>15</td>
</tr>
<tr>
<td>Full time</td>
<td>1</td>
<td>5</td>
<td>26</td>
<td>48</td>
<td>14</td>
<td>6</td>
<td>16</td>
<td>15</td>
</tr>
<tr>
<td>Part time</td>
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<td>14</td>
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<td>Union</td>
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<td>7</td>
<td>16</td>
<td>15</td>
</tr>
<tr>
<td>1 to 99 workers</td>
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<td>5</td>
<td>35</td>
<td>47</td>
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<td>3</td>
<td>15</td>
<td>15</td>
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<tr>
<td>1 to 49 workers</td>
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<td>5</td>
<td>34</td>
<td>47</td>
<td>9</td>
<td>–</td>
<td>15</td>
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<td>50 to 99 workers</td>
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<td>36</td>
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<td>16</td>
<td>7</td>
<td>16</td>
<td>15</td>
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<tr>
<td>100 to 499 workers</td>
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<td>5</td>
<td>32</td>
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<td>7</td>
<td>6</td>
<td>15</td>
<td>15</td>
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<tr>
<td>500 workers or more</td>
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<td>21</td>
<td>46</td>
<td>19</td>
<td>8</td>
<td>17</td>
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</table>

See footnotes at end of table.
Table 39. Paid vacations: Number of annual days by service requirement, 1 state and local government workers, March 2021—continued

(All workers with paid vacations = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Less than 5 days</th>
<th>5 to 9 days</th>
<th>10 to 14 days</th>
<th>15 to 19 days</th>
<th>20 to 24 days</th>
<th>Greater than 24 days</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
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<tr>
<td>All workers</td>
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<td>11</td>
<td>48</td>
<td>25</td>
<td>12</td>
<td>19</td>
<td>18</td>
</tr>
<tr>
<td>Full time</td>
<td>1</td>
<td>3</td>
<td>10</td>
<td>48</td>
<td>26</td>
<td>12</td>
<td>19</td>
<td>18</td>
</tr>
<tr>
<td>Part time</td>
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<td>16</td>
<td>17</td>
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<td>3</td>
<td>12</td>
<td>48</td>
<td>24</td>
<td>13</td>
<td>18</td>
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<td>12</td>
<td>19</td>
<td>18</td>
</tr>
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<td>1 to 99 workers</td>
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<td>1</td>
<td>12</td>
<td>57</td>
<td>21</td>
<td>7</td>
<td>18</td>
<td>17</td>
</tr>
<tr>
<td>1 to 49 workers</td>
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<td>–</td>
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<td>–</td>
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</tr>
<tr>
<td>50 to 99 workers</td>
<td>–</td>
<td>–</td>
<td>16</td>
<td>55</td>
<td>21</td>
<td>7</td>
<td>17</td>
<td>17</td>
</tr>
<tr>
<td>100 workers or more</td>
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<td>3</td>
<td>10</td>
<td>46</td>
<td>26</td>
<td>13</td>
<td>19</td>
<td>19</td>
</tr>
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<td>11</td>
<td>51</td>
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<td>18</td>
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<tr>
<td>After 20 years</td>
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<td></td>
</tr>
<tr>
<td>All workers</td>
<td>1</td>
<td>2</td>
<td>5</td>
<td>13</td>
<td>48</td>
<td>31</td>
<td>22</td>
<td>22</td>
</tr>
<tr>
<td>Full time</td>
<td>1</td>
<td>2</td>
<td>5</td>
<td>13</td>
<td>48</td>
<td>32</td>
<td>22</td>
<td>23</td>
</tr>
<tr>
<td>Part time</td>
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<td>–</td>
<td>10</td>
<td>23</td>
<td>40</td>
<td>16</td>
<td>19</td>
<td>20</td>
</tr>
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<td>5</td>
<td>11</td>
<td>47</td>
<td>34</td>
<td>22</td>
<td>23</td>
</tr>
<tr>
<td>Nonunion</td>
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<td>22</td>
</tr>
<tr>
<td>1 to 99 workers</td>
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<td>1</td>
<td>6</td>
<td>15</td>
<td>49</td>
<td>28</td>
<td>22</td>
<td>21</td>
</tr>
<tr>
<td>1 to 49 workers</td>
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</tr>
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<td>–</td>
<td>9</td>
<td>13</td>
<td>45</td>
<td>31</td>
<td>22</td>
<td>21</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>1</td>
<td>2</td>
<td>5</td>
<td>13</td>
<td>47</td>
<td>32</td>
<td>22</td>
<td>23</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>2</td>
<td>2</td>
<td>5</td>
<td>15</td>
<td>46</td>
<td>29</td>
<td>22</td>
<td>22</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1</td>
<td>2</td>
<td>5</td>
<td>11</td>
<td>48</td>
<td>33</td>
<td>23</td>
<td>23</td>
</tr>
</tbody>
</table>

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.

Table 39. Standard errors for paid vacations: Number of annual days by service requirement,\(^1\) state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Paid vacation days by length of service(^2)</th>
<th>Mean number of days</th>
<th>Median number of days</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less than 5 days</td>
<td>5 to 9 days</td>
<td>10 to 14 days</td>
</tr>
<tr>
<td>After 1 year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.6</td>
<td>0.8</td>
<td>1.3</td>
</tr>
<tr>
<td>Full time</td>
<td>0.5</td>
<td>0.8</td>
<td>1.3</td>
</tr>
<tr>
<td>Part time</td>
<td>–</td>
<td>4.7</td>
<td>4.5</td>
</tr>
<tr>
<td>Union</td>
<td>0.8</td>
<td>1.2</td>
<td>2.0</td>
</tr>
<tr>
<td>Nonunion</td>
<td>0.7</td>
<td>1.0</td>
<td>1.5</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>1.4</td>
<td>2.1</td>
<td>2.9</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>2.0</td>
<td>2.5</td>
<td>3.5</td>
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<tr>
<td>500 workers or more</td>
<td>0.6</td>
<td>0.9</td>
<td>1.5</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>1.0</td>
<td>1.7</td>
<td>3.0</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>0.6</td>
<td>0.9</td>
<td>1.7</td>
</tr>
<tr>
<td>After 5 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All workers</td>
<td>0.3</td>
<td>0.5</td>
<td>1.3</td>
</tr>
<tr>
<td>Full time</td>
<td>0.3</td>
<td>0.5</td>
<td>1.4</td>
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</tr>
<tr>
<td>Union</td>
<td>0.4</td>
<td>0.6</td>
<td>1.5</td>
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<td>0.6</td>
<td>2.0</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.5</td>
<td>1.1</td>
<td>3.0</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>0.4</td>
<td>0.5</td>
<td>1.3</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>1.0</td>
<td>1.1</td>
<td>3.2</td>
</tr>
<tr>
<td>100 to 499 workers</td>
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</table>
See footnotes at end of table.
## Table 39. Standard errors for paid vacations: Number of annual days by service requirement,¹ state and local government workers, March 2021—continued

<table>
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<tr>
<th>Characteristics</th>
<th>Less than 5 days</th>
<th>5 to 9 days</th>
<th>10 to 14 days</th>
<th>15 to 19 days</th>
<th>20 to 24 days</th>
<th>Greater than 24 days</th>
<th>Mean number of days</th>
<th>Median number of days</th>
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<tbody>
<tr>
<td>All workers</td>
<td>0.3</td>
<td>0.3</td>
<td>0.8</td>
<td>1.1</td>
<td>1.1</td>
<td>0.8</td>
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<td>0.2</td>
</tr>
<tr>
<td>Full time</td>
<td>0.3</td>
<td>0.4</td>
<td>0.8</td>
<td>1.1</td>
<td>1.1</td>
<td>0.9</td>
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<tr>
<td>Part time</td>
<td>2.8</td>
<td>2.0</td>
<td>4.1</td>
<td>3.9</td>
<td>2.9</td>
<td>1.5</td>
<td>0.5</td>
<td>0.8</td>
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<tr>
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<td>0.6</td>
<td>0.8</td>
<td>1.5</td>
<td>1.5</td>
<td>1.3</td>
<td>0.2</td>
<td>0.1</td>
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<td>0.4</td>
<td>1.1</td>
<td>1.6</td>
<td>1.6</td>
<td>1.2</td>
<td>0.2</td>
<td>0.8</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>0.5</td>
<td>0.4</td>
<td>1.6</td>
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<td>1.9</td>
<td>1.4</td>
<td>0.2</td>
<td>0.8</td>
</tr>
<tr>
<td>1 to 49 workers</td>
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<td>–</td>
<td>2.1</td>
<td>3.0</td>
<td>2.7</td>
<td>1.9</td>
<td>0.3</td>
<td>1.0</td>
</tr>
<tr>
<td>50 to 99 workers</td>
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<td>–</td>
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<td>3.0</td>
<td>2.0</td>
<td>0.3</td>
<td>1.1</td>
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<td>0.8</td>
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<td>1.2</td>
<td>0.9</td>
<td>0.2</td>
<td>0.6</td>
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<tr>
<td>100 to 499 workers</td>
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<td>1.0</td>
<td>1.8</td>
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<td>2.3</td>
<td>1.7</td>
<td>0.3</td>
<td>0.1</td>
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<tr>
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<td>0.4</td>
<td>0.8</td>
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<td>1.6</td>
<td>1.1</td>
<td>0.2</td>
<td>0.4</td>
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<tr>
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<td>0.3</td>
<td>0.5</td>
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<td>0.2</td>
<td>0.3</td>
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<tr>
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<td>–</td>
<td>2.7</td>
<td>4.5</td>
<td>3.7</td>
<td>2.5</td>
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<td>0.4</td>
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<td>1.8</td>
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<tr>
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<td>0.4</td>
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<td>1.9</td>
<td>1.5</td>
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<td>0.3</td>
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<td>1 to 99 workers</td>
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<td>1.2</td>
<td>1.9</td>
<td>2.8</td>
<td>2.1</td>
<td>0.3</td>
<td>0.4</td>
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<tr>
<td>1 to 49 workers</td>
<td>–</td>
<td>–</td>
<td>1.0</td>
<td>3.1</td>
<td>4.3</td>
<td>3.0</td>
<td>0.3</td>
<td>0.4</td>
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<td>50 to 99 workers</td>
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<td>2.2</td>
<td>4.0</td>
<td>3.4</td>
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<tr>
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<td>1.2</td>
<td>0.2</td>
<td>0.1</td>
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<td>0.9</td>
<td>1.0</td>
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<td>3.1</td>
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<tr>
<td>500 workers or more</td>
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<td>0.4</td>
<td>0.6</td>
<td>1.0</td>
<td>1.9</td>
<td>1.7</td>
<td>0.2</td>
<td>0.4</td>
</tr>
</tbody>
</table>

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.

Table 40. Consolidated leave plans: Access, state and local government workers, March 2021

(All workers with paid vacations = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With consolidated leave plan</th>
<th>With no consolidated leave plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Access</td>
<td>Access</td>
</tr>
<tr>
<td></td>
<td>Paid days by length of service (Mean number of days)</td>
<td>Paid vacation days by length of service (Mean number of days)</td>
</tr>
<tr>
<td></td>
<td>1 year</td>
<td>5 years</td>
</tr>
<tr>
<td>All workers</td>
<td>14</td>
<td>18</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>15</td>
<td>18</td>
</tr>
<tr>
<td>Professional and related</td>
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<td>Service</td>
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<td>Office and administrative support</td>
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<td>Part time</td>
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<td>19</td>
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<tr>
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<td>Lowest 25 percent</td>
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<tr>
<td>Second 25 percent</td>
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<td>18</td>
</tr>
<tr>
<td>Third 25 percent</td>
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<td>18</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>14</td>
<td>19</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>11</td>
<td>20</td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
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<td>Service-providing industries</td>
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<td>Education and health services</td>
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<td>Public administration</td>
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<td>1 to 99 workers</td>
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<td>7</td>
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<td>50 to 99 workers</td>
<td>13</td>
<td>16</td>
</tr>
<tr>
<td>100 workers or more</td>
<td>15</td>
<td>18</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>17</td>
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</table>

See footnotes at end of table.
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<tr>
<th>Characteristics</th>
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<th></th>
<th></th>
<th>With no consolidated leave plan</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Access</td>
<td>Paid days by length of service (Mean number of days)</td>
<td>Access</td>
<td>Paid vacation days by length of service (Mean number of days)</td>
<td></td>
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<tr>
<td></td>
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<td>5 years</td>
<td>10 years</td>
<td>20 years</td>
<td>1 year</td>
<td>5 years</td>
<td>10 years</td>
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<td>23</td>
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<td>29</td>
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<td>27</td>
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</table>

**Geographic areas**

<table>
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<tr>
<th>Region</th>
<th>1 year</th>
<th>5 years</th>
<th>10 years</th>
<th>20 years</th>
<th>1 year</th>
<th>5 years</th>
<th>10 years</th>
<th>20 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>4</td>
<td>17</td>
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<td>24</td>
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<td>South</td>
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<td>17</td>
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<td>84</td>
<td>12</td>
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<td>South Atlantic</td>
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<td>22</td>
<td>25</td>
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<td>85</td>
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<td>15</td>
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<td>East South Central</td>
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<td>22</td>
<td>26</td>
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<td>88</td>
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<td>22</td>
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<td>Midwest</td>
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<td>84</td>
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<td>33</td>
<td>85</td>
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<td>15</td>
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</tbody>
</table>

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 2021.


Table 40. Standard errors for consolidated leave plans:
Access, state and local government workers,
March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>With consolidated leave plan</th>
<th></th>
<th></th>
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<th></th>
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<tbody>
<tr>
<td></td>
<td>(Mean number of days)</td>
<td>1 year</td>
<td>5 years</td>
<td>10 years</td>
<td>20 years</td>
<td>1 year</td>
<td>5 years</td>
<td>10 years</td>
<td>20 years</td>
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<tr>
<td>All workers</td>
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<td>0.4</td>
<td>0.4</td>
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<td>0.6</td>
<td>1.1</td>
<td>0.1</td>
<td>0.1</td>
<td>0.1</td>
<td>0.2</td>
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<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.7</td>
<td>0.4</td>
<td>0.6</td>
<td>0.6</td>
<td>0.7</td>
<td>1.7</td>
<td>0.1</td>
<td>0.1</td>
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<td>1.9</td>
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<td>0.3</td>
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<td>0.7</td>
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<td>0.2</td>
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<td>Office and administrative support</td>
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<td>0.9</td>
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<td>0.2</td>
<td>0.2</td>
<td>0.2</td>
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<tr>
<td>Natural resources, construction, and maintenance</td>
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<td>1.6</td>
<td>1.8</td>
<td>1.7</td>
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<td>0.1</td>
<td>0.1</td>
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<td>0.9</td>
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<td>1.4</td>
<td>1.6</td>
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<td>0.5</td>
<td>0.6</td>
<td>0.7</td>
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<td>0.1</td>
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See footnotes at end of table.
Table 40. Standard errors for consolidated leave plans: Access, state and local government workers, March 2021—continued

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<th>With no consolidated leave plan</th>
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<td>Paid vacation days by length of</td>
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<td>service (Mean number of days)</td>
<td>service (Mean number of days)</td>
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<td>1 year 5 years 10 years 20</td>
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<td>years years years years</td>
<td>years years years years</td>
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<td>1.6 0.2 0.1 0.2 0.2</td>
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<td>2.8 0.3 0.2 0.3 0.2</td>
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</table>

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 2021.


## Table 41. Quality of life benefits: Access, state and local government workers, March 2021

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Childcare1</th>
<th>Flexible workplace</th>
<th>Flexible work schedule</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
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<td>All workers ..................................................</td>
<td>15</td>
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<td>8</td>
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See footnotes at end of table.
Table 41. Quality of life benefits: Access, state and local government workers, March 2021—continued

(All workers = 100 percent)

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<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
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Geographic areas

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</table>

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 2021.

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.

### Table 41. Standard errors for quality of life benefits: Access, state and local government workers, March 2021

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<thead>
<tr>
<th>Characteristics</th>
<th>Childcare</th>
<th>Flexible workplace</th>
<th>Flexible work schedule</th>
<th>Subsidized commuting</th>
<th>Wellness programs</th>
<th>Employee assistance programs</th>
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See footnotes at end of table.
### Table 41. Standard errors for quality of life benefits: Access, state and local government workers, March 2021—continued

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</table>

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 2021.

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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 2021.

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Table 42. Standard errors for financial benefits: Access, state and local government workers, March 2021

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<thead>
<tr>
<th>Characteristics</th>
<th>Health savings account</th>
<th>Section 125 cafeteria benefits</th>
<th>Savings plans with no employer contribution</th>
<th>Financial planning</th>
<th>Student loan repayment</th>
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See footnotes at end of table.
Table 42. Standard errors for financial benefits: Access, state and local government workers, March 2021—continued

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<td>1.9</td>
<td>1.4</td>
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</tr>
</tbody>
</table>

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.
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Table 43. Health-related benefits: Access, state and local government workers, March 2021

(All workers = 100 percent)

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<tr>
<th>Characteristics</th>
<th>Long-term care insurance¹</th>
<th>Retiree healthcare benefits²</th>
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<tbody>
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<td>Under age 65</td>
<td>Age 65 and over</td>
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<tr>
<td>All workers</td>
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<td><strong>Worker characteristics</strong></td>
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<tr>
<td>Management, professional, and related</td>
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<td>Professional and related</td>
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<td>Teachers</td>
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<td>Primary, secondary, and special education school teachers</td>
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<td>Service</td>
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<td>Protective service</td>
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<td>Production, transportation, and material moving</td>
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<td>Full time</td>
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<td>Average wage within the following categories:³</td>
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<td>Lowest 10 percent</td>
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<td>48</td>
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<td>Second 25 percent</td>
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<tr>
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<td>Highest 10 percent</td>
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<td>74</td>
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<tr>
<td><strong>Establishment characteristics</strong></td>
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<td>Service-providing industries</td>
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See footnotes at end of table.
### Table 43. Health-related benefits: Access, state and local government workers, March 2021—continued

(All workers = 100 percent)

<table>
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<th>Characteristics</th>
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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 2021.


Table 43. Standard errors for health-related benefits: Access, state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Long-term care insurance&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Retiree healthcare benefits&lt;sup&gt;2&lt;/sup&gt;</th>
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<td>5.0</td>
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<td>1.5</td>
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<td>500 workers or more</td>
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See footnotes at end of table.
Table 43. Standard errors for health-related benefits: Access, state and local government workers, March 2021—continued

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<td>Local government</td>
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</table>

^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.

Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2021.


Table 44. Nonproduction bonuses: Access, state and local government workers, March 2021

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
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<th>Other bonus</th>
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See footnotes at end of table.
Table 44. Nonproduction bonuses: Access, state and local government workers, March 2021—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses¹</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
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<td>33</td>
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</tbody>
</table>

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 2021.

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.

Table 43. Standard errors for nonproduction bonuses: Access, state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus1</th>
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<tr>
<td>All workers</td>
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<td>0.2</td>
<td>0.9</td>
<td>0.5</td>
<td>0.1</td>
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<td><strong>Worker characteristics</strong></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>1.2</td>
<td>0.5</td>
<td>0.4</td>
<td>0.1</td>
<td>1.1</td>
<td>0.4</td>
<td>0.2</td>
<td>0.7</td>
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<tr>
<td>Professional and related</td>
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<td>0.5</td>
<td>0.4</td>
<td>–</td>
<td>1.2</td>
<td>0.5</td>
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<td>0.8</td>
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<td>0.5</td>
<td>–</td>
<td>1.4</td>
<td>0.5</td>
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<td>1.3</td>
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<td>0.5</td>
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<td>1.7</td>
<td>–</td>
<td>1.9</td>
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<td>1.6</td>
<td>1.1</td>
<td>0.2</td>
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<td>1.6</td>
<td>1.1</td>
<td>0.2</td>
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<td>2.1</td>
<td>1.8</td>
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<td>Production, transportation, and material moving</td>
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<td>–</td>
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<td>0.4</td>
<td>1.0</td>
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<td>–</td>
<td>0.9</td>
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<td>0.8</td>
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<td>Lowest 10 percent</td>
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<td>0.9</td>
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<td>Second 25 percent</td>
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<td>0.5</td>
<td>0.2</td>
<td>1.6</td>
<td>1.1</td>
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<td>Third 25 percent</td>
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<td>0.4</td>
<td>–</td>
<td>1.6</td>
<td>0.6</td>
<td>0.2</td>
<td>1.1</td>
</tr>
<tr>
<td>Highest 25 percent</td>
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<td>0.5</td>
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<td>1.8</td>
<td>0.7</td>
<td>–</td>
<td>1.0</td>
</tr>
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<td>Highest 10 percent</td>
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<td>–</td>
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<td>2.4</td>
<td>0.9</td>
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<td>1.4</td>
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<td></td>
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<tr>
<td>Service-providing industries</td>
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<td>0.4</td>
<td>0.3</td>
<td>0.1</td>
<td>0.9</td>
<td>0.5</td>
<td>0.1</td>
<td>0.6</td>
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<tr>
<td>Education and health services</td>
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<td>0.4</td>
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<td>1.0</td>
<td>0.5</td>
<td>0.2</td>
<td>0.7</td>
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<tr>
<td>Educational services</td>
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<td>0.3</td>
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<td>0.5</td>
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<td>0.7</td>
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<td>1.3</td>
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<td>1.5</td>
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<td>1.0</td>
<td>0.7</td>
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<td>1.4</td>
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<td>0.2</td>
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See footnotes at end of table.
Table 43. Standard errors for nonproduction bonuses: Access, state and local government workers, March 2021—continued

<table>
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<tr>
<th>Characteristics</th>
<th>All nonproduction bonuses</th>
<th>Employee recognition bonus</th>
<th>End-of-year bonus</th>
<th>Holiday bonus</th>
<th>Payment in lieu of benefits bonus</th>
<th>Longevity bonus</th>
<th>Referral bonus</th>
<th>Other bonus¹</th>
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<td>State government</td>
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</tbody>
</table>

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 2021.

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.

Table 45. Unmarried domestic partner benefits: Access¹, state and local government workers, March 2021

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Healthcare benefits</th>
</tr>
</thead>
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<tr>
<td></td>
<td>Same sex</td>
<td>Opposite sex</td>
</tr>
<tr>
<td>All workers</td>
<td>56</td>
<td>56</td>
</tr>
<tr>
<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management, professional, and related</td>
<td>58</td>
<td>58</td>
</tr>
<tr>
<td>Professional and related</td>
<td>58</td>
<td>57</td>
</tr>
<tr>
<td>Teachers</td>
<td>60</td>
<td>59</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>63</td>
<td>62</td>
</tr>
<tr>
<td>Service</td>
<td>51</td>
<td>51</td>
</tr>
<tr>
<td>Protective service</td>
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<td>53</td>
</tr>
<tr>
<td>Sales and office</td>
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<td>58</td>
</tr>
<tr>
<td>Office and administrative support</td>
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<td>59</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>53</td>
<td>53</td>
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<tr>
<td>Production, transportation, and material moving</td>
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<td>57</td>
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<tr>
<td>Full time</td>
<td>61</td>
<td>61</td>
</tr>
<tr>
<td>Part time</td>
<td>28</td>
<td>27</td>
</tr>
<tr>
<td>Union</td>
<td>60</td>
<td>59</td>
</tr>
<tr>
<td>Nonunion</td>
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<td>**Average wage within the following categories:**²</td>
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<td></td>
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<tr>
<td>Lowest 25 percent</td>
<td>46</td>
<td>46</td>
</tr>
<tr>
<td>Lowest 10 percent</td>
<td>40</td>
<td>39</td>
</tr>
<tr>
<td>Second 25 percent</td>
<td>56</td>
<td>56</td>
</tr>
<tr>
<td>Third 25 percent</td>
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<td>59</td>
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<tr>
<td>Highest 25 percent</td>
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<td>63</td>
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<td>Highest 10 percent</td>
<td>65</td>
<td>64</td>
</tr>
<tr>
<td><strong>Establishment characteristics</strong></td>
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<td></td>
</tr>
<tr>
<td>Service-providing industries</td>
<td>57</td>
<td>56</td>
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<tr>
<td>Education and health services</td>
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<td>58</td>
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<td>Educational services</td>
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<td>60</td>
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<tr>
<td>Elementary and secondary schools</td>
<td>61</td>
<td>60</td>
</tr>
<tr>
<td>Junior colleges, colleges, and universities</td>
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<td>58</td>
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<tr>
<td>Health care and social assistance</td>
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<td>Hospitals</td>
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<td>48</td>
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<tr>
<td>Public administration</td>
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<td>56</td>
</tr>
<tr>
<td>1 to 99 workers</td>
<td>55</td>
<td>54</td>
</tr>
<tr>
<td>1 to 49 workers</td>
<td>48</td>
<td>47</td>
</tr>
<tr>
<td>50 to 99 workers</td>
<td>63</td>
<td>61</td>
</tr>
<tr>
<td>100 workers or more</td>
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<td>57</td>
</tr>
<tr>
<td>100 to 499 workers</td>
<td>52</td>
<td>53</td>
</tr>
<tr>
<td>500 workers or more</td>
<td>59</td>
<td>58</td>
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</table>

See footnotes at end of table.
Table 45. Unmarried domestic partner benefits: Access, state and local government workers, March 2021—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Healthcare benefits</th>
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**Geographic areas**

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<td>Pacific</td>
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<td>82</td>
<td>85</td>
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</table>

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 2021.

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.

Table 45. Standard errors for unmarried domestic partner benefits: Access¹, state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Defined benefit retirement survivor benefits</th>
<th>Healthcare benefits</th>
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</thead>
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<td>1.7</td>
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<td>1.6</td>
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<td>1.6</td>
<td>1.7</td>
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<td>4.3</td>
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<td>Production, transportation, and material moving</td>
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<td>1.6</td>
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<tr>
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<tr>
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<td>1.9</td>
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<td>Service-providing industries</td>
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<td>Education and health services</td>
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<td>2.8</td>
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<td>Health care and social assistance</td>
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<td>6.4</td>
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<td>Public administration</td>
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<td>1.3</td>
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<td>2.1</td>
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<td>1 to 49 workers</td>
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<td>100 to 499 workers</td>
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<tr>
<td>500 workers or more</td>
<td>1.2</td>
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See footnotes at end of table.
### Table 45. Standard errors for unmarried domestic partner benefits: Access\(^1\), state and local government workers, March 2021—continued

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<tr>
<th>Characteristics</th>
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<th>Healthcare benefits</th>
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<td>Opposite sex</td>
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**Geographic areas**

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<th>Region</th>
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<td>2.9</td>
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<td>New England</td>
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<td>6.9</td>
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<td>Middle Atlantic</td>
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<td>2.4</td>
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<tr>
<td>South</td>
<td>2.0</td>
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</tr>
<tr>
<td>South Atlantic</td>
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<td>2.9</td>
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<td>East South Central</td>
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<tr>
<td>West South Central</td>
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<td>3.5</td>
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<tr>
<td>Midwest</td>
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<td>2.7</td>
</tr>
<tr>
<td>East North Central</td>
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<tr>
<td>West North Central</td>
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<td>6.0</td>
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<tr>
<td>Pacific</td>
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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 2021.


### Table 46. Medical care benefit combinations: Access, state and local government workers, March 2021

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care and retirement benefits</th>
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<th>Retirement benefits and no medical care benefits</th>
<th>No medical care and no retirement benefits</th>
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<td>10</td>
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<td></td>
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<tr>
<td>Management, professional, and related</td>
<td>91</td>
<td>1</td>
<td>3</td>
<td>6</td>
<td>84</td>
<td>8</td>
<td>1</td>
<td>8</td>
</tr>
<tr>
<td>Professional and related</td>
<td>90</td>
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<td>3</td>
<td>6</td>
<td>83</td>
<td>8</td>
<td>1</td>
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<tr>
<td>Teachers</td>
<td>92</td>
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<td>–</td>
<td>5</td>
<td>83</td>
<td>9</td>
<td>(1)</td>
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<td>86</td>
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<td>3</td>
<td>7</td>
<td>83</td>
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<td>(1)</td>
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<td>19</td>
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<td>27</td>
<td>55</td>
<td>7</td>
<td>1</td>
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<td>Second 25 percent</td>
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<td>5</td>
<td>87</td>
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<td>1</td>
<td>7</td>
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<td>Third 25 percent</td>
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<td>(1)</td>
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<td>2</td>
<td>89</td>
<td>9</td>
<td>–</td>
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<td>3</td>
<td>88</td>
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<td>4</td>
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<tr>
<td>Highest 10 percent</td>
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<td>–</td>
<td>3</td>
<td>–</td>
<td>86</td>
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<td>–</td>
<td>9</td>
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<td>–</td>
<td>6</td>
<td>87</td>
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<td>–</td>
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<td>3</td>
<td>6</td>
<td>84</td>
<td>7</td>
<td>1</td>
<td>9</td>
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<td>8</td>
<td>79</td>
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<td>6</td>
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See footnotes at end of table.
Table 46. Medical care benefit combinations: Access, state and local government workers, March 2021—continued

(All workers = 100 percent)

<table>
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<tr>
<th>Characteristics</th>
<th>Medical care benefits and defined benefit retirement</th>
<th>Medical care benefits and defined retirement</th>
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<th>Medical care benefits and defined contribution retirement</th>
<th>Medical care benefits and no defined contribution retirement</th>
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<td>Teachers</td>
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<td>Highest 10 percent</td>
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<td>50 to 99 workers</td>
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<td>100 workers or more</td>
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<td>100 to 499 workers</td>
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See footnotes at end of table.
Table 46. Medical care benefit combinations: Access, state and local government workers, March 2021—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care and retirement benefits</th>
<th>Medical care and life insurance benefits</th>
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<td>Medical care and no retirement benefits</td>
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<tr>
<td>Local government</td>
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Geographic areas

<table>
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<tr>
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<td>South</td>
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</tr>
<tr>
<td>South Atlantic</td>
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<td>East South Central</td>
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<td>Midwest</td>
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<tr>
<td>West</td>
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<td>1</td>
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<td>–</td>
</tr>
<tr>
<td>Pacific</td>
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See footnotes at end of table.
Table 46. Medical care benefit combinations: Access, state and local government workers, March 2021—continued

(All workers = 100 percent)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care benefits and defined benefit retirement</th>
<th>Medical care benefits and defined contribution retirement</th>
</tr>
</thead>
<tbody>
<tr>
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<td>Medical care benefits and defined benefit retirement</td>
<td>Defined benefit retirement and no medical care benefits</td>
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Geographic areas

<table>
<thead>
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<th>Medical care benefits and defined benefit retirement</th>
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<td>13</td>
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<td>South Atlantic</td>
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<td>Midwest</td>
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<td>East North Central</td>
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<td>6</td>
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<td>Mountain</td>
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<td>10</td>
</tr>
<tr>
<td>Pacific</td>
<td>84</td>
<td>4</td>
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</table>

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 2021.

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.

Table 46. Standard errors for medical care benefit combinations: Access, state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care and retirement benefits</th>
<th>Medical care and life insurance benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Medical care and retirement benefits</td>
<td>Medical care and life insurance benefits</td>
</tr>
<tr>
<td></td>
<td>Medical care and no retirement benefits</td>
<td>Life insurance benefits</td>
</tr>
<tr>
<td></td>
<td>Retirement benefits and no medical care benefits</td>
<td>No medical care and no retirement benefits</td>
</tr>
<tr>
<td>All workers .............................................................</td>
<td>0.6</td>
<td>0.1</td>
</tr>
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</table>

**Worker characteristics**

Management, professional, and related .......... 0.6 | 0.2 | 0.3 | 0.5 | 1.0 | 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 | – | – | 0.6 | 1.2 | 1.1 | 0.1 | 0.8 |
Primary, secondary, and special education school teachers .................. 0.3 | – | – | 0.3 | 1.3 | 1.4 | – | – |
Service .......................................................... 1.4 | 0.4 | 1.0 | 1.6 | 1.4 | 0.8 | 0.3 | 1.3 |
Protective service ......................................... 1.3 | – | – | 1.4 | 1.8 | – | – | 1.1 |
Sales and office .............................................. 1.2 | 0.3 | 0.5 | 0.9 | 1.5 | 1.1 | 0.2 | 1.1 |
Office and administrative support ............... 1.2 | 0.3 | 0.5 | 0.9 | 1.5 | – | – | 1.1 |
Natural resources, construction, and maintenance | 1.3 | – | – | 2.1 | 1.9 | – | – | – |
Production, transportation, and material moving ... | 4.7 | 2.5 | 2.9 | 4.8 | 1.5 | – | – | – |
Full time .......................................................... 0.2 | 0.1 | 0.1 | 0.2 | 0.7 | 0.7 | 0.1 | 0.2 |
Part time .......................................................... 1.5 | 0.7 | 2.2 | 2.5 | 1.6 | 1.0 | 1.0 | 2.0 |
Union ............................................................... 0.7 | 0.2 | 0.4 | 0.4 | 1.1 | 0.8 | 0.3 | 0.7 |
Nonunion ........................................................... 1.0 | 0.2 | 0.5 | 0.8 | 1.3 | 0.9 | 0.2 | 0.9 |
Average wage within the following categories:1
Lowest 25 percent ................................. 1.8 | 0.4 | 1.1 | 1.6 | 1.8 | 0.7 | 0.5 | 1.7 |
Lowest 10 percent ........................................ 2.4 | 0.6 | 1.8 | 2.5 | 2.2 | 1.0 | 0.5 | 2.1 |
Second 25 percent ...................................... 0.9 | 0.3 | 0.4 | 0.7 | 0.8 | 0.7 | 0.2 | 0.8 |
Third 25 percent .......................................... 0.5 | 0.1 | 0.3 | 0.4 | 1.1 | 0.9 | – | – |
Highest 25 percent ................................... 0.9 | 0.1 | 0.5 | 0.7 | 1.2 | 0.9 | 0.2 | 0.8 |
Highest 10 percent .................................... 1.2 | – | 0.9 | – | 1.8 | 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 ..................... 0.7 | 0.2 | 0.4 | 0.5 | 1.1 | 0.8 | 0.2 | 0.7 |
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 | 1.5 | 1.2 | 0.3 | 0.8 |
Junior colleges, colleges, and universities ...... 1.6 | – | – | 1.3 | 1.8 | 0.9 | 0.5 | 1.4 |
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 | 1.0 | 1.1 | 0.3 | 0.8 |
1 to 99 workers ........................................... 1.3 | 0.4 | 0.6 | 1.0 | 1.7 | 1.3 | 0.3 | 1.3 |
1 to 49 workers ........................................... 2.0 | – | – | 1.9 | 2.7 | – | – | 1.9 |
50 to 99 workers .......................................... 1.3 | 0.4 | 1.0 | 1.1 | 1.9 | 1.8 | 0.3 | 1.3 |
100 workers or more .................................... 0.6 | 0.1 | 0.4 | 0.5 | 0.8 | 0.6 | 0.2 | 0.6 |
100 to 499 workers ................................... 1.4 | 0.2 | 1.1 | 0.8 | 2.3 | 1.5 | 0.3 | 1.4 |
500 workers or more ................................... 0.8 | 0.2 | 0.4 | 0.7 | 1.3 | 1.0 | 0.2 | 0.8 |

See footnotes at end of table.
Table 46. Standard errors for medical care benefit combinations: Access, state and local government workers, March 2021—continued

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<th>Characteristics</th>
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<td>0.9</td>
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<td>0.3</td>
<td>0.5</td>
<td>1.1</td>
<td>1.2</td>
<td>0.3</td>
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<td>0.3</td>
<td>0.5</td>
<td>1.1</td>
<td>1.2</td>
<td>0.3</td>
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<td>1.4</td>
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<td>1.8</td>
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<td>0.3</td>
<td>1.1</td>
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<td>1.1</td>
<td>1.0</td>
<td>3.1</td>
<td>3.1</td>
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<tr>
<td>Production, transportation, and material moving</td>
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<td>2.5</td>
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<td>1.0</td>
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<td>0.9</td>
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<td>2.5</td>
<td>2.3</td>
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<td>1.8</td>
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<td>0.9</td>
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See footnotes at end of table.
Table 46. Standard errors for medical care benefit combinations: Access, state and local government workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care and retirement benefits</th>
<th>Medical care and life insurance benefits</th>
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<tr>
<td></td>
<td>Medical care and retirement benefits</td>
<td>Medical care and no retirement benefits</td>
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<tr>
<td>Local government</td>
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<td>0.2</td>
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</table>

**Geographic areas**

| Northeast     | 1.5                                  | 0.5                                      | 1.1                                     | 0.7                                           | 1.6                                           | 1.3                                         | 0.6                                         | 1.6                                         |
| New England   | 1.6                                  | –                                        | –                                        | 0.6                                           | 2.1                                           | 1.6                                         | –                                           | 0.7                                         |
| Middle Atlantic | 1.8                                 | 0.1                                      | 1.4                                     | 0.9                                           | 2.0                                           | 1.5                                         | 0.7                                         | 2.1                                         |
| South         | 0.9                                  | 0.2                                      | 0.4                                     | 0.6                                           | 1.2                                           | 1.1                                         | 0.2                                         | 0.6                                         |
| South Atlantic | 1.5                                 | 0.4                                      | 0.5                                     | 1.0                                           | 1.6                                           | 1.3                                         | 0.5                                         | 1.1                                         |
| East South Central | 1.9                            | –                                        | –                                        | 0.9                                           | 2.5                                           | –                                           | –                                           | 1.1                                         |
| West South Central | 1.1                        | –                                        | –                                        | 1.0                                           | 2.5                                           | 2.4                                         | –                                           | –                                           |
| Midwest       | 1.4                                  | 0.2                                      | 0.8                                     | 1.7                                           | 2.2                                           | 1.2                                         | 0.2                                         | 1.3                                         |
| East North Central | 1.9                          | 0.1                                      | 1.0                                     | 2.5                                           | 3.0                                           | 1.5                                         | 0.3                                         | 1.9                                         |
| West North Central | 1.5                       | –                                        | –                                        | 1.2                                           | 2.6                                           | –                                           | –                                           | 1.5                                         |
| West          | 1.4                                  | 0.2                                      | 0.6                                     | 1.0                                           | 1.8                                           | –                                           | –                                           | 1.5                                         |
| Mountain      | 1.9                                  | –                                        | –                                        | 1.4                                           | 3.3                                           | –                                           | –                                           | 1.9                                         |
| Pacific       | 1.8                                  | 0.2                                      | 0.8                                     | 1.3                                           | 2.2                                           | –                                           | –                                           | 1.9                                         |

See footnotes at end of table.
Table 46. Standard errors for medical care benefit combinations: Access, state and local government workers, March 2021—continued

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Medical care benefits and defined benefit retirement</th>
<th>Medical care benefits and defined contribution retirement</th>
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<td>Defined benefit retirement and no medical care benefits</td>
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<td>Local government</td>
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<td>Middle Atlantic</td>
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<td>South Atlantic</td>
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<td>Mountain</td>
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<td>Pacific</td>
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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 2021.

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.

<table>
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<tr>
<th>Characteristics</th>
<th>Personal leave and vacation</th>
<th>Personal leave and sick leave</th>
<th>Sick leave and vacation</th>
<th>Vacation and holidays</th>
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<th>Personal leave, sick leave, paid family leave, or vacation</th>
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<td>1 to 99 workers</td>
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<td>52</td>
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<tr>
<td>1 to 49 workers</td>
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<td>100 to 499 workers</td>
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<td>500 workers or more</td>
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See footnotes at end of table.
Table 47. Paid leave combinations: Access, state and local government workers, March 2021—continued

(All workers = 100 percent)

<table>
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<tr>
<th>Characteristics</th>
<th>Personal leave and vacation</th>
<th>Personal leave and sick leave</th>
<th>Sick leave and vacation</th>
<th>Vacation and holidays</th>
<th>Personal leave, sick leave, or paid family leave&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Personal leave, sick leave, paid family leave, or vacation&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Personal leave, vacation, or holidays&lt;sup&gt;1&lt;/sup&gt;</th>
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<td>State government</td>
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**Geographic areas**

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<th>Region</th>
<th>Personal leave and vacation</th>
<th>Personal leave and sick leave</th>
<th>Sick leave and vacation</th>
<th>Vacation and holidays</th>
<th>Personal leave, sick leave, or paid family leave&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Personal leave, sick leave, paid family leave, or vacation&lt;sup&gt;1&lt;/sup&gt;</th>
<th>Personal leave, vacation, or holidays&lt;sup&gt;1&lt;/sup&gt;</th>
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<td>South Atlantic</td>
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<td>East South Central</td>
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<td>70</td>
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</table>

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 2021.


Table 47. Standard errors for paid leave combinations: Access, state and local government workers, March 2021

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Personal leave and vacation</th>
<th>Personal leave and sick leave</th>
<th>Sick leave and vacation</th>
<th>Vacation and holidays</th>
<th>Personal leave, sick leave, or paid family leave¹</th>
<th>Personal leave, sick leave, paid family leave, or vacation¹</th>
<th>Personal leave, vacation, or holidays¹</th>
</tr>
</thead>
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<tr>
<td>All workers</td>
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<td>0.9</td>
<td>0.9</td>
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<td><strong>Worker characteristics</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Management, professional, and related</td>
<td>1.4</td>
<td>1.2</td>
<td>1.3</td>
<td>1.2</td>
<td>0.6</td>
<td>0.6</td>
<td>0.7</td>
</tr>
<tr>
<td>Professional and related</td>
<td>1.5</td>
<td>1.2</td>
<td>1.4</td>
<td>1.3</td>
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<td>0.7</td>
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<td>Teachers</td>
<td>1.9</td>
<td>1.3</td>
<td>1.8</td>
<td>1.8</td>
<td>0.9</td>
<td>0.9</td>
<td>1.0</td>
</tr>
<tr>
<td><em>Primary, secondary, and special education school teachers</em></td>
<td>2.2</td>
<td>0.9</td>
<td>2.3</td>
<td>2.2</td>
<td>0.2</td>
<td>0.2</td>
<td>0.8</td>
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<tr>
<td>Service</td>
<td>2.1</td>
<td>2.2</td>
<td>1.3</td>
<td>1.4</td>
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<td>1.1</td>
<td>1.0</td>
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<td>Protective service</td>
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<td>1.2</td>
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<td>Sales and office</td>
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<td>1.5</td>
<td>1.4</td>
<td>1.4</td>
<td>0.9</td>
<td>0.9</td>
<td>1.1</td>
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<td>Office and administrative support</td>
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<td>1.6</td>
<td>1.4</td>
<td>1.4</td>
<td>0.9</td>
<td>0.9</td>
<td>1.0</td>
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<tr>
<td>Natural resources, construction, and maintenance</td>
<td>4.3</td>
<td>4.3</td>
<td>1.3</td>
<td>1.5</td>
<td>1.2</td>
<td>1.2</td>
<td>1.1</td>
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<tr>
<td>Production, transportation, and material moving</td>
<td>4.6</td>
<td>4.3</td>
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<td>Full time</td>
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<td>0.1</td>
<td>0.4</td>
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<tr>
<td>Part time</td>
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<td>1.7</td>
<td>1.7</td>
<td>1.9</td>
<td>2.3</td>
<td>2.3</td>
<td>1.7</td>
</tr>
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<td>Union</td>
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<td>Nonunion</td>
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<td>Lowest 25 percent</td>
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<td>1.7</td>
<td>1.7</td>
<td>1.4</td>
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<td>1.3</td>
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<tr>
<td>Lowest 10 percent</td>
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<td>2.0</td>
<td>2.0</td>
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<td>1.6</td>
</tr>
<tr>
<td>Second 25 percent</td>
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<td>1.2</td>
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<td>0.8</td>
</tr>
<tr>
<td>Third 25 percent</td>
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<td>2.1</td>
<td>2.2</td>
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<td>0.4</td>
<td>0.7</td>
</tr>
<tr>
<td>Highest 25 percent</td>
<td>1.6</td>
<td>1.4</td>
<td>1.6</td>
<td>1.5</td>
<td>0.8</td>
<td>0.8</td>
<td>1.1</td>
</tr>
<tr>
<td>Highest 10 percent</td>
<td>2.7</td>
<td>1.8</td>
<td>2.7</td>
<td>2.5</td>
<td>1.0</td>
<td>1.0</td>
<td>1.8</td>
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<td>Service-providing industries</td>
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<td>0.9</td>
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<td>1.2</td>
<td>1.1</td>
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<td>0.7</td>
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<td>Educational services</td>
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<td>1.1</td>
<td>0.6</td>
<td>0.6</td>
<td>0.8</td>
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<tr>
<td>Elementary and secondary schools</td>
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<td>1.5</td>
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<td>0.6</td>
<td>0.9</td>
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<td>Junior colleges, colleges, and universities</td>
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<td>1.6</td>
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<td>1.4</td>
<td>1.2</td>
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<td>1.2</td>
<td>1.0</td>
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<tr>
<td>1 to 99 workers</td>
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<td>1.4</td>
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<td>1.1</td>
<td>1.3</td>
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<td>1 to 49 workers</td>
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<td>2.7</td>
<td>2.0</td>
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<td>50 to 99 workers</td>
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<td>2.6</td>
<td>2.2</td>
<td>1.2</td>
<td>1.2</td>
<td>1.4</td>
</tr>
<tr>
<td>100 workers or more</td>
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<td>0.5</td>
<td>0.5</td>
<td>0.6</td>
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<td>100 to 499 workers</td>
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<td>1.6</td>
<td>1.1</td>
<td>1.1</td>
<td>1.2</td>
</tr>
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<td>1.3</td>
<td>1.4</td>
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</table>

See footnotes at end of table.
Table 47. Standard errors for paid leave combinations: Access, state and local government workers, March 2021—continued

<table>
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<tr>
<th>Characteristics</th>
<th>Personal leave and vacation</th>
<th>Personal leave and sick leave</th>
<th>Sick leave and vacation</th>
<th>Vacation and holidays</th>
<th>Personal leave, sick leave, or paid family leave¹</th>
<th>Personal leave, sick leave, paid family leave, or vacation¹</th>
<th>Personal leave, vacation, or holidays¹</th>
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<td>2.4</td>
<td>1.3</td>
<td>1.4</td>
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</tr>
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<td>New England</td>
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<td>2.0</td>
<td>0.7</td>
<td>0.7</td>
<td>3.0</td>
</tr>
<tr>
<td>Middle Atlantic</td>
<td>3.3</td>
<td>1.7</td>
<td>3.1</td>
<td>3.0</td>
<td>1.8</td>
<td>1.8</td>
<td>1.8</td>
</tr>
<tr>
<td>South</td>
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<td>1.6</td>
<td>0.8</td>
<td>0.7</td>
<td>0.6</td>
</tr>
<tr>
<td>South Atlantic</td>
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<td>3.1</td>
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<td>1.6</td>
<td>1.3</td>
<td>1.3</td>
<td>0.9</td>
</tr>
<tr>
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<td>1.1</td>
<td>1.1</td>
<td>1.3</td>
</tr>
<tr>
<td>Midwest</td>
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<td>1.9</td>
<td>1.3</td>
<td>1.7</td>
<td>1.0</td>
<td>0.9</td>
<td>1.2</td>
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<td>East North Central</td>
<td>2.6</td>
<td>2.3</td>
<td>2.0</td>
<td>2.2</td>
<td>1.5</td>
<td>1.4</td>
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<td>0.6</td>
<td>2.4</td>
</tr>
<tr>
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<td>2.7</td>
<td>1.5</td>
<td>1.1</td>
<td>0.8</td>
<td>0.8</td>
<td>1.1</td>
</tr>
<tr>
<td>Mountain</td>
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<td>6.1</td>
<td>2.7</td>
<td>2.2</td>
<td>2.0</td>
<td>2.0</td>
<td>2.1</td>
</tr>
<tr>
<td>Pacific</td>
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<td>1.8</td>
<td>1.2</td>
<td>0.6</td>
<td>0.6</td>
<td>1.3</td>
</tr>
</tbody>
</table>

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 2021.


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 2019 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:

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Average hourly wage percentiles</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10</td>
</tr>
<tr>
<td>Civilians</td>
<td>$12.00</td>
</tr>
<tr>
<td>Private industry workers</td>
<td>$11.74</td>
</tr>
<tr>
<td>State and local government workers</td>
<td>$14.73</td>
</tr>
</tbody>
</table>

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 2021

<table>
<thead>
<tr>
<th>Establishments</th>
<th>Civilian</th>
<th>Private industry</th>
<th>State and local governments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total in sampling frame(^1)</td>
<td>6,609,357</td>
<td>6,378,656</td>
<td>230,701</td>
</tr>
<tr>
<td>Total in sample (^2)</td>
<td>11,486</td>
<td>9,890</td>
<td>1,596</td>
</tr>
<tr>
<td>Responding (^2)</td>
<td>7,439</td>
<td>6,007</td>
<td>1,432</td>
</tr>
<tr>
<td>Refused (^3)</td>
<td>3,265</td>
<td>3,125</td>
<td>140</td>
</tr>
<tr>
<td>Out of business or not in survey scope (\ldots)</td>
<td>782</td>
<td>758</td>
<td>24</td>
</tr>
</tbody>
</table>

\(^1\) The sampling frame was developed from state unemployment insurance reports and is based on the 2017 North American Industry Classification System (NAICS). With some minor exceptions, an establishment is a single economic unit that engages in one, or predominantly one, type of economic activity. For private industry, the establishment is usually at a single physical location such as a mine, factory, office, or store; if a sampled establishment is owned by a larger entity with many locations, only the employment and characteristics of the establishment selected for the sample are considered for the survey. For state and local governments, an establishment can include more than one physical location, such as a school district or a police department.

\(^2\) Establishments that provided data at the initial interview.

\(^3\) Establishments that did not provide data at the initial interview. Data for establishments not responding at the time of update interviews are imputed. For information on nonresponse adjustment and imputation, see “National Compensation Measures,” BLS Handbook of Methods available at www.bls.gov/opub/hom/ncs/home.htm.

<table>
<thead>
<tr>
<th>Occupational group</th>
<th>Civilian workers</th>
<th>Private industry workers</th>
<th>State and local government workers</th>
</tr>
</thead>
<tbody>
<tr>
<td>All workers ........................................</td>
<td>133,015,300</td>
<td>114,522,100</td>
<td>18,493,200</td>
</tr>
<tr>
<td>Management, professional, and related ............</td>
<td>42,453,700</td>
<td>31,901,500</td>
<td>10,552,200</td>
</tr>
<tr>
<td>Management, business, and financial ...............</td>
<td>13,097,300</td>
<td>11,575,200</td>
<td>–</td>
</tr>
<tr>
<td>Professional and related ..........................</td>
<td>29,356,300</td>
<td>20,326,300</td>
<td>9,030,100</td>
</tr>
<tr>
<td>Teachers ...........................................</td>
<td>6,437,400</td>
<td>–</td>
<td>4,854,300</td>
</tr>
<tr>
<td>Primary, secondary, and special education school teachers</td>
<td>4,512,400</td>
<td>–</td>
<td>3,700,000</td>
</tr>
<tr>
<td>Registered nurses ..................................</td>
<td>2,641,600</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Service ...........................................</td>
<td>29,325,300</td>
<td>25,485,300</td>
<td>3,840,000</td>
</tr>
<tr>
<td>Protective service ................................</td>
<td>3,059,400</td>
<td>1,184,600</td>
<td>1,874,800</td>
</tr>
<tr>
<td>Sales and office ..................................</td>
<td>31,647,100</td>
<td>29,062,000</td>
<td>2,585,100</td>
</tr>
<tr>
<td>Sales and related ................................</td>
<td>12,447,800</td>
<td>12,373,400</td>
<td>–</td>
</tr>
<tr>
<td>Office and administrative support ..................</td>
<td>19,199,300</td>
<td>16,688,600</td>
<td>2,510,700</td>
</tr>
<tr>
<td>Natural resources, construction, and maintenance</td>
<td>11,073,600</td>
<td>10,296,800</td>
<td>776,800</td>
</tr>
<tr>
<td>Construction, extraction, farming, fishing, and forestry</td>
<td>5,806,400</td>
<td>5,383,500</td>
<td>–</td>
</tr>
<tr>
<td>Installation, maintenance, and repair .............</td>
<td>5,267,200</td>
<td>4,913,300</td>
<td>–</td>
</tr>
<tr>
<td>Production, transportation, and material moving</td>
<td>18,515,600</td>
<td>17,776,500</td>
<td>739,100</td>
</tr>
<tr>
<td>Production ........................................</td>
<td>8,703,600</td>
<td>8,585,800</td>
<td>–</td>
</tr>
<tr>
<td>Transportation and material moving ...............</td>
<td>9,812,000</td>
<td>9,190,700</td>
<td>–</td>
</tr>
</tbody>
</table>

1 The numbers of workers represented by the survey are rounded to the nearest 100. Estimates of the number of workers provide a description of the size and composition of the labor force included in the survey. Estimates are not intended, however, for comparison to other statistical series to measure employment trends or levels.

2 The 2018 Standard Occupational Classification system is 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.