

Table 1. Standard errors for retirement benefits:¹ Access, participation, and take-up rates,² March 2016

Characteristics	Civilian ³			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.8	0.7	0.5	0.9	0.8	0.6	0.6	0.9	0.6
Worker characteristics									
Management, professional, and related	1.2	1.1	0.5	1.6	1.4	0.7	0.6	0.9	0.7
Management, business, and financial	1.4	1.3	0.8	1.6	1.5	0.9	–	–	–
Professional and related	1.4	1.3	0.7	1.9	1.9	0.9	0.6	0.9	0.7
Teachers	2.2	2.1	1.2	–	–	–	0.8	1.1	0.9
Primary, secondary, and special education school teachers	2.4	2.5	1.5	–	–	–	0.2	1.0	0.9
Registered nurses	1.7	2.5	2.4	–	–	–	–	–	–
Service	2.1	1.3	1.9	2.4	1.4	2.2	1.4	1.5	0.8
Protective service	2.7	3.5	4.9	5.8	4.2	10.6	1.1	1.3	1.0
Sales and office	1.0	0.9	0.7	1.1	1.0	0.8	1.4	1.6	0.8
Sales and related	1.9	1.5	1.1	1.9	1.5	1.1	–	–	–
Office and administrative support	1.3	1.4	1.0	1.5	1.6	1.1	1.2	1.4	0.8
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	1.8	1.5	1.3	1.9	1.6	1.4	1.6	1.9	1.1
Installation, maintenance, and repair	2.8	2.3	2.2	3.0	2.4	2.6	–	–	–
Production, transportation, and material moving ...	2.1	1.8	1.3	2.3	1.9	1.4	–	–	–
Production	1.3	1.3	0.9	1.4	1.3	1.0	4.8	4.4	1.8
Transportation and material moving	2.2	2.0	1.2	2.2	2.0	1.3	–	–	–
Transportation and material moving	1.6	1.8	1.5	1.7	1.9	1.6	–	–	–
Full time	0.6	0.6	0.5	0.7	0.7	0.6	0.1	0.6	0.6
Part time	1.4	0.9	1.5	1.6	0.9	1.6	1.9	1.8	2.0
Union	0.8	0.9	0.6	1.4	1.6	0.9	0.4	0.8	0.7
Nonunion	0.8	0.7	0.6	0.9	0.8	0.6	1.1	1.3	0.9
Average wage within the following categories: ⁴									
Lowest 25 percent	1.6	1.1	1.4	1.8	1.1	1.5	1.7	1.8	0.9
Lowest 10 percent	2.1	1.1	2.2	2.4	1.2	2.3	3.1	3.3	1.7
Second 25 percent	1.1	1.1	0.9	1.2	1.1	1.1	0.7	1.1	1.1
Third 25 percent	0.9	0.9	0.6	1.1	1.0	0.8	1.4	1.5	0.9
Highest 25 percent	1.0	1.0	0.5	1.2	1.2	0.6	0.3	0.8	0.8
Highest 10 percent	1.4	1.4	0.7	1.9	1.9	0.9	0.7	1.2	1.1

See footnotes at end of table.

Table 1. Standard errors for retirement benefits:¹ Access, participation, and take-up rates,² March 2016—continued

Characteristics	Civilian ³			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics									
Goods-producing industries	1.0	1.0	0.9	1.0	1.0	0.9	—	—	—
Service-providing industries	0.9	0.8	0.6	1.1	0.9	0.7	0.6	0.9	0.6
Education and health services	1.9	1.8	0.7	2.8	2.6	1.0	0.5	0.9	0.8
Educational services	1.2	1.2	0.7	4.1	3.8	1.0	0.5	0.9	0.8
Elementary and secondary schools	1.6	1.6	0.8	—	—	—	0.5	0.9	0.9
Junior colleges, colleges, and universities	1.2	1.6	1.4	1.9	1.5	1.2	1.6	2.3	2.1
Health care and social assistance	2.8	2.6	1.1	3.0	2.8	1.2	1.3	1.8	1.6
Hospitals	1.2	1.6	1.2	—	—	—	1.6	2.1	1.9
Public administration	1.5	1.5	0.8	—	—	—	1.5	1.5	0.8
1 to 99 workers	1.3	1.1	1.1	1.3	1.1	1.2	2.9	3.0	1.6
1 to 49 workers	1.4	1.1	1.4	1.4	1.1	1.4	4.4	4.6	2.4
50 to 99 workers	2.5	2.2	1.7	2.6	2.3	1.8	1.5	2.3	2.3
100 workers or more	0.7	0.7	0.5	1.0	0.9	0.6	0.5	0.8	0.6
100 to 499 workers	1.3	1.1	0.7	1.4	1.3	0.7	1.5	1.6	0.8
500 workers or more	0.9	0.9	0.6	1.4	1.4	0.9	0.5	0.9	0.8
Geographic areas									
Northeast	1.6	1.6	1.1	1.9	1.8	1.3	1.1	1.7	1.3
New England	2.4	1.6	2.5	2.7	1.6	2.8	2.8	4.1	2.3
Middle Atlantic	1.7	1.8	1.1	2.0	2.1	1.3	1.2	1.9	1.5
South	1.4	1.4	1.0	1.7	1.6	1.2	1.1	1.6	1.1
South Atlantic	1.8	1.9	1.3	2.1	2.2	1.6	1.8	2.2	1.5
East South Central	1.4	3.0	4.1	1.6	2.8	4.7	1.4	3.9	3.8
West South Central	3.3	2.7	1.0	3.8	3.1	1.2	1.6	2.6	1.5
Midwest	1.8	1.4	0.8	2.1	1.6	0.9	1.6	1.9	1.2
East North Central	2.1	1.8	0.6	2.4	2.1	0.7	2.5	2.4	1.0
West North Central	3.2	2.1	1.9	3.9	2.6	2.2	1.3	2.9	2.3
West	1.3	1.0	0.9	1.5	1.0	1.0	0.8	1.2	0.9
Mountain	2.0	1.8	1.1	2.3	2.0	1.3	1.7	2.2	1.7
Pacific	1.7	1.1	1.2	1.9	1.2	1.5	0.9	1.5	1.1

¹ Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.

² 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 Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 2. Standard errors for medical care benefits: Access, participation, and take-up rates,¹ March 2016

Characteristics	Civilian ²			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.8	0.6	0.5	0.9	0.6	0.5	0.7	0.7	0.5
Worker characteristics									
Management, professional, and related	0.8	0.9	0.7	1.1	1.2	0.9	0.7	0.7	0.6
Management, business, and financial	0.9	0.9	0.9	0.9	0.9	1.0	–	–	–
Professional and related	1.0	1.2	0.9	1.4	1.7	1.3	0.6	0.7	0.6
Teachers	2.0	1.9	0.9	–	–	–	0.9	0.9	0.7
Primary, secondary, and special education school teachers	2.2	2.1	1.0	–	–	–	0.5	0.8	0.8
Registered nurses	1.4	2.1	2.0	–	–	–	–	–	–
Service	1.7	1.1	1.3	1.9	1.2	1.7	1.4	1.3	0.9
Protective service	3.0	3.7	3.5	5.0	4.5	10.5	1.2	1.2	1.1
Sales and office	1.2	0.9	0.7	1.3	1.0	0.8	1.6	1.9	1.1
Sales and related	1.8	1.3	1.3	1.8	1.3	1.3	–	–	–
Office and administrative support	1.5	1.3	0.9	1.7	1.5	1.0	1.6	1.9	1.1
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	1.6	1.4	1.0	1.7	1.6	1.1	1.6	2.1	1.7
Installation, maintenance, and repair	2.7	2.2	1.5	3.0	2.4	1.8	–	–	–
Production, transportation, and material moving ...	1.7	1.7	1.1	1.8	1.8	1.1	–	–	–
Production	1.4	1.3	0.7	1.4	1.3	0.7	4.8	4.3	1.9
Transportation and material moving	2.2	2.1	1.1	2.2	2.1	1.1	–	–	–
Transportation and material moving	1.7	1.5	1.2	1.7	1.6	1.3	–	–	–
Full time	0.6	0.5	0.5	0.7	0.6	0.5	0.2	0.5	0.5
Part time	1.1	0.7	1.6	1.2	0.7	1.8	1.7	1.2	2.6
Union	0.7	0.8	0.6	1.2	1.3	1.1	0.5	0.7	0.6
Nonunion	0.9	0.6	0.5	0.9	0.6	0.6	1.2	1.2	0.8
Average wage within the following categories: ³									
Lowest 25 percent	1.3	0.9	1.0	1.3	0.8	1.1	1.8	1.7	1.1
Lowest 10 percent	1.3	0.7	2.1	1.4	0.7	2.2	3.2	3.2	1.9
Second 25 percent	1.1	1.0	0.8	1.4	1.1	0.9	0.9	1.3	0.8
Third 25 percent	0.7	0.7	0.6	0.9	0.9	0.8	1.4	1.4	0.8
Highest 25 percent	0.7	0.8	0.7	0.8	1.0	0.8	0.5	0.7	0.7
Highest 10 percent	1.1	1.2	1.1	1.4	1.6	1.3	0.8	1.3	1.2

See footnotes at end of table.

Table 2. Standard errors for medical care benefits: Access, participation, and take-up rates,¹ March 2016—continued

Characteristics	Civilian ²			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics									
Goods-producing industries	0.9	0.8	0.6	0.9	0.8	0.6	—	—	—
Service-providing industries	0.9	0.7	0.5	1.0	0.7	0.6	0.7	0.7	0.5
Education and health services	1.6	1.3	1.1	2.3	1.9	1.7	0.6	0.7	0.7
Educational services	0.8	0.9	0.7	2.7	2.8	2.1	0.6	0.7	0.7
Elementary and secondary schools	1.0	1.1	0.8	—	—	—	0.5	0.7	0.7
Junior colleges, colleges, and universities	1.3	1.7	1.4	1.7	1.6	1.5	1.9	2.5	2.0
Health care and social assistance	2.5	1.9	1.8	2.6	2.0	1.9	1.4	1.9	1.7
Hospitals	0.8	1.1	1.0	—	—	—	1.5	2.2	1.7
Public administration	1.5	1.5	0.7	—	—	—	1.5	1.5	0.7
1 to 99 workers	1.2	0.7	0.8	1.2	0.7	0.9	3.2	3.3	1.9
1 to 49 workers	1.2	0.8	1.1	1.2	0.8	1.1	4.8	4.3	2.3
50 to 99 workers	2.7	2.2	1.7	2.8	2.3	1.8	1.9	2.8	2.6
100 workers or more	0.6	0.6	0.5	0.8	0.8	0.6	0.6	0.7	0.5
100 to 499 workers	1.0	0.9	0.8	1.2	1.0	0.9	1.6	1.7	1.1
500 workers or more	0.9	0.9	0.5	1.4	1.3	0.6	0.6	0.7	0.6
Geographic areas									
Northeast	0.9	1.3	1.1	1.0	1.4	1.2	1.3	1.5	1.1
New England	1.9	2.3	1.8	2.1	2.5	2.2	3.1	3.2	1.6
Middle Atlantic	0.9	1.3	1.2	1.0	1.4	1.3	1.7	1.9	1.4
South	1.5	1.0	0.7	1.8	1.2	0.9	1.0	1.2	0.8
South Atlantic	1.6	1.2	0.9	1.9	1.4	1.1	1.7	1.5	1.1
East South Central	3.8	3.3	2.3	4.4	3.4	2.7	1.6	2.5	2.2
West South Central	3.6	2.0	1.4	4.3	2.3	1.6	1.6	2.0	1.1
Midwest	1.7	1.1	0.8	1.9	1.2	0.9	2.0	1.6	1.1
East North Central	1.7	1.0	0.7	1.9	1.1	0.7	2.8	1.9	1.1
West North Central	3.7	2.6	2.0	4.5	3.0	2.3	2.1	2.6	2.3
West	1.4	1.3	1.2	1.6	1.4	1.4	0.8	1.1	0.9
Mountain	2.6	2.1	2.8	3.0	2.3	3.2	1.7	2.1	1.8
Pacific	1.6	1.6	1.1	1.8	1.8	1.3	0.9	1.3	1.0

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

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 3. Standard errors for medical plans: Share of premiums paid by employer and employee for single coverage, March 2016

Characteristics	Civilian ¹		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
All workers participating in single coverage medical plans	0.3	0.3	0.3	0.3	0.5	0.5
Worker characteristics						
Management, professional, and related	0.3	0.3	0.4	0.4	0.5	0.5
Management, business, and financial	0.4	0.4	0.5	0.5	–	–
Professional and related	0.4	0.4	0.6	0.6	0.5	0.5
Teachers	0.6	0.6	–	–	0.6	0.6
Primary, secondary, and special education school teachers	0.7	0.7	–	–	0.6	0.6
Registered nurses	1.1	1.1	–	–	–	–
Service	0.8	0.8	1.3	1.3	0.5	0.5
Protective service	0.7	0.7	3.2	3.2	0.6	0.6
Sales and office	0.4	0.4	0.4	0.4	0.6	0.6
Sales and related	0.7	0.7	0.7	0.7	–	–
Office and administrative support	0.4	0.4	0.4	0.4	0.6	0.6
Natural resources, construction, and maintenance	0.8	0.8	0.8	0.8	1.2	1.2
Construction, extraction, farming, fishing, and forestry	1.4	1.4	1.6	1.6	–	–
Installation, maintenance, and repair	0.6	0.6	0.7	0.7	–	–
Production, transportation, and material moving	0.6	0.6	0.7	0.7	1.5	1.5
Production	1.0	1.0	1.1	1.1	–	–
Transportation and material moving	0.7	0.7	0.7	0.7	–	–
Full time	0.3	0.3	0.3	0.3	0.5	0.5
Part time	0.9	0.9	1.0	1.0	1.2	1.2
Union	0.4	0.4	0.6	0.6	0.4	0.4
Nonunion	0.3	0.3	0.3	0.3	0.7	0.7
Average wage within the following categories: ²						
Lowest 25 percent	0.9	0.9	0.9	0.9	0.8	0.8
Lowest 10 percent	1.7	1.7	1.4	1.4	1.5	1.5
Second 25 percent	0.4	0.4	0.5	0.5	0.6	0.6
Third 25 percent	0.3	0.3	0.4	0.4	0.5	0.5
Highest 25 percent	0.3	0.3	0.4	0.4	0.4	0.4
Highest 10 percent	0.5	0.5	0.7	0.7	0.5	0.5

See footnotes at end of table.

Table 3. Standard errors for medical plans: Share of premiums paid by employer and employee for single coverage, March 2016—continued

Characteristics	Civilian ¹		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
Establishment characteristics						
Goods-producing industries	0.8	0.8	0.8	0.8	—	—
Service-providing industries	0.3	0.3	0.3	0.3	0.4	0.4
Education and health services	0.5	0.5	0.6	0.6	0.6	0.6
Educational services	0.6	0.6	0.7	0.7	0.6	0.6
Elementary and secondary schools	0.6	0.6	—	—	0.6	0.6
Junior colleges, colleges, and universities	0.9	0.9	0.7	0.7	1.2	1.2
Health care and social assistance	0.7	0.7	0.8	0.8	0.9	0.9
Hospitals	0.8	0.8	—	—	1.2	1.2
Public administration	0.5	0.5	—	—	0.5	0.5
1 to 99 workers	0.4	0.4	0.4	0.4	0.9	0.9
1 to 49 workers	0.5	0.5	0.6	0.6	1.1	1.1
50 to 99 workers	0.9	0.9	0.9	0.9	1.4	1.4
100 workers or more	0.3	0.3	0.3	0.3	0.5	0.5
100 to 499 workers	0.4	0.4	0.4	0.4	0.6	0.6
500 workers or more	0.3	0.3	0.3	0.3	0.5	0.5
Geographic areas						
Northeast	0.4	0.4	0.5	0.5	0.4	0.4
New England	0.7	0.7	0.8	0.8	1.5	1.5
Middle Atlantic	0.5	0.5	0.6	0.6	0.3	0.3
South	0.5	0.5	0.6	0.6	0.7	0.7
South Atlantic	0.7	0.7	0.8	0.8	0.8	0.8
East South Central	1.5	1.5	1.7	1.7	2.2	2.2
West South Central	0.7	0.7	0.8	0.8	1.0	1.0
Midwest	0.6	0.6	0.6	0.6	1.2	1.2
East North Central	0.7	0.7	0.8	0.8	0.6	0.6
West North Central	1.1	1.1	1.0	1.0	2.5	2.5
West	0.4	0.4	0.5	0.5	0.8	0.8
Mountain	0.8	0.8	0.8	0.8	1.9	1.9
Pacific	0.6	0.6	0.7	0.7	0.8	0.8

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 4. Standard errors for medical plans: Share of premiums paid by employer and employee for family coverage, March 2016

Characteristics	Civilian ¹		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
All workers participating in family coverage medical plans	0.4	0.4	0.4	0.4	0.8	0.8
Worker characteristics						
Management, professional, and related	0.5	0.5	0.6	0.6	0.8	0.8
Management, business, and financial	0.6	0.6	0.6	0.6	–	–
Professional and related	0.7	0.7	0.9	0.9	0.9	0.9
Teachers	0.9	0.9	–	–	1.0	1.0
Primary, secondary, and special education school teachers	1.0	1.0	–	–	1.0	1.0
Registered nurses	2.1	2.1	–	–	–	–
Service	1.3	1.3	1.9	1.9	1.2	1.2
Protective service	1.0	1.0	3.8	3.8	1.0	1.0
Sales and office	0.6	0.6	0.7	0.7	1.4	1.4
Sales and related	0.9	0.9	0.9	0.9	–	–
Office and administrative support	0.7	0.7	0.8	0.8	1.4	1.4
Natural resources, construction, and maintenance	0.9	0.9	1.0	1.0	1.6	1.6
Construction, extraction, farming, fishing, and forestry	1.5	1.5	1.7	1.7	–	–
Installation, maintenance, and repair	0.8	0.8	0.9	0.9	–	–
Production, transportation, and material moving ...	0.9	0.9	0.9	0.9	2.3	2.3
Production	1.1	1.1	1.1	1.1	–	–
Transportation and material moving	1.3	1.3	1.4	1.4	–	–
Full time	0.4	0.4	0.4	0.4	0.8	0.8
Part time	1.4	1.4	1.6	1.6	2.0	2.0
Union	0.6	0.6	0.8	0.8	0.7	0.7
Nonunion	0.4	0.4	0.4	0.4	1.3	1.3
Average wage within the following categories: ²						
Lowest 25 percent	1.3	1.3	1.3	1.3	1.5	1.5
Lowest 10 percent	1.9	1.9	2.1	2.1	2.3	2.3
Second 25 percent	0.7	0.7	0.9	0.9	1.1	1.1
Third 25 percent	0.5	0.5	0.6	0.6	1.1	1.1
Highest 25 percent	0.4	0.4	0.5	0.5	0.7	0.7
Highest 10 percent	0.6	0.6	0.7	0.7	1.1	1.1

See footnotes at end of table.

Table 4. Standard errors for medical plans: Share of premiums paid by employer and employee for family coverage, March 2016—continued

Characteristics	Civilian ¹		Private industry		State and local government	
	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium	Employer share of premium	Employee share of premium
Establishment characteristics						
Goods-producing industries	0.9	0.9	0.9	0.9	—	—
Service-providing industries	0.4	0.4	0.5	0.5	0.8	0.8
Education and health services	0.8	0.8	1.2	1.2	0.9	0.9
Educational services	0.8	0.8	1.6	1.6	1.0	1.0
Elementary and secondary schools	0.9	0.9	—	—	0.9	0.9
Junior colleges, colleges, and universities	1.7	1.7	1.2	1.2	2.5	2.5
Health care and social assistance	1.3	1.3	1.4	1.4	1.4	1.4
Hospitals	0.9	0.9	—	—	1.9	1.9
Public administration	0.9	0.9	—	—	0.9	0.9
1 to 99 workers	0.6	0.6	0.7	0.7	2.6	2.6
1 to 49 workers	0.8	0.8	0.8	0.8	2.4	2.4
50 to 99 workers	1.2	1.2	1.3	1.3	4.5	4.5
100 workers or more	0.4	0.4	0.5	0.5	0.8	0.8
100 to 499 workers	0.6	0.6	0.6	0.6	1.8	1.8
500 workers or more	0.5	0.5	0.5	0.5	0.9	0.9
Geographic areas						
Northeast	0.5	0.5	0.7	0.7	0.5	0.5
New England	1.0	1.0	1.1	1.1	1.7	1.7
Middle Atlantic	0.6	0.6	0.8	0.8	0.4	0.4
South	0.8	0.8	0.9	0.9	1.5	1.5
South Atlantic	1.1	1.1	1.3	1.3	1.8	1.8
East South Central	2.0	2.0	2.0	2.0	2.9	2.9
West South Central	0.9	0.9	1.0	1.0	2.5	2.5
Midwest	0.8	0.8	0.9	0.9	1.1	1.1
East North Central	0.9	0.9	1.1	1.1	1.4	1.4
West North Central	1.5	1.5	1.8	1.8	1.9	1.9
West	0.5	0.5	0.6	0.6	1.2	1.2
Mountain	1.0	1.0	1.1	1.1	1.7	1.7
Pacific	0.7	0.7	0.7	0.7	1.5	1.5

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 5. Standard errors for life insurance benefits: Access, participation, and take-up rates,¹ March 2016

Characteristics	Civilian ²			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.7	0.7	0.2	0.8	0.8	0.2	1.1	1.1	0.3
Worker characteristics									
Management, professional, and related	1.1	1.1	0.2	1.4	1.4	0.2	1.3	1.3	0.4
Management, business, and financial	1.6	1.6	0.1	1.8	1.8	0.1	–	–	–
Professional and related	1.3	1.3	0.2	1.7	1.8	0.2	1.4	1.3	0.4
Teachers	2.2	2.1	0.4	–	–	–	1.5	1.5	0.4
Primary, secondary, and special education school teachers	2.5	2.5	0.4	–	–	–	1.7	1.7	0.4
Registered nurses	2.5	2.5	0.2	–	–	–	–	–	–
Service	1.2	1.1	1.1	1.4	1.2	1.5	1.7	1.7	0.4
Protective service	2.7	2.7	0.6	4.5	4.3	1.9	1.7	1.7	0.4
Sales and office	1.1	1.1	0.3	1.2	1.2	0.3	2.1	2.1	0.4
Sales and related	1.6	1.6	0.8	1.6	1.6	0.8	–	–	–
Office and administrative support	1.4	1.4	0.2	1.5	1.5	0.2	2.1	2.1	0.4
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	1.6	1.5	0.5	1.7	1.6	0.6	2.0	2.1	0.5
Installation, maintenance, and repair	2.8	2.8	0.9	3.0	3.0	1.1	–	–	–
Production, transportation, and material moving ...	1.9	1.9	0.5	2.0	2.0	0.6	–	–	–
Production	1.6	1.6	0.5	1.7	1.6	0.5	4.7	4.6	1.4
Transportation and material moving	2.5	2.4	0.6	2.5	2.5	0.6	–	–	–
Transportation and material moving	1.9	1.9	0.7	2.0	2.0	0.7	–	–	–
Full time	0.6	0.6	0.2	0.7	0.7	0.2	1.1	1.1	0.3
Part time	0.9	0.7	1.6	0.9	0.8	1.8	1.6	1.4	1.6
Union	1.1	1.1	0.5	1.4	1.6	0.9	1.6	1.6	0.3
Nonunion	0.8	0.8	0.2	0.8	0.8	0.2	1.6	1.6	0.4
Average wage within the following categories: ³									
Lowest 25 percent	1.2	1.1	1.0	1.3	1.1	1.4	1.8	1.8	0.4
Lowest 10 percent	1.5	1.2	3.4	1.5	1.2	3.9	3.0	2.8	0.6
Second 25 percent	1.2	1.2	0.3	1.5	1.5	0.3	1.4	1.4	0.3
Third 25 percent	0.9	1.0	0.2	1.1	1.1	0.2	1.9	1.8	0.5
Highest 25 percent	0.9	0.9	0.2	1.1	1.1	0.2	1.3	1.3	0.5
Highest 10 percent	1.5	1.5	0.2	1.9	1.9	0.2	1.4	1.5	0.9

See footnotes at end of table.

Table 5. Standard errors for life insurance benefits: Access, participation, and take-up rates,¹ March 2016—continued

Characteristics	Civilian ²			Private industry			State and local government		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Establishment characteristics									
Goods-producing industries	1.1	1.1	0.4	1.1	1.1	0.4	—	—	—
Service-providing industries	0.8	0.8	0.2	0.9	0.9	0.3	1.1	1.1	0.3
Education and health services	1.7	1.7	0.2	2.4	2.5	0.2	1.3	1.2	0.4
Educational services	1.3	1.3	0.3	3.0	3.0	0.6	1.4	1.3	0.3
Elementary and secondary schools	1.8	1.8	0.3	—	—	—	1.7	1.7	0.4
Junior colleges, colleges, and universities	1.5	1.5	0.5	2.1	2.0	0.7	2.1	2.2	0.7
Health care and social assistance	2.6	2.6	0.2	2.8	2.8	0.2	2.6	2.7	1.3
Hospitals	0.7	0.8	0.3	—	—	—	1.7	2.1	1.1
Public administration	2.1	2.0	0.3	—	—	—	2.1	2.0	0.3
1 to 99 workers	1.1	1.1	0.4	1.1	1.1	0.5	4.1	4.0	1.3
1 to 49 workers	1.2	1.2	0.3	1.2	1.2	0.3	4.7	4.8	1.4
50 to 99 workers	2.8	2.7	1.1	3.0	2.9	1.2	8.0	7.8	2.4
100 workers or more	0.7	0.7	0.2	0.9	0.9	0.3	1.1	1.1	0.3
100 to 499 workers	1.2	1.2	0.3	1.3	1.3	0.3	2.4	2.4	0.4
500 workers or more	1.0	0.9	0.2	1.4	1.4	0.3	1.0	1.0	0.3
Geographic areas									
Northeast	1.1	1.1	0.4	1.2	1.2	0.4	1.6	1.4	0.8
New England	2.2	2.2	0.9	2.3	2.5	0.8	3.2	1.8	2.9
Middle Atlantic	1.2	1.2	0.4	1.3	1.3	0.6	1.9	1.9	0.2
South	1.3	1.4	0.4	1.5	1.6	0.5	2.1	2.0	0.4
South Atlantic	1.8	1.8	0.3	2.1	2.1	0.3	3.3	3.3	0.3
East South Central	1.7	2.3	1.5	1.3	2.3	2.0	3.4	2.1	1.6
West South Central	2.8	3.1	0.9	3.2	3.6	1.1	3.4	3.3	0.4
Midwest	1.7	1.6	0.4	2.0	1.8	0.5	1.7	1.9	0.8
East North Central	1.6	1.5	0.5	1.8	1.7	0.6	2.5	2.6	1.3
West North Central	4.2	3.6	0.8	5.0	4.4	0.9	2.2	2.2	0.1
West	1.2	1.1	0.2	1.2	1.2	0.2	3.2	3.1	0.5
Mountain	1.6	1.6	0.2	1.8	1.8	0.2	5.4	4.8	0.8
Pacific	1.5	1.4	0.3	1.6	1.5	0.3	4.0	4.0	0.6

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

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.

Table 6. Standard errors for selected paid leave benefits: Access, March 2016

Characteristics	Civilian ¹			Private industry			State and local government		
	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays
All workers	0.7	0.7	0.7	0.9	0.8	0.8	0.6	1.0	1.0
Worker characteristics									
Management, professional, and related	0.9	0.8	0.8	1.2	1.0	0.8	0.8	1.2	1.5
Management, business, and financial	0.9	0.6	0.5	0.9	0.4	0.3	–	–	–
Professional and related	1.2	1.0	1.0	1.6	1.3	1.2	0.7	1.2	1.6
Teachers	2.0	2.3	2.3	–	–	–	1.1	1.3	2.0
Primary, secondary, and special education school teachers	2.3	3.1	2.9	–	–	–	1.0	1.5	2.0
Registered nurses	2.9	1.2	1.2	–	–	–	–	–	–
Service	1.7	1.7	1.8	2.0	2.0	2.1	1.3	1.5	1.6
Protective service	3.9	3.2	2.8	6.7	7.4	6.8	1.1	1.3	1.7
Sales and office	1.1	1.0	0.8	1.2	1.0	0.9	1.4	1.6	1.5
Sales and related	1.6	1.7	1.7	1.6	1.8	1.7	–	–	–
Office and administrative support	1.0	0.9	0.8	1.1	1.1	0.9	1.3	1.5	1.5
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	1.6	1.5	1.3	1.7	1.6	1.4	1.7	1.6	1.6
Installation, maintenance, and repair	2.2	2.8	2.4	2.5	3.1	2.7	–	–	–
Production, transportation, and material moving ... Production	2.1	1.5	1.2	2.3	1.7	1.3	–	–	–
Transportation and material moving	1.8	1.2	1.3	1.8	1.3	1.4	3.1	4.1	2.9
Production	2.2	1.5	1.2	2.2	1.5	1.3	–	–	–
Transportation and material moving	2.4	1.6	2.1	2.5	1.7	2.2	–	–	–
Full time	0.6	0.4	0.4	0.7	0.5	0.5	0.4	0.9	1.1
Part time	1.4	1.4	1.4	1.5	1.6	1.6	2.2	2.0	1.9
Union	1.0	1.1	1.0	1.8	1.5	1.5	0.4	1.3	1.2
Nonunion	0.8	0.8	0.7	0.9	0.9	0.8	1.1	1.4	1.6
Average wage within the following categories: ²									
Lowest 25 percent	1.4	1.6	1.6	1.4	1.7	1.7	1.5	1.8	1.5
Lowest 10 percent	1.5	1.5	1.5	1.5	1.7	1.6	2.8	2.7	2.6
Second 25 percent	1.1	1.1	0.9	1.3	1.4	1.2	0.8	1.2	1.1
Third 25 percent	0.8	0.7	0.7	1.1	0.8	0.8	1.4	2.0	2.0
Highest 25 percent	0.8	0.8	0.7	0.9	0.8	0.5	0.6	1.4	1.8
Highest 10 percent	1.1	1.2	0.9	1.3	1.1	0.8	0.5	1.9	2.6

See footnotes at end of table.

Table 6. Standard errors for selected paid leave benefits: Access, March 2016—continued

Characteristics	Civilian ¹			Private industry			State and local government		
	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays	Paid sick leave	Paid vacation	Paid holidays
Establishment characteristics									
Goods-producing industries	1.5	1.2	0.8	1.5	1.2	0.8	—	—	—
Service-providing industries	0.8	0.8	0.8	1.0	1.0	0.9	0.6	1.0	1.0
Education and health services	1.6	1.2	1.2	2.5	1.8	1.7	0.6	1.3	1.5
Educational services	0.9	1.2	1.3	2.6	3.1	2.5	0.7	1.3	1.5
Elementary and secondary schools	1.2	1.3	1.5	—	—	—	0.9	1.3	1.6
Junior colleges, colleges, and universities	1.2	1.6	1.6	1.9	1.8	2.0	1.5	2.2	2.3
Health care and social assistance	2.6	1.8	1.6	2.8	1.9	1.8	1.4	1.6	1.4
Hospitals	1.8	0.8	0.7	—	—	—	1.7	1.6	1.6
Public administration	1.4	1.5	1.5	—	—	—	1.4	1.5	1.5
1 to 99 workers	1.2	1.2	1.2	1.3	1.2	1.3	2.7	3.1	2.9
1 to 49 workers	1.3	1.3	1.3	1.4	1.3	1.3	4.3	4.5	4.4
50 to 99 workers	2.2	2.4	2.4	2.3	2.6	2.6	1.7	3.8	3.4
100 workers or more	0.7	0.7	0.6	0.9	0.8	0.7	0.6	1.0	1.1
100 to 499 workers	1.2	1.1	1.1	1.3	1.2	1.1	1.4	1.9	2.3
500 workers or more	1.0	0.9	0.9	1.6	1.2	1.3	0.6	1.1	1.2
Geographic areas									
Northeast	1.2	1.1	1.2	1.3	1.3	1.4	1.3	1.4	1.9
New England	2.7	1.6	1.4	3.0	1.9	1.3	3.1	3.1	5.2
Middle Atlantic	1.4	1.3	1.6	1.5	1.4	1.8	1.5	1.5	1.8
South	1.4	1.2	1.2	1.6	1.4	1.4	0.8	1.7	2.0
South Atlantic	2.0	1.3	1.0	2.3	1.4	1.1	1.1	2.4	2.6
East South Central	3.5	2.5	4.0	3.9	3.1	4.8	1.2	3.5	4.8
West South Central	2.2	2.9	2.8	2.6	3.3	3.2	1.9	2.9	3.6
Midwest	1.9	1.9	1.4	2.2	2.1	1.6	1.8	1.7	2.0
East North Central	1.6	1.9	1.2	1.8	2.1	1.3	2.7	1.9	2.5
West North Central	4.7	4.1	3.8	5.7	4.8	4.5	1.9	3.2	3.2
West	1.3	1.4	1.4	1.4	1.6	1.5	1.2	2.1	1.7
Mountain	1.6	1.2	0.9	1.7	1.3	0.9	3.1	4.5	3.2
Pacific	1.8	1.9	1.9	2.0	2.2	2.2	1.1	2.4	2.0

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

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

Source: Bureau of Labor Statistics, National Compensation Survey.