

National Compensation Survey: Employee Benefits in the United States, March 2019

U.S. Department of Labor

Patrick Pizzella, Acting Secretary

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William W. Beach, Commissioner

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Overview

The National Compensation Survey (NCS) provides comprehensive measures of compensation cost trends and the coverage, costs, and provisions of employer-sponsored benefits in the United States. This bulletin presents 2019 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.

These estimates are also accessible from the [Benefits database](#) as well as [archived 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. 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.

For more information on benefits estimates, contact NCS staff by phone at (202) 691–6199 or by [email](#). Information is made available to sensory-impaired individuals upon request (Voice phone: (202) 691–5200; Federal Relay Service: 1 (800) 877–8339). Data requests also may be sent to U.S. Bureau of Labor Statistics, Office of Compensation and Working Conditions, 2 Massachusetts Avenue NE, Room 4160, Washington, DC 20212.

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Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2019

(All workers = 100 percent)

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	71	56	79	26	21	82	60	43	72
Worker characteristics									
Management, professional, and related	86	75	87	40	33	83	71	55	79
Management, business, and financial	88	78	89	32	27	82	81	68	84
Professional and related	85	74	87	43	36	83	66	50	76
Teachers	87	77	89	74	64	88	41	20	50
Primary, secondary, and special education school teachers	95	85	90	88	79	90	35	13	37
Registered nurses	89	79	88	44	33	74	80	66	83
Service	48	32	66	16	14	89	38	20	54
Protective service	78	66	85	54	50	94	44	27	61
Sales and office	74	56	76	20	15	73	67	48	72
Sales and related	68	44	65	10	6	55	65	42	64
Office and administrative support	77	63	82	26	20	77	68	52	77
Natural resources, construction, and maintenance	64	50	78	23	21	92	55	39	71
Construction, extraction, farming, fishing, and forestry	60	48	79	25	24	95	49	35	71
Installation, maintenance, and repair	67	52	77	21	18	87	61	43	71
Production, transportation, and material moving ...	72	56	77	22	18	79	64	47	73
Production	74	58	79	19	14	78	71	54	76
Transportation and material moving	71	54	76	26	21	79	57	40	70
Full time	80	66	82	31	25	83	68	51	75
Part time	40	24	60	11	8	72	33	18	54
Union	94	85	90	79	70	88	47	33	69
Nonunion	67	51	77	17	13	77	62	45	72
Average wage within the following categories: ⁴									
Lowest 25 percent	46	27	58	8	6	70	42	22	54
Lowest 10 percent	32	16	48	4	3	72	30	13	44
Second 25 percent	70	54	77	21	17	80	60	43	71
Third 25 percent	84	70	84	33	27	84	70	54	77
Highest 25 percent	90	80	90	47	39	84	73	59	81
Highest 10 percent	90	81	90	45	36	81	77	63	81
Establishment characteristics									
Goods-producing industries	76	61	80	21	18	83	73	56	77
Service-providing industries	70	55	79	27	22	82	58	41	71
Education and health services	79	66	84	41	35	84	58	40	69
Educational services	88	78	89	73	65	88	42	22	52
Elementary and secondary schools	91	82	90	86	78	91	30	11	37
Junior colleges, colleges, and universities	91	79	87	59	47	79	69	45	66
Health care and social assistance	74	59	80	22	16	76	67	50	75
Hospitals	93	81	87	49	35	71	83	67	81
Public administration	91	85	94	87	79	91	36	21	57

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2019—continued

(All workers = 100 percent)

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	56	41	73	12	10	84	50	34	69
1 to 49 workers	51	38	74	10	8	83	47	33	70
50 to 99 workers	70	51	73	19	16	85	59	38	65
100 workers or more	86	71	83	40	32	81	70	52	74
100 to 499 workers	81	64	78	26	21	83	69	50	72
500 workers or more	90	79	88	56	45	80	70	54	77
Geographic areas									
Northeast	71	59	83	30	26	85	57	43	75
New England	72	60	83	29	24	84	59	47	80
Middle Atlantic	70	59	84	30	26	86	57	42	74
South	70	52	75	25	20	81	60	40	66
South Atlantic	70	53	75	26	20	76	63	41	65
East South Central	71	52	73	26	22	84	62	41	65
West South Central	68	52	77	23	20	88	54	38	70
Midwest	72	57	79	24	20	82	63	46	73
East North Central	71	57	80	25	20	81	64	47	74
West North Central	74	58	78	24	20	83	62	45	72
West	71	58	82	25	20	80	58	45	76
Mountain	75	63	84	25	19	79	62	49	80
Pacific	69	56	80	25	21	81	57	42	75

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

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2019

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.8	0.7	0.6	0.6	0.5	0.7	0.8	0.7	0.7
Worker characteristics									
Management, professional, and related	0.8	0.8	0.7	0.9	0.9	0.9	1.0	0.9	0.8
Management, business, and financial	1.0	1.0	0.8	1.6	1.4	1.5	0.9	1.0	0.9
Professional and related	1.1	1.0	0.9	1.1	1.0	1.0	1.4	1.2	1.1
Teachers	1.6	1.8	1.1	1.8	1.9	0.8	1.7	1.3	1.9
Primary, secondary, and special education school teachers	2.1	2.0	1.0	2.3	2.3	0.7	1.6	1.3	2.8
Registered nurses	2.1	2.6	1.2	2.8	2.5	3.1	2.6	3.0	1.7
Service	1.5	1.1	2.1	0.8	0.7	1.2	1.6	1.0	2.3
Protective service	4.1	4.2	4.2	4.1	4.2	1.3	3.8	3.1	6.4
Sales and office	0.9	0.9	0.7	0.7	0.5	1.5	0.9	1.0	0.8
Sales and related	1.7	1.2	1.4	0.8	0.7	4.1	1.6	1.2	1.4
Office and administrative support	1.2	1.1	0.7	1.0	0.7	1.6	1.2	1.2	0.9
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	1.6	1.6	1.2	1.2	1.2	1.1	1.7	1.5	1.5
Installation, maintenance, and repair	2.3	2.4	2.2	2.0	2.0	1.0	2.4	2.3	2.9
Production, transportation, and material moving ... Installation, maintenance, and repair	2.1	1.9	1.6	1.2	1.0	2.2	2.1	1.8	1.8
Production, transportation, and material moving ... Production	1.7	1.7	0.9	1.4	1.1	1.6	1.8	1.6	1.1
Production, transportation, and material moving ... Transportation and material moving	2.4	2.3	1.2	1.3	1.0	2.3	2.5	2.3	1.3
Production, transportation, and material moving ... Transportation and material moving	1.9	2.0	1.5	2.3	1.9	2.3	2.1	1.9	1.7
Full time	0.7	0.8	0.6	0.7	0.6	0.7	0.8	0.7	0.6
Part time	1.5	0.9	1.6	0.7	0.6	2.1	1.3	0.7	1.8
Union	0.7	0.7	0.6	1.6	1.6	0.7	1.5	1.3	1.3
Nonunion	0.9	0.8	0.7	0.5	0.4	1.1	0.8	0.8	0.7
Average wage within the following categories: ⁴									
Lowest 25 percent	1.5	0.9	1.4	0.4	0.4	2.0	1.4	0.8	1.5
Lowest 10 percent	2.2	1.3	2.2	0.6	0.5	4.9	2.1	1.1	2.0
Second 25 percent	1.1	1.2	1.0	0.9	0.7	1.4	1.1	1.1	1.1
Third 25 percent	0.9	0.9	0.6	1.0	0.9	0.9	1.0	1.0	0.7
Highest 25 percent	0.8	0.8	0.6	1.1	1.0	0.8	1.1	0.9	0.7
Highest 10 percent	1.2	1.1	1.1	1.7	1.5	1.3	1.5	1.1	1.1
Establishment characteristics									
Goods-producing industries	1.8	1.9	0.9	1.3	1.2	1.1	1.9	1.8	1.0
Service-providing industries	0.8	0.8	0.7	0.7	0.5	0.7	0.9	0.7	0.8
Education and health services	1.6	1.3	0.8	1.3	1.1	1.1	1.9	1.6	1.1
Educational services	0.7	0.9	0.8	1.2	1.2	0.7	1.0	0.8	1.5
Elementary and secondary schools	0.6	0.8	0.7	1.1	1.1	0.5	1.1	0.9	2.4
Junior colleges, colleges, and universities	1.3	1.5	0.9	1.8	1.6	1.3	1.9	1.3	1.4
Health care and social assistance	2.5	2.1	1.2	1.7	1.4	2.8	2.9	2.4	1.2
Hospitals	1.2	1.9	1.3	3.3	2.9	3.6	1.8	2.5	1.8
Public administration	0.8	1.0	0.5	1.1	1.3	0.9	1.3	1.1	2.5

See footnotes at end of table.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2019—continued

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	1.3	1.0	1.0	0.6	0.5	1.5	1.2	1.0	1.1
1 to 49 workers	1.4	1.1	1.3	0.6	0.6	1.4	1.4	1.1	1.4
50 to 99 workers	2.3	2.0	1.5	1.2	1.1	3.0	2.2	1.8	1.8
100 workers or more	0.9	0.9	0.6	0.8	0.7	0.8	0.9	0.9	0.9
100 to 499 workers	1.2	1.2	0.9	1.0	0.8	1.3	1.3	1.3	1.1
500 workers or more	1.0	1.0	0.6	1.1	1.1	0.9	1.3	1.3	1.0
Geographic areas									
Northeast	1.8	1.7	0.7	1.0	1.0	1.4	2.0	1.8	1.1
New England	3.1	2.6	1.2	1.7	1.6	3.7	2.6	2.4	1.3
Middle Atlantic	2.2	2.0	0.7	1.2	1.2	1.3	2.5	2.2	1.2
South	1.4	1.4	1.1	0.9	0.8	1.0	1.3	1.3	1.3
South Atlantic	2.0	1.8	1.6	1.0	0.9	1.6	2.0	1.8	1.8
East South Central	4.3	5.8	3.8	3.9	3.4	2.3	3.3	4.5	4.0
West South Central	2.3	2.0	1.3	1.3	1.1	1.1	2.0	1.7	1.5
Midwest	1.4	1.2	1.0	1.1	0.9	1.1	1.2	1.1	1.2
East North Central	1.4	1.6	1.2	1.1	1.0	1.4	1.4	1.5	1.5
West North Central	3.3	1.9	1.7	2.4	1.7	1.9	2.6	1.5	1.7
West	1.4	0.9	1.5	1.6	1.2	2.0	2.0	1.1	1.6
Mountain	1.4	1.1	1.2	3.4	2.4	4.3	3.0	2.2	1.4
Pacific	2.0	1.2	2.1	1.8	1.4	2.1	2.5	1.2	2.2

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

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 3. Retirement benefit combinations: Access, civilian workers,¹ March 2019

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	15	11	45
Worker characteristics			
Management, professional, and related	24	15	46
Management, business, and financial	25	7	56
Professional and related	24	19	42
Teachers	28	46	13
Primary, secondary, and special education school teachers	28	60	7
Registered nurses	35	9	45
Service	6	10	32
Protective service	20	33	24
Sales and office	13	7	54
Sales and related	7	3	58
Office and administrative support	17	10	51
Natural resources, construction, and maintenance	14	9	41
Construction, extraction, farming, fishing, and forestry	13	11	36
Installation, maintenance, and repair	15	7	46
Production, transportation, and material moving	14	9	50
Production	16	3	55
Transportation and material moving	12	14	46
Full time	18	12	50
Part time	4	6	29
Union	32	47	15
Nonunion	12	5	50
Average wage within the following categories: ²			
Lowest 25 percent	4	4	38
Lowest 10 percent	1	2	29
Second 25 percent	11	10	50
Third 25 percent	19	14	51
Highest 25 percent	30	17	43
Highest 10 percent	32	13	45
Establishment characteristics			
Goods-producing industries	18	4	55
Service-providing industries	15	12	43
Education and health services	20	22	38
Educational services	27	46	15
Elementary and secondary schools	25	61	5
Junior colleges, colleges, and universities	37	22	32
Health care and social assistance	15	7	52
Hospitals	39	10	44
Public administration	32	55	4

See footnotes at end of table.

Table 3. Retirement benefit combinations: Access, civilian workers,¹ March 2019—continued

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
1 to 99 workers	6	6	44
1 to 49 workers	6	4	42
50 to 99 workers	9	10	50
100 workers or more	24	16	46
100 to 499 workers	13	12	56
500 workers or more	36	20	35
Geographic areas			
Northeast	17	13	41
New England	16	13	43
Middle Atlantic	17	13	40
South	16	9	44
South Atlantic	19	7	44
East South Central	17	9	45
West South Central	9	13	45
Midwest	16	9	48
East North Central	17	8	47
West North Central	12	12	50
West	13	13	46
Mountain	12	13	50
Pacific	13	12	44

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

**Table 3. Standard errors for retirement benefit combinations:
Access, civilian workers,¹ March 2019**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	0.4	0.3	0.8
Worker characteristics			
Management, professional, and related	0.8	0.5	1.2
Management, business, and financial	1.3	0.7	1.7
Professional and related	0.8	0.8	1.5
Teachers	1.3	1.7	1.2
Primary, secondary, and special education school teachers	1.4	2.0	1.3
Registered nurses	2.8	1.2	3.6
Service	0.4	0.7	1.6
Protective service	2.0	2.8	4.0
Sales and office	0.6	0.3	1.0
Sales and related	0.7	0.3	1.8
Office and administrative support	0.8	0.4	1.2
Natural resources, construction, and maintenance	1.1	0.8	1.6
Construction, extraction, farming, fishing, and forestry	1.7	1.3	2.1
Installation, maintenance, and repair	1.1	0.9	2.2
Production, transportation, and material moving	0.9	0.9	1.7
Production	1.3	0.4	2.1
Transportation and material moving	1.2	1.6	2.4
Full time	0.5	0.4	0.8
Part time	0.5	0.6	1.1
Union	1.2	1.6	1.5
Nonunion	0.4	0.2	0.8
Average wage within the following categories: ²			
Lowest 25 percent	0.3	0.3	1.5
Lowest 10 percent	0.4	0.3	2.0
Second 25 percent	0.6	0.6	1.1
Third 25 percent	0.7	0.6	1.2
Highest 25 percent	1.0	0.7	1.1
Highest 10 percent	1.4	0.9	1.9
Establishment characteristics			
Goods-producing industries	1.2	0.6	1.5
Service-providing industries	0.5	0.4	0.9
Education and health services	1.0	0.9	1.8
Educational services	0.9	1.0	0.8
Elementary and secondary schools	0.8	1.1	0.9
Junior colleges, colleges, and universities	1.9	1.8	1.2
Health care and social assistance	1.5	1.1	2.7
Hospitals	3.4	1.4	2.8
Public administration	1.2	1.2	0.9

See footnotes at end of table.

**Table 3. Standard errors for retirement benefit combinations:
Access, civilian workers,¹ March 2019—continued**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
1 to 99 workers	0.5	0.4	1.3
1 to 49 workers	0.5	0.4	1.5
50 to 99 workers	1.0	0.9	2.1
100 workers or more	0.7	0.5	1.0
100 to 499 workers	0.7	0.7	1.5
500 workers or more	1.1	0.7	1.3
Geographic areas			
Northeast	1.0	0.7	1.6
New England	2.1	1.3	2.5
Middle Atlantic	1.0	0.8	2.2
South	0.7	0.4	1.2
South Atlantic	0.9	0.5	2.0
East South Central	2.8	1.2	1.3
West South Central	0.7	0.8	2.0
Midwest	0.9	0.5	1.0
East North Central	1.1	0.4	1.0
West North Central	1.4	1.4	2.4
West	1.1	1.0	2.3
Mountain	2.0	2.1	4.1
Pacific	1.4	1.0	2.8

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 5. Defined benefit retirement plans: Open, soft and hard frozen plans, civilian workers,¹ March 2019

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

Characteristics	Open plans ²	Soft frozen ³		Hard frozen ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	53	38	2	7
Worker characteristics				
Management, professional, and related	48	44	2	7
Management, business, and financial	52	33	2	13
Professional and related	46	47	2	5
Teachers	45	55	—	—
Primary, secondary, and special education school teachers	45	54	—	—
Registered nurses	44	38	—	—
Service	59	39	1	2
Protective service	51	48	—	—
Sales and office	51	37	2	10
Sales and related	58	20	1	20
Office and administrative support	50	39	2	8
Natural resources, construction, and maintenance	71	23	1	5
Construction, extraction, farming, fishing, and forestry	79	17	—	—
Installation, maintenance, and repair	59	31	2	7
Production, transportation, and material moving ...	58	29	4	9
Production	41	35	6	18
Transportation and material moving	69	26	—	—
Full time	52	39	2	7
Part time	63	33	—	—
Union	58	40	(⁵)	2
Nonunion	49	37	3	11
Average wage within the following categories: ⁶				
Lowest 25 percent	54	39	—	—
Lowest 10 percent	57	39	—	4
Second 25 percent	58	33	3	6
Third 25 percent	53	39	2	7
Highest 25 percent	51	41	2	7
Highest 10 percent	48	42	2	9
Establishment characteristics				
Goods-producing industries	50	28	7	15
Service-providing industries	53	40	1	6
Education and health services	48	48	1	3
Educational services	43	56	—	—
Elementary and secondary schools	44	56	—	—
Junior colleges, colleges, and universities	42	57	—	—
Health care and social assistance	60	30	—	—
Hospitals	53	32	—	—
Public administration	45	55	—	—

See footnotes at end of table.

Table 5. Defined benefit retirement plans: Open, soft and hard frozen plans, civilian workers,¹ March 2019—continued

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

Characteristics	Open plans ²	Soft frozen ³		Hard frozen ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
1 to 99 workers	59	34	1	7
1 to 49 workers	59	31	1	10
50 to 99 workers	59	38	—	—
100 workers or more	51	40	2	7
100 to 499 workers	57	35	3	5
500 workers or more	48	43	2	8
Geographic areas				
Northeast	49	40	2	9
New England	52	34	2	12
Middle Atlantic	48	43	2	8
South	52	41	2	5
South Atlantic	59	33	3	5
East South Central	41	52	4	3
West South Central	44	48	—	—
Midwest	58	33	2	7
East North Central	58	33	2	7
West North Central	59	32	(⁵)	9
West	54	39	1	7
Mountain	52	40	2	6
Pacific	54	38	1	7

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

² Plans open to new participants.

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

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

⁵ 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 2019.

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

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

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard frozen plans, civilian workers,¹ March 2019

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

Characteristics	Open plans ²	Soft frozen ³		Hard frozen ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	1.0	0.9	0.2	0.5
Worker characteristics				
Management, professional, and related	1.4	1.2	0.4	0.8
Management, business, and financial	2.8	2.2	0.4	1.8
Professional and related	1.5	1.4	0.4	0.7
Teachers	1.9	1.9	–	–
Primary, secondary, and special education school teachers	2.1	2.1	–	–
Registered nurses	5.2	3.3	–	–
Service	2.6	2.6	0.2	0.7
Protective service	2.7	2.7	–	–
Sales and office	1.8	1.6	0.3	1.0
Sales and related	5.4	3.7	0.7	3.9
Office and administrative support	1.8	1.6	0.3	0.9
Natural resources, construction, and maintenance	2.0	1.9	0.5	0.8
Construction, extraction, farming, fishing, and forestry	1.9	1.8	–	–
Installation, maintenance, and repair	3.3	3.0	1.1	1.8
Production, transportation, and material moving ...	2.9	2.3	1.0	1.3
Production	3.5	3.3	1.3	3.0
Transportation and material moving	3.3	2.8	–	–
Full time	1.1	1.0	0.2	0.5
Part time	3.5	3.5	–	–
Union	1.3	1.2	0.2	0.2
Nonunion	1.4	1.2	0.4	0.9
Average wage within the following categories: ⁵				
Lowest 25 percent	2.6	2.6	–	–
Lowest 10 percent	7.3	7.4	–	1.6
Second 25 percent	2.0	1.7	0.6	0.9
Third 25 percent	1.3	1.3	0.5	0.6
Highest 25 percent	1.3	1.2	0.3	0.7
Highest 10 percent	2.0	1.9	0.5	1.1
Establishment characteristics				
Goods-producing industries	2.8	2.2	1.3	1.6
Service-providing industries	1.1	1.0	0.2	0.5
Education and health services	1.6	1.5	0.4	0.6
Educational services	1.2	1.3	–	–
Elementary and secondary schools	1.5	1.6	–	–
Junior colleges, colleges, and universities	1.6	1.5	–	–
Health care and social assistance	4.2	3.5	–	–
Hospitals	5.2	2.9	–	–
Public administration	1.6	1.6	–	–

See footnotes at end of table.

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard frozen plans, civilian workers,¹ March 2019—continued

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

Characteristics	Open plans ²	Soft frozen ³		Hard frozen ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
1 to 99 workers	1.7	1.5	0.3	1.1
1 to 49 workers	2.7	2.2	0.2	1.9
50 to 99 workers	2.3	2.2	—	—
100 workers or more	1.2	1.1	0.3	0.6
100 to 499 workers	1.8	1.8	0.5	0.7
500 workers or more	1.7	1.4	0.4	0.8
Geographic areas				
Northeast	1.6	1.4	0.4	0.9
New England	2.4	2.3	0.7	2.1
Middle Atlantic	2.2	1.9	0.5	1.0
South	1.8	1.5	0.4	0.8
South Atlantic	2.8	2.3	0.6	1.1
East South Central	2.9	2.9	0.8	0.8
West South Central	1.9	1.9	—	—
Midwest	2.4	1.9	0.8	1.5
East North Central	3.0	2.3	1.2	2.0
West North Central	4.1	3.2	0.1	2.1
West	2.2	2.4	0.4	0.9
Mountain	4.4	5.5	0.7	2.1
Pacific	2.5	2.5	0.4	1.0

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

² Plans open to new participants.

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

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

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² March 2019

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits ³		
	1 year	2 to 5 years	Greater than 5 years
All workers	(⁴)	9	91
Worker characteristics			
Management, professional, and related	1	7	92
Management, business, and financial	1	8	91
Professional and related	(⁴)	7	92
Teachers	1	6	94
Primary, secondary, and special education school teachers	1	6	93
Registered nurses	—	17	83
Service	—	—	87
Protective service	—	8	92
Sales and office	—	—	91
Sales and related	—	—	96
Office and administrative support	—	—	91
Natural resources, construction, and maintenance	—	—	90
Construction, extraction, farming, fishing, and forestry	—	5	95
Installation, maintenance, and repair	—	—	87
Production, transportation, and material moving	—	—	88
Production	—	14	86
Transportation and material moving	—	—	90
Full time	(⁴)	8	91
Part time	—	—	88
Union	(⁴)	5	94
Nonunion	1	11	88
Average wage within the following categories: ⁵			
Lowest 25 percent	—	—	85
Lowest 10 percent	—	—	74
Second 25 percent	(⁴)	11	89
Third 25 percent	(⁴)	9	90
Highest 25 percent	1	7	93
Highest 10 percent	1	5	94
Establishment characteristics			
Goods-producing industries	—	9	91
Service-providing industries	1	9	91
Education and health services	(⁴)	9	91
Educational services	1	6	94
Elementary and secondary schools	1	5	94
Junior colleges, colleges, and universities	—	—	93
Health care and social assistance	—	20	80
Hospitals	—	9	91
Public administration	—	10	90

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² March 2019—continued

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits ³		
	1 year	2 to 5 years	Greater than 5 years
1 to 99 workers	1	9	91
1 to 49 workers	—	—	88
50 to 99 workers	—	—	95
100 workers or more	(⁴)	9	91
100 to 499 workers	—	—	90
500 workers or more	(⁴)	8	91
Geographic areas			
Northeast	—	7	93
New England	—	—	90
Middle Atlantic	—	6	94
South	—	10	90
South Atlantic	—	7	93
East South Central	—	24	76
West South Central	—	7	93
Midwest	2	10	88
East North Central	2	7	91
West North Central	—	—	82
West	—	—	93
Mountain	—	—	95
Pacific	—	—	92

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

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

³ The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2018 are included in the "1 year" column. Those frozen between 2014 and 2017 are included in the "2 to 5 years" column and plans frozen before 2014 are included in the "Greater than 5 years" column.

⁴ Less than 0.5.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

**Table 6. Standard errors for defined benefit frozen retirement plans:¹
Selected attributes, civilian workers,² March 2019**

Characteristics	Time since plan closed to new workers or stopped accruing benefits ³		
	1 year	2 to 5 years	Greater than 5 years
All workers	0.1	0.7	0.7
Worker characteristics			
Management, professional, and related	0.1	0.6	0.6
Management, business, and financial	0.3	1.2	1.3
Professional and related	0.1	0.7	0.7
Teachers	0.1	1.3	1.3
Primary, secondary, and special education school teachers	0.1	1.4	1.3
Registered nurses	–	4.0	4.0
Service	–	–	2.5
Protective service	–	1.9	1.9
Sales and office	–	–	1.1
Sales and related	–	–	1.6
Office and administrative support	–	–	1.2
Natural resources, construction, and maintenance	–	–	2.3
Construction, extraction, farming, fishing, and forestry	–	2.1	2.1
Installation, maintenance, and repair	–	–	3.6
Production, transportation, and material moving ...	–	–	2.5
Production	–	4.0	4.0
Transportation and material moving	–	–	2.8
Full time	0.1	0.7	0.7
Part time	–	–	3.7
Union	0.1	0.8	0.8
Nonunion	0.2	1.1	1.1
Average wage within the following categories: ⁴			
Lowest 25 percent	–	–	4.5
Lowest 10 percent	–	–	17.8
Second 25 percent	0.1	1.2	1.2
Third 25 percent	0.2	1.3	1.3
Highest 25 percent	0.2	0.6	0.7
Highest 10 percent	0.2	0.7	0.7
Establishment characteristics			
Goods-producing industries	–	2.3	2.3
Service-providing industries	0.1	0.8	0.8
Education and health services	0.1	1.1	1.1
Educational services	0.1	1.0	1.0
Elementary and secondary schools	0.2	1.0	1.0
Junior colleges, colleges, and universities	–	–	2.0
Health care and social assistance	–	3.8	3.8
Hospitals	–	2.0	2.0
Public administration	–	1.4	1.4

See footnotes at end of table.

**Table 6. Standard errors for defined benefit frozen retirement plans:¹
Selected attributes, civilian workers,² March 2019—continued**

Characteristics	Time since plan closed to new workers or stopped accruing benefits ³		
	1 year	2 to 5 years	Greater than 5 years
1 to 99 workers	0.4	2.1	2.1
1 to 49 workers	—	—	3.5
50 to 99 workers	—	—	1.2
100 workers or more	0.1	0.8	0.8
100 to 499 workers	—	—	1.6
500 workers or more	0.1	0.9	0.9
Geographic areas			
Northeast	—	1.4	1.4
New England	—	—	4.5
Middle Atlantic	—	1.1	1.1
South	—	1.4	1.4
South Atlantic	—	1.2	1.2
East South Central	—	5.5	5.5
West South Central	—	1.3	1.3
Midwest	0.5	1.5	1.6
East North Central	0.5	1.4	1.5
West North Central	—	—	3.7
West	—	—	1.2
Mountain	—	—	1.4
Pacific	—	—	1.6

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

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

³ The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2018 are included in the "1 year" column. Those frozen between 2014 and 2017 are included in the "2 to 5 years" column and plans frozen before 2014 are included in the "Greater than 5 years" column.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, civilian workers,² March 2019

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans ³			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	3	97	60	12	15	23
Worker characteristics						
Management, professional, and related	2	98	66	9	15	22
Management, business, and financial	2	98	45	11	27	26
Professional and related	2	98	72	8	12	20
Service	1	99	78	9	4	21
Sales and office	6	94	47	12	22	26
Sales and related	17	83	8	7	44	32
Office and administrative support	4	96	53	12	18	26
Natural resources, construction, and maintenance	5	95	55	17	11	19
Production, transportation, and material moving ...	5	95	30	26	21	31
Production	—	100	14	35	34	35
Full time	2	98	61	12	16	23
Part time	14	86	54	9	7	22
Union	1	99	78	11	5	20
Nonunion	5	95	47	12	22	26
Average wage within the following categories: ⁴						
Lowest 25 percent	9	91	62	9	13	18
Second 25 percent	3	97	58	12	17	26
Third 25 percent	3	97	57	14	11	26
Highest 25 percent	2	98	62	10	18	21
Highest 10 percent	1	99	57	11	22	24
Establishment characteristics						
Goods-producing industries	2	98	15	28	41	34
Service-providing industries	3	97	67	9	11	22
Education and health services	2	98	83	5	3	21
Health care and social assistance	6	94	46	10	11	33
Public administration	—	100	90	8	—	19

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, civilian workers,² March 2019—continued

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans ³			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
1 to 99 workers	2	98	63	9	12	25
1 to 49 workers	3	97	55	9	14	27
100 workers or more	3	97	59	12	16	23
100 to 499 workers	6	94	60	11	14	24
500 workers or more	2	98	59	13	17	22
Geographic areas						
Northeast	2	98	63	7	14	27
Middle Atlantic	3	97	67	7	12	27
South	4	96	59	14	14	28
South Atlantic	7	93	49	15	17	40
West South Central	2	98	69	9	9	14
Midwest	2	98	56	15	14	22
East North Central	2	98	52	16	14	27
West	4	96	63	9	20	12
Mountain	3	97	65	9	20	11
Pacific	4	96	63	10	21	12

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

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 7. Standard errors for defined benefit frozen retirement plans:¹ Plan alternatives, civilian workers,² March 2019

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	0.4	0.4	1.0	0.8	0.9	1.1
Worker characteristics						
Management, professional, and related	0.6	0.6	1.5	0.8	1.3	1.2
Management, business, and financial	0.6	0.6	2.9	1.5	2.5	2.6
Professional and related	0.7	0.7	1.6	0.9	1.2	1.2
Service	0.5	0.5	3.0	1.6	1.0	2.4
Sales and office	0.8	0.8	1.6	1.3	1.6	2.0
Sales and related	3.7	3.7	2.8	1.9	5.6	6.3
Office and administrative support	0.8	0.8	1.8	1.5	1.6	2.0
Natural resources, construction, and maintenance	2.3	2.3	3.0	2.5	2.5	2.5
Production, transportation, and material moving	1.6	1.6	2.5	3.6	2.7	4.3
Production	–	0.0	2.0	5.1	4.2	5.8
Full time	0.4	0.4	0.9	0.8	0.9	1.0
Part time	2.7	2.7	4.3	2.3	1.8	4.9
Union	0.3	0.3	1.4	1.4	0.6	1.5
Nonunion	0.7	0.7	1.3	1.0	1.4	1.4
Average wage within the following categories: ³						
Lowest 25 percent	1.7	1.7	3.5	2.3	2.8	2.3
Second 25 percent	0.8	0.8	1.7	1.6	1.6	1.7
Third 25 percent	0.7	0.7	1.8	1.7	1.1	1.7
Highest 25 percent	0.5	0.5	1.5	0.9	1.3	1.3
Highest 10 percent	0.5	0.5	2.3	1.7	1.8	2.2
Establishment characteristics						
Goods-producing industries	0.6	0.6	2.8	3.3	3.2	4.6
Service-providing industries	0.5	0.5	1.1	0.7	0.9	1.0
Education and health services	0.8	0.8	1.9	1.0	0.7	1.4
Health care and social assistance	2.9	2.9	4.5	3.0	3.0	4.5
Public administration	–	0.0	1.5	1.3	–	1.7

See footnotes at end of table.

Table 7. Standard errors for defined benefit frozen retirement plans:¹ Plan alternatives, civilian workers,² March 2019—continued

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
1 to 99 workers	0.8	0.8	2.7	1.1	1.5	2.7
1 to 49 workers	1.1	1.1	4.1	1.7	2.1	4.3
100 workers or more	0.5	0.5	1.2	0.9	1.0	1.2
100 to 499 workers	1.0	1.0	2.1	1.7	1.7	2.7
500 workers or more	0.6	0.6	1.5	1.1	1.4	1.3
Geographic areas						
Northeast	0.7	0.7	2.2	1.0	1.8	2.7
Middle Atlantic	0.8	0.8	2.2	1.1	1.9	2.7
South	1.0	1.0	1.8	1.3	1.4	1.5
South Atlantic	2.0	2.0	3.0	1.8	2.0	2.4
West South Central	0.6	0.6	2.7	2.0	2.5	1.7
Midwest	0.9	0.9	1.9	2.5	2.2	2.7
East North Central	0.7	0.7	2.1	3.4	2.9	3.8
West	0.6	0.6	1.5	1.3	1.9	1.2
Mountain	1.5	1.5	2.4	2.5	3.9	1.2
Pacific	0.7	0.7	1.9	1.5	2.2	1.6

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

² Includes workers in private industry and state and local government. See 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 2019.

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

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

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ March 2019

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	69	31	83	17
Worker characteristics				
Management, professional, and related	67	33	84	16
Management, business, and financial	70	30	86	14
Professional and related	66	34	82	18
Teachers	70	30	92	8
Primary, secondary, and special education school teachers	76	24	97	3
Registered nurses	61	39	77	23
Service	69	31	85	15
Protective service	65	35	91	9
Sales and office	73	27	85	15
Sales and related	78	22	86	14
Office and administrative support	71	29	84	16
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	67	33	82	18
Installation, maintenance, and repair	59	41	77	23
Production, transportation, and material moving ... Production	74	26	86	14
Transportation and material moving	70	30	81	19
Production	71	29	81	19
Transportation and material moving	69	31	81	19
Full time	69	31	83	17
Part time	73	27	85	15
Union	61	39	77	23
Nonunion	70	30	84	16
Average wage within the following categories: ²				
Lowest 25 percent	77	23	86	14
Lowest 10 percent	74	26	84	16
Second 25 percent	70	30	84	16
Third 25 percent	68	32	82	18
Highest 25 percent	67	33	83	17
Highest 10 percent	67	33	83	17
Establishment characteristics				
Goods-producing industries	68	32	80	20
Service-providing industries	70	30	84	16
Education and health services	63	37	82	18
Educational services	66	34	91	9
Elementary and secondary schools	69	31	92	8
Junior colleges, colleges, and universities Health care and social assistance	63	37	89	11
Hospitals	63	37	79	21
Public administration	65	35	82	18
Public administration	65	35	89	11

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ March 2019—continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers	69	31	83	17
1 to 49 workers	68	32	83	17
50 to 99 workers	71	29	85	15
100 workers or more	70	30	84	16
100 to 499 workers	72	28	85	15
500 workers or more	67	33	82	18
Geographic areas				
Northeast	63	37	81	19
New England	64	36	80	20
Middle Atlantic	63	37	81	19
South	73	27	82	18
South Atlantic	71	29	81	19
East South Central	76	24	81	19
West South Central	76	24	85	15
Midwest	69	31	84	16
East North Central	68	32	84	16
West North Central	73	27	83	17
West	69	31	87	13
Mountain	72	28	87	13
Pacific	67	33	87	13

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.
² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,¹ March 2019

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	0.9	0.9	0.6	0.6
Worker characteristics				
Management, professional, and related	1.3	1.3	0.9	0.9
Management, business, and financial	1.5	1.5	0.9	0.9
Professional and related	1.6	1.6	1.1	1.1
Teachers	2.9	2.9	2.0	2.0
Primary, secondary, and special education school teachers	4.6	4.6	1.1	1.1
Registered nurses	2.7	2.7	2.7	2.7
Service	2.8	2.8	1.7	1.7
Protective service	5.2	5.2	2.0	2.0
Sales and office	0.9	0.9	0.7	0.7
Sales and related	1.6	1.6	1.5	1.5
Office and administrative support	1.1	1.1	0.9	0.9
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	2.0	2.0	1.7	1.7
Installation, maintenance, and repair	3.5	3.5	3.0	3.0
Production, transportation, and material moving ... Production	1.9	1.9	1.8	1.8
Transportation and material moving	2.4	2.4	1.5	1.5
Production	2.7	2.7	1.2	1.2
Transportation and material moving	3.9	3.9	3.1	3.1
Full time	0.8	0.8	0.7	0.7
Part time	1.9	1.9	1.6	1.6
Union	2.0	2.0	2.1	2.1
Nonunion	1.0	1.0	0.6	0.6
Average wage within the following categories: ²				
Lowest 25 percent	1.7	1.7	1.3	1.3
Lowest 10 percent	3.5	3.5	2.6	2.6
Second 25 percent	1.5	1.5	1.0	1.0
Third 25 percent	1.1	1.1	0.9	0.9
Highest 25 percent	1.1	1.1	0.9	0.9
Highest 10 percent	1.5	1.5	1.0	1.0
Establishment characteristics				
Goods-producing industries	1.8	1.8	0.8	0.8
Service-providing industries	1.0	1.0	0.8	0.8
Education and health services	2.1	2.1	1.6	1.6
Educational services	1.9	1.9	0.9	0.9
Elementary and secondary schools	3.7	3.7	1.7	1.7
Junior colleges, colleges, and universities	2.0	2.0	0.9	0.9
Health care and social assistance	2.6	2.6	1.9	1.9
Hospitals	2.1	2.1	2.4	2.4
Public administration	3.2	3.2	1.7	1.7

See footnotes at end of table.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,¹ March 2019—continued

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers	1.5	1.5	1.1	1.1
1 to 49 workers	1.7	1.7	1.3	1.3
50 to 99 workers	2.8	2.8	2.2	2.2
100 workers or more	1.0	1.0	0.8	0.8
100 to 499 workers	1.3	1.3	1.3	1.3
500 workers or more	1.4	1.4	1.1	1.1
Geographic areas				
Northeast	2.6	2.6	1.8	1.8
New England	3.1	3.1	1.9	1.9
Middle Atlantic	3.1	3.1	2.6	2.6
South	1.2	1.2	0.7	0.7
South Atlantic	1.3	1.3	1.0	1.0
East South Central	4.7	4.7	1.9	1.9
West South Central	2.4	2.4	1.2	1.2
Midwest	1.6	1.6	1.2	1.2
East North Central	2.1	2.1	1.3	1.3
West North Central	1.6	1.6	2.4	2.4
West	1.7	1.7	1.5	1.5
Mountain	1.8	1.8	2.1	2.1
Pacific	2.4	2.4	1.9	1.9

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.
² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2019

(All workers = 100 percent)

Characteristics	Healthcare ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	72	58	81	71	52	73
Worker characteristics						
Management, professional, and related	88	75	85	88	67	76
Management, business, and financial	94	80	84	94	71	75
Professional and related	85	74	86	85	65	76
Teachers	86	73	85	85	64	75
Primary, secondary, and special education school teachers	95	80	84	95	71	75
Registered nurses	89	75	84	88	64	73
Service	48	35	72	48	30	63
Protective service	74	60	81	74	52	70
Sales and office	70	55	78	69	49	71
Sales and related	55	39	71	54	35	65
Office and administrative support	79	64	81	78	57	73
Natural resources, construction, and maintenance	74	62	83	74	58	78
Construction, extraction, farming, fishing, and forestry	70	58	82	70	55	78
Installation, maintenance, and repair	78	66	84	78	61	78
Production, transportation, and material moving	77	62	81	76	56	73
Production	81	66	82	81	60	75
Transportation and material moving	73	58	79	72	52	71
Full time	87	72	82	87	64	74
Part time	23	15	63	22	12	56
Union	95	84	88	94	75	80
Nonunion	68	54	79	68	48	71
Average wage within the following categories: ⁴						
Lowest 25 percent	41	27	66	40	24	61
Lowest 10 percent	26	16	61	26	15	57
Second 25 percent	74	58	79	74	52	70
Third 25 percent	89	75	85	88	67	76
Highest 25 percent	93	81	87	93	71	77
Highest 10 percent	94	83	89	94	73	78
Establishment characteristics						
Goods-producing industries	85	72	84	85	65	77
Service-providing industries	70	56	80	69	50	72
Education and health services	78	65	83	77	56	72
Educational services	87	74	86	86	66	76
Elementary and secondary schools	89	75	84	88	66	75
Junior colleges, colleges, and universities	90	79	89	90	71	79
Health care and social assistance	73	59	80	72	50	70
Hospitals	92	79	85	91	66	73
Public administration	90	81	90	90	72	80
1 to 99 workers	57	45	78	57	40	71
1 to 49 workers	52	41	79	52	37	71
50 to 99 workers	72	55	77	72	50	69
100 workers or more	87	72	83	86	63	74

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2019—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	45	35	78	27	22	81	70	51	73
Worker characteristics									
Management, professional, and related	61	48	79	37	30	82	87	66	76
Management, business, and financial	64	51	79	38	31	82	92	70	75
Professional and related	60	47	79	37	30	82	84	64	76
Teachers	54	42	77	33	27	82	84	63	75
Primary, secondary, and special education school teachers	57	44	77	34	29	84	93	70	75
Registered nurses	61	46	75	36	30	81	87	63	73
Service	28	20	73	17	13	76	46	29	63
Protective service	45	38	84	31	24	77	70	52	74
Sales and office	41	32	77	24	19	80	68	48	71
Sales and related	28	20	72	15	11	77	52	34	65
Office and administrative support	49	38	78	30	24	80	77	56	73
Natural resources, construction, and maintenance	39	33	85	27	23	85	73	57	78
Construction, extraction, farming, fishing, and forestry	34	29	85	24	22	89	69	54	78
Installation, maintenance, and repair	44	37	85	30	24	82	76	59	78
Production, transportation, and material moving	47	38	81	30	24	80	76	55	73
Production	49	40	82	30	24	81	80	59	74
Transportation and material moving	45	36	79	30	24	78	72	51	71
Full time	55	43	79	33	27	81	85	63	74
Part time	13	9	68	8	6	72	21	12	56
Union	74	62	84	56	48	85	93	74	80
Nonunion	40	31	77	23	18	79	67	47	71
Average wage within the following categories: ⁴									
Lowest 25 percent	18	13	69	10	7	70	39	24	61
Lowest 10 percent	11	7	69	6	4	63	25	14	58
Second 25 percent	42	33	78	25	20	80	72	51	70
Third 25 percent	58	46	79	36	30	82	87	66	76
Highest 25 percent	68	55	81	43	36	83	91	70	77
Highest 10 percent	74	59	80	49	41	83	93	72	77
Establishment characteristics									
Goods-producing industries	52	44	85	33	28	84	84	64	76
Service-providing industries	44	34	77	26	21	80	68	49	72
Education and health services	52	39	75	29	24	82	76	55	72
Educational services	55	43	77	33	27	81	85	65	76
Elementary and secondary schools	53	41	77	32	27	84	87	65	75
Junior colleges, colleges, and universities	64	50	78	37	27	75	89	70	79
Health care and social assistance	50	37	74	26	22	83	70	49	70
Hospitals	69	53	76	40	32	80	88	64	72
Public administration	61	54	89	43	37	86	89	72	80
1 to 99 workers	32	25	77	19	16	81	56	39	71
1 to 49 workers	29	22	78	18	14	82	51	36	71
50 to 99 workers	41	32	76	24	19	77	70	48	69
100 workers or more	58	46	79	36	29	81	85	63	74

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2019—continued

(All workers = 100 percent)

Characteristics	Healthcare ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
100 to 499 workers	83	67	80	82	59	72
500 workers or more	91	77	85	90	68	76
Geographic areas						
Northeast	72	59	82	71	51	72
New England	73	62	84	73	53	72
Middle Atlantic	71	58	81	70	51	72
South	71	56	78	71	51	71
South Atlantic	70	55	78	70	50	71
East South Central	73	58	79	73	53	72
West South Central	72	56	77	72	51	71
Midwest	70	57	80	70	50	71
East North Central	70	57	80	69	50	72
West North Central	71	57	80	71	49	70
West	75	64	85	74	56	76
Mountain	74	62	83	74	54	74
Pacific	75	65	86	74	57	76

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2019—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
100 to 499 workers	51	39	77	31	25	80	81	58	72
500 workers or more	66	53	80	41	34	81	89	68	76
Geographic areas									
Northeast	49	39	79	29	23	82	70	51	72
New England	48	39	80	18	14	78	70	51	72
Middle Atlantic	49	38	78	32	27	83	70	51	72
South	36	27	75	20	15	76	70	50	71
South Atlantic	37	28	75	20	16	76	69	49	71
East South Central	33	26	80	20	15	78	72	52	72
West South Central	36	26	73	21	15	74	71	50	71
Midwest	44	34	78	25	19	78	68	49	71
East North Central	44	34	79	27	21	78	68	49	72
West North Central	45	35	77	21	16	77	69	48	69
West	57	46	81	40	34	86	73	55	75
Mountain	52	40	78	31	25	82	72	54	74
Pacific	59	48	82	44	38	87	73	56	76

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

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2019

Characteristics	Healthcare ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.7	0.7	0.5	0.7	0.6	0.5
Worker characteristics						
Management, professional, and related	0.7	0.8	0.5	0.7	0.8	0.6
Management, business, and financial	0.9	1.1	0.9	0.9	0.9	1.0
Professional and related	1.0	1.1	0.6	1.0	1.0	0.6
Teachers	1.7	1.6	0.8	1.7	1.6	1.1
Primary, secondary, and special education school teachers	2.1	2.1	1.0	2.1	2.0	1.3
Registered nurses	1.4	2.0	1.6	1.6	2.2	1.8
Service	1.3	1.0	1.8	1.3	0.9	1.9
Protective service	3.2	3.7	3.3	3.2	3.0	2.9
Sales and office	0.8	0.8	0.8	0.8	0.7	0.8
Sales and related	1.4	1.0	1.2	1.3	1.0	1.2
Office and administrative support	1.1	1.1	0.9	1.1	1.0	1.0
Natural resources, construction, and maintenance	1.8	1.8	1.2	1.7	1.7	1.2
Construction, extraction, farming, fishing, and forestry	2.6	2.5	1.8	2.6	2.4	1.9
Installation, maintenance, and repair	2.1	2.2	1.1	2.1	2.0	1.2
Production, transportation, and material moving ...	1.8	1.5	0.9	1.7	1.5	1.0
Production	2.3	1.9	0.8	2.3	1.8	1.2
Transportation and material moving	2.1	2.1	1.4	2.1	2.0	1.5
Full time	0.6	0.7	0.5	0.6	0.6	0.5
Part time	1.2	0.9	2.2	1.1	0.8	2.4
Union	0.5	0.6	0.6	0.5	0.7	0.7
Nonunion	0.8	0.7	0.6	0.7	0.7	0.6
Average wage within the following categories: ⁴						
Lowest 25 percent	1.0	0.8	1.7	1.0	0.8	1.8
Lowest 10 percent	1.8	1.3	4.6	1.8	1.3	4.7
Second 25 percent	1.3	1.3	0.8	1.4	1.3	0.9
Third 25 percent	1.0	0.9	0.5	1.0	0.8	0.5
Highest 25 percent	0.8	0.8	0.5	0.8	0.9	0.6
Highest 10 percent	1.0	1.2	0.8	1.0	1.3	1.0
Establishment characteristics						
Goods-producing industries	1.4	1.5	0.7	1.4	1.5	1.1
Service-providing industries	0.8	0.7	0.5	0.7	0.7	0.6
Education and health services	1.4	1.6	1.0	1.3	1.5	1.2
Educational services	0.7	0.8	0.5	0.7	0.9	0.8
Elementary and secondary schools	0.9	1.0	0.8	0.9	1.1	1.0
Junior colleges, colleges, and universities	1.1	1.1	0.6	1.1	1.5	1.1
Health care and social assistance	2.2	2.5	1.7	2.0	2.3	2.0
Hospitals	1.1	1.4	1.1	1.3	1.6	1.6
Public administration	0.8	1.3	1.1	0.9	1.3	1.3

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2019—continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.8	0.7	0.5	0.8	0.7	0.6	0.7	0.6	0.5
Worker characteristics									
Management, professional, and related	1.1	0.9	0.8	1.3	1.2	0.8	0.8	0.8	0.6
Management, business, and financial	2.0	1.7	1.1	1.7	1.5	0.9	1.0	1.0	1.0
Professional and related	1.4	1.1	0.9	1.6	1.5	1.1	1.1	1.0	0.6
Teachers	1.9	1.7	1.4	1.7	1.3	1.4	1.7	1.5	1.1
Primary, secondary, and special education school teachers	2.4	2.0	1.8	2.2	1.8	1.6	2.1	2.0	1.3
Registered nurses	2.8	2.5	1.9	4.0	3.3	1.5	1.8	2.2	1.9
Service	1.3	1.2	2.4	1.1	0.8	2.5	1.2	0.9	1.9
Protective service	3.8	3.4	4.0	3.2	2.2	4.9	3.8	2.9	2.3
Sales and office	1.0	1.0	1.0	0.9	0.8	0.9	0.8	0.7	0.9
Sales and related	1.3	1.2	2.0	0.9	0.8	1.7	1.3	1.0	1.2
Office and administrative support	1.4	1.4	1.1	1.2	1.1	1.1	1.1	1.0	1.0
Natural resources, construction, and maintenance	2.0	1.8	0.9	1.7	1.4	1.3	1.7	1.6	1.2
Construction, extraction, farming, fishing, and forestry	2.7	2.4	2.0	2.1	1.9	1.5	2.7	2.4	1.9
Installation, maintenance, and repair	2.1	1.7	0.8	2.1	1.5	2.0	2.2	2.0	1.2
Production, transportation, and material moving ...	1.6	1.5	0.9	1.6	1.3	1.3	1.7	1.4	1.1
Production	1.9	1.7	1.1	2.0	1.6	1.6	2.2	1.8	1.1
Transportation and material moving	2.3	2.1	1.4	2.3	2.1	2.0	2.1	2.0	1.5
Full time	0.9	0.8	0.5	0.9	0.8	0.6	0.6	0.6	0.5
Part time	1.0	0.9	2.8	0.7	0.6	2.9	1.1	0.8	2.4
Union	1.1	1.2	1.0	1.3	1.2	1.1	0.7	0.8	0.7
Nonunion	0.8	0.7	0.6	0.9	0.8	0.8	0.7	0.6	0.6
Average wage within the following categories: ⁴									
Lowest 25 percent	1.0	0.8	2.1	0.7	0.6	3.0	1.0	0.7	1.8
Lowest 10 percent	1.4	1.2	4.7	0.9	0.7	6.8	1.7	1.4	4.9
Second 25 percent	1.2	1.0	1.2	1.1	0.9	1.2	1.3	1.2	1.0
Third 25 percent	1.4	1.2	0.8	1.3	1.1	0.9	1.0	0.8	0.6
Highest 25 percent	1.2	1.1	0.7	1.2	1.1	0.6	0.8	0.8	0.6
Highest 10 percent	1.6	1.5	1.1	2.0	1.9	0.9	1.0	1.2	0.9
Establishment characteristics									
Goods-producing industries	2.1	1.9	0.9	2.2	1.8	0.8	1.3	1.4	1.1
Service-providing industries	0.9	0.7	0.6	0.8	0.7	0.8	0.7	0.6	0.6
Education and health services	1.5	1.5	1.3	1.5	1.4	1.1	1.3	1.4	1.2
Educational services	1.3	1.1	0.8	1.1	0.8	0.9	0.8	0.9	0.8
Elementary and secondary schools	1.6	1.4	1.1	1.8	1.3	1.1	1.0	1.1	1.0
Junior colleges, colleges, and universities	1.9	1.7	1.4	1.8	1.5	1.6	1.1	1.4	1.1
Health care and social assistance	2.3	2.3	2.1	2.4	2.2	1.7	2.0	2.2	1.9
Hospitals	1.9	1.9	1.6	3.3	2.7	1.6	2.0	1.8	1.4
Public administration	2.5	2.0	1.0	1.8	1.4	1.8	0.8	1.3	1.3

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2019—continued

Characteristics	Healthcare ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	1.2	1.0	0.8	1.2	0.9	0.9
1 to 49 workers	1.4	1.2	1.0	1.4	1.0	1.1
50 to 99 workers	1.5	1.8	1.8	1.5	1.6	1.7
100 workers or more	0.8	0.8	0.5	0.8	0.8	0.6
100 to 499 workers	1.1	1.0	0.7	1.1	1.0	0.9
500 workers or more	0.9	1.0	0.7	0.9	1.0	0.8
Geographic areas						
Northeast	1.0	1.1	0.7	1.0	0.9	0.9
New England	2.2	1.9	1.0	2.0	2.0	1.9
Middle Atlantic	1.1	1.3	1.0	1.2	0.9	1.2
South	1.4	1.1	0.8	1.4	0.9	0.9
South Atlantic	1.1	1.4	1.1	1.1	1.2	0.9
East South Central	5.6	3.7	2.2	5.7	2.5	2.9
West South Central	3.0	2.1	1.4	2.9	1.3	2.1
Midwest	1.4	1.6	1.2	1.4	1.6	1.2
East North Central	1.8	2.0	1.6	1.7	2.0	1.7
West North Central	2.4	2.5	1.3	2.4	2.5	1.4
West	1.3	1.5	0.9	1.3	1.5	1.2
Mountain	2.5	2.8	1.4	2.6	3.4	2.6
Pacific	1.5	1.8	1.0	1.4	1.6	1.3

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2019—continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	1.1	0.9	0.9	1.0	1.0	1.3	1.2	0.9	0.9
1 to 49 workers	1.3	1.1	1.0	1.2	1.1	1.7	1.4	1.0	1.1
50 to 99 workers	1.8	1.8	1.8	1.5	1.3	2.5	1.6	1.5	1.7
100 workers or more	1.2	1.0	0.6	1.0	0.8	0.6	0.8	0.8	0.6
100 to 499 workers	1.5	1.2	0.9	1.4	1.2	1.1	1.1	1.0	0.9
500 workers or more	1.5	1.2	0.7	1.4	1.2	0.6	0.9	1.0	0.8
Geographic areas									
Northeast	1.0	0.9	1.0	1.2	1.2	1.1	1.0	0.9	0.9
New England	1.9	2.2	2.4	1.5	1.4	3.3	2.0	1.9	1.9
Middle Atlantic	1.5	1.2	1.1	1.5	1.4	1.1	1.2	1.0	1.1
South	1.4	1.1	1.0	1.1	0.9	1.2	1.4	0.8	0.9
South Atlantic	1.7	1.3	0.7	1.6	1.1	1.4	1.2	1.2	0.8
East South Central	4.3	3.4	0.9	3.4	2.8	1.4	5.7	2.4	2.9
West South Central	2.4	2.1	3.1	1.8	1.6	3.0	3.0	1.2	2.2
Midwest	1.3	1.1	1.0	1.2	0.9	1.3	1.3	1.5	1.2
East North Central	1.4	1.1	0.8	1.1	0.8	1.7	1.6	1.9	1.7
West North Central	2.6	2.7	2.6	3.0	2.5	1.2	2.3	2.3	1.4
West	2.1	1.8	1.2	2.4	2.1	1.1	1.1	1.4	1.2
Mountain	3.7	3.3	2.4	4.5	3.5	1.6	2.4	3.3	2.7
Pacific	2.4	2.2	1.4	2.6	2.5	1.2	1.2	1.4	1.2

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

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ March 2019

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	80	20	67	33
Worker characteristics				
Management, professional, and related	81	19	68	32
Management, business, and financial	79	21	69	31
Professional and related	82	18	68	32
Teachers	83	17	66	34
Primary, secondary, and special education school teachers	83	17	64	36
Registered nurses	83	17	72	28
Service	80	20	63	37
Protective service	86	14	74	26
Sales and office	79	21	66	34
Sales and related	76	24	63	37
Office and administrative support	80	20	67	33
Natural resources, construction, and maintenance	79	21	68	32
Construction, extraction, farming, fishing, and forestry	79	21	67	33
Installation, maintenance, and repair	79	21	68	32
Production, transportation, and material moving ...	79	21	70	30
Production	80	20	72	28
Transportation and material moving	79	21	69	31
Full time	80	20	67	33
Part time	79	21	63	37
Union	86	14	80	20
Nonunion	79	21	64	36
Average wage within the following categories: ²				
Lowest 25 percent	77	23	59	41
Lowest 10 percent	76	24	60	40
Second 25 percent	79	21	66	34
Third 25 percent	80	20	68	32
Highest 25 percent	82	18	71	29
Highest 10 percent	81	19	72	28
Establishment characteristics				
Goods-producing industries	80	20	71	29
Service-providing industries	80	20	66	34
Education and health services	82	18	66	34
Educational services	84	16	67	33
Elementary and secondary schools	84	16	65	35
Junior colleges, colleges, and universities	84	16	71	29
Health care and social assistance	81	19	65	35
Hospitals	84	16	75	25
Public administration	88	12	77	23

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ March 2019—continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	79	21	62	38
1 to 49 workers	79	21	62	38
50 to 99 workers	79	21	63	37
100 workers or more	81	19	70	30
100 to 499 workers	80	20	67	33
500 workers or more	82	18	74	26
Geographic areas				
Northeast	81	19	74	26
New England	78	22	72	28
Middle Atlantic	82	18	74	26
South	79	21	63	37
South Atlantic	79	21	64	36
East South Central	79	21	64	36
West South Central	80	20	61	39
Midwest	79	21	69	31
East North Central	79	21	70	30
West North Central	81	19	67	33
West	81	19	67	33
Mountain	79	21	66	34
Pacific	82	18	68	32

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ March 2019

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.3	0.3
Worker characteristics				
Management, professional, and related	0.3	0.3	0.5	0.5
Management, business, and financial	0.6	0.6	0.7	0.7
Professional and related	0.3	0.3	0.6	0.6
Teachers	0.5	0.5	0.6	0.6
Primary, secondary, and special education school teachers	0.7	0.7	0.7	0.7
Registered nurses	0.6	0.6	1.6	1.6
Service	0.7	0.7	1.1	1.1
Protective service	0.9	0.9	1.0	1.0
Sales and office	0.3	0.3	0.5	0.5
Sales and related	0.6	0.6	0.9	0.9
Office and administrative support	0.4	0.4	0.6	0.6
Natural resources, construction, and maintenance	0.6	0.6	0.9	0.9
Construction, extraction, farming, fishing, and forestry	1.0	1.0	1.4	1.4
Installation, maintenance, and repair	0.8	0.8	1.0	1.0
Production, transportation, and material moving ...	0.5	0.5	0.8	0.8
Production	0.7	0.7	1.0	1.0
Transportation and material moving	0.8	0.8	1.4	1.4
Full time	0.2	0.2	0.3	0.3
Part time	1.4	1.4	2.1	2.1
Union	0.4	0.4	0.4	0.4
Nonunion	0.3	0.3	0.4	0.4
Average wage within the following categories: ²				
Lowest 25 percent	0.7	0.7	1.2	1.2
Lowest 10 percent	1.3	1.3	1.7	1.7
Second 25 percent	0.4	0.4	0.6	0.6
Third 25 percent	0.3	0.3	0.5	0.5
Highest 25 percent	0.3	0.3	0.4	0.4
Highest 10 percent	0.5	0.5	0.6	0.6
Establishment characteristics				
Goods-producing industries	0.5	0.5	0.7	0.7
Service-providing industries	0.2	0.2	0.4	0.4
Education and health services	0.5	0.5	0.7	0.7
Educational services	0.4	0.4	0.5	0.5
Elementary and secondary schools	0.4	0.4	0.6	0.6
Junior colleges, colleges, and universities	0.6	0.6	0.6	0.6
Health care and social assistance	0.8	0.8	1.3	1.3
Hospitals	0.5	0.5	0.9	0.9
Public administration	0.2	0.2	0.7	0.7

See footnotes at end of table.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ March 2019—continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	0.5	0.5	0.6	0.6
1 to 49 workers	0.5	0.5	0.7	0.7
50 to 99 workers	0.7	0.7	1.1	1.1
100 workers or more	0.2	0.2	0.4	0.4
100 to 499 workers	0.3	0.3	0.6	0.6
500 workers or more	0.3	0.3	0.4	0.4
Geographic areas				
Northeast	0.4	0.4	0.7	0.7
New England	1.0	1.0	1.0	1.0
Middle Atlantic	0.5	0.5	0.8	0.8
South	0.4	0.4	0.6	0.6
South Atlantic	0.5	0.5	0.8	0.8
East South Central	1.4	1.4	1.0	1.0
West South Central	0.8	0.8	1.4	1.4
Midwest	0.3	0.3	0.5	0.5
East North Central	0.4	0.4	0.5	0.5
West North Central	0.2	0.2	1.2	1.2
West	0.4	0.4	0.8	0.8
Mountain	0.7	0.7	1.6	1.6
Pacific	0.5	0.5	1.0	1.0

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2019

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$472.55	15	\$595.61	85	\$450.54	\$135.12
Worker characteristics							
Management, professional, and related	100	487.73	14	588.57	86	470.63	132.71
Management, business, and financial	100	460.16	11	568.01	89	447.07	134.41
Professional and related	100	501.11	16	595.20	84	482.81	131.83
Teachers	100	538.09	20	591.73	80	524.44	146.73
Primary, secondary, and special education school teachers	100	538.12	23	584.11	77	524.66	154.12
Registered nurses	100	504.88	8	623.87	92	494.73	111.02
Service	100	476.35	17	598.65	83	451.16	138.59
Protective service	100	557.80	20	604.66	80	546.22	117.58
Sales and office	100	462.09	13	602.58	87	441.85	133.38
Sales and related	100	424.91	9	607.11	91	406.50	137.82
Office and administrative support	100	475.78	14	601.47	86	455.58	131.66
Natural resources, construction, and maintenance	100	460.57	21	587.24	79	427.84	141.70
Construction, extraction, farming, fishing, and forestry	100	456.90	26	593.21	74	409.34	149.22
Installation, maintenance, and repair	100	464.07	16	577.77	84	443.23	135.44
Production, transportation, and material moving ...	100	451.66	16	608.00	84	422.12	137.58
Production	100	438.07	15	541.99	85	419.29	132.57
Transportation and material moving	100	466.45	17	674.49	83	425.24	143.10
Full time	100	473.31	15	589.76	85	453.06	134.83
Part time	100	459.75	21	664.52	79	404.62	140.53
Union	100	580.69	30	654.63	70	548.33	140.74
Nonunion	100	445.20	11	555.44	89	431.14	134.01
Average wage within the following categories: ²							
Lowest 25 percent	100	431.72	13	612.95	87	404.65	139.90
Lowest 10 percent	100	415.69	14	610.35	86	384.89	143.04
Second 25 percent	100	455.92	14	591.41	86	433.45	134.07
Third 25 percent	100	477.51	16	587.97	84	456.41	135.25
Highest 25 percent	100	497.79	16	599.47	84	478.39	133.72
Highest 10 percent	100	490.86	16	583.32	84	473.48	138.12
Establishment characteristics							
Goods-producing industries	100	442.36	17	539.56	83	423.10	134.84
Service-providing industries	100	479.39	15	609.72	85	456.62	135.19
Education and health services	100	516.58	15	610.64	85	499.98	132.38
Educational services	100	540.61	20	602.47	80	525.25	138.06
Elementary and secondary schools	100	537.90	23	592.44	77	521.25	147.25
Junior colleges, colleges, and universities	100	548.88	13	617.23	87	538.88	122.13
Health care and social assistance	100	497.24	11	622.45	89	481.64	128.25
Hospitals	100	513.81	11	622.02	89	499.86	115.20
Public administration	100	604.68	23	640.61	77	593.99	111.34

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2019—continued

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	100	\$454.08	17	\$578.20	83	\$428.80	\$141.04
1 to 49 workers	100	449.74	17	578.62	83	423.24	141.65
50 to 99 workers	100	463.30	17	577.28	83	440.59	139.74
100 workers or more	100	484.34	14	608.97	86	463.94	131.48
100 to 499 workers	100	468.58	12	616.33	88	448.06	133.61
500 workers or more	100	499.93	16	603.40	84	480.36	129.27
Geographic areas							
Northeast	100	503.91	17	639.29	83	476.71	137.48
New England	100	486.67	7	611.32	93	476.94	147.02
Middle Atlantic	100	510.09	20	642.90	80	476.61	133.50
South	100	452.52	13	572.78	87	434.88	133.63
South Atlantic	100	459.72	11	599.92	89	443.21	134.67
East South Central	100	455.80	13	562.82	87	440.09	131.85
West South Central	100	438.97	17	548.06	83	417.38	132.72
Midwest	100	470.44	14	616.57	86	445.97	138.13
East North Central	100	471.93	14	627.65	86	447.22	141.64
West North Central	100	467.17	16	595.40	84	443.16	130.22
West	100	479.38	18	572.98	82	458.62	132.71
Mountain	100	447.48	14	573.48	86	427.73	133.07
Pacific	100	493.07	20	572.84	80	472.96	132.54

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2019

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$3.08	0.6	\$7.12	0.6	\$3.09	\$1.20
Worker characteristics						
Management, professional, and related	4.32	0.7	10.13	0.7	4.44	2.02
Management, business, and financial	7.93	0.8	25.19	0.8	7.56	2.45
Professional and related	4.27	0.9	9.50	0.9	4.26	2.44
Teachers	7.45	1.4	5.90	1.4	9.02	6.25
Primary, secondary, and special education school teachers	9.74	1.5	6.29	1.5	12.19	7.85
Registered nurses	6.28	1.3	14.06	1.3	6.70	4.61
Service	9.36	2.0	15.75	2.0	9.28	4.75
Protective service	11.05	2.6	11.75	2.6	13.40	7.00
Sales and office	3.43	0.9	10.68	0.9	3.10	2.18
Sales and related	5.45	1.7	19.80	1.7	5.89	2.86
Office and administrative support	4.34	1.1	11.68	1.1	3.84	2.82
Natural resources, construction, and maintenance	8.48	1.9	16.40	1.9	7.92	3.80
Construction, extraction, farming, fishing, and forestry	13.14	3.0	16.66	3.0	14.40	7.04
Installation, maintenance, and repair	8.15	2.3	27.36	2.3	7.52	3.86
Production, transportation, and material moving ...	6.13	1.5	13.21	1.5	6.75	2.59
Production	8.48	1.6	12.78	1.6	9.58	3.05
Transportation and material moving	9.42	2.4	21.01	2.4	8.96	3.98
Full time	3.00	0.5	6.91	0.5	3.07	1.29
Part time	15.55	3.1	27.24	3.1	13.78	7.68
Union	5.35	1.4	8.69	1.4	5.85	2.79
Nonunion	3.37	0.6	9.30	0.6	3.37	1.38
Average wage within the following categories: ²						
Lowest 25 percent	8.95	1.4	21.09	1.4	7.92	2.87
Lowest 10 percent	22.58	3.6	60.42	3.6	17.90	7.15
Second 25 percent	4.35	1.0	15.28	1.0	4.07	2.41
Third 25 percent	3.07	0.9	7.81	0.9	3.45	2.05
Highest 25 percent	4.62	0.7	10.13	0.7	4.65	1.90
Highest 10 percent	6.26	0.9	13.26	0.9	6.92	3.20
Establishment characteristics						
Goods-producing industries	6.47	1.1	10.96	1.1	6.76	2.83
Service-providing industries	3.49	0.7	8.20	0.7	3.45	1.34
Education and health services	5.29	1.0	7.41	1.0	5.52	3.45
Educational services	4.40	0.9	6.18	0.9	5.53	4.47
Elementary and secondary schools	6.52	1.1	6.33	1.1	9.00	6.04
Junior colleges, colleges, and universities	9.82	1.6	15.71	1.6	9.80	3.86
Health care and social assistance	8.82	1.6	14.95	1.6	8.46	5.00
Hospitals	5.96	1.6	10.51	1.6	6.86	4.82
Public administration	6.63	1.6	15.89	1.6	6.19	2.46

See footnotes at end of table.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2019—continued

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	\$5.36	1.1	\$15.42	1.1	\$5.06	\$1.92
1 to 49 workers	6.19	1.3	19.75	1.3	5.53	3.14
50 to 99 workers	7.70	1.8	16.79	1.8	7.93	4.72
100 workers or more	2.94	0.7	6.41	0.7	3.11	1.49
100 to 499 workers	4.41	0.8	10.98	0.8	4.49	2.04
500 workers or more	3.97	1.0	8.11	1.0	4.43	1.95
Geographic areas						
Northeast	4.99	1.2	9.79	1.2	5.97	2.97
New England	10.23	1.4	37.49	1.4	10.95	6.45
Middle Atlantic	4.82	1.4	9.12	1.4	6.86	3.31
South	4.99	1.1	15.52	1.1	4.79	2.54
South Atlantic	6.40	1.5	35.44	1.5	6.81	3.95
East South Central	16.72	3.6	31.76	3.6	10.13	3.27
West South Central	8.13	1.3	11.36	1.3	8.50	4.22
Midwest	5.44	1.0	12.09	1.0	7.45	1.40
East North Central	7.05	1.3	15.36	1.3	10.29	1.91
West North Central	7.83	1.6	21.19	1.6	6.63	2.09
West	8.25	1.4	14.38	1.4	6.71	2.05
Mountain	15.50	1.0	28.23	1.0	14.19	4.79
Pacific	9.77	2.0	16.78	2.0	7.00	2.02

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ March 2019

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
All workers	71	17	9	2
Worker characteristics				
Management, professional, and related	69	19	10	2
Management, business, and financial	74	18	7	2
Professional and related	66	19	12	2
Teachers	67	23	6	3
Primary, secondary, and special education school teachers	69	21	7	4
Registered nurses	63	23	13	1
Service	78	15	5	2
Protective service	74	16	3	7
Sales and office	67	23	8	1
Sales and related	63	30	6	1
Office and administrative support	69	21	9	2
Natural resources, construction, and maintenance	75	10	13	2
Construction, extraction, farming, fishing, and forestry	77	7	13	3
Installation, maintenance, and repair	74	–	13	–
Production, transportation, and material moving	77	11	11	1
Production	80	11	8	1
Transportation and material moving	74	11	14	(⁴)
Full time	71	17	10	2
Part time	75	17	8	1
Union	71	10	13	6
Nonunion	71	19	9	1
Average wage within the following categories: ⁵				
Lowest 25 percent	79	16	5	1
Lowest 10 percent	90	7	–	–
Second 25 percent	71	19	9	1
Third 25 percent	73	16	10	1
Highest 25 percent	68	18	12	3
Highest 10 percent	66	17	13	4
Establishment characteristics				
Goods-producing industries	78	11	9	1
Service-providing industries	70	19	10	2
Education and health services	68	22	8	2
Educational services	66	26	5	3
Elementary and secondary schools	69	20	6	5
Junior colleges, colleges, and universities	58	37	–	–
Health care and social assistance	70	19	10	1
Hospitals	61	27	–	–
Public administration	63	22	5	10

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ March 2019—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
1 to 99 workers	74	14	10	1
1 to 49 workers	74	15	10	1
50 to 99 workers	76	11	11	2
100 workers or more	70	20	9	2
100 to 499 workers	76	16	7	1
500 workers or more	63	24	10	3
Geographic areas				
Northeast	71	17	10	3
New England	73	12	—	—
Middle Atlantic	70	19	9	3
South	71	21	7	(⁴)
South Atlantic	69	25	6	(⁴)
East South Central	73	21	—	—
West South Central	75	16	9	(⁴)
Midwest	75	14	9	1
East North Central	76	14	9	1
West North Central	74	14	11	1
West	69	15	13	4
Mountain	68	20	—	—
Pacific	69	12	14	5

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

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

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

⁴ 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 2019.

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

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

**Table 12. Standard errors for medical care benefits, single coverage:
Employee participation by type of contribution, civilian workers,¹ March 2019**

Characteristics	Single coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
All workers	1.0	0.8	0.8	0.2
Worker characteristics				
Management, professional, and related	1.5	1.2	1.5	0.3
Management, business, and financial	1.6	1.6	1.0	0.3
Professional and related	1.8	1.3	2.0	0.4
Teachers	2.7	2.3	1.0	0.5
Primary, secondary, and special education school teachers	3.0	2.5	1.2	0.7
Registered nurses	3.6	2.5	2.9	0.5
Service	1.8	1.6	0.7	0.3
Protective service	2.6	1.5	0.8	1.8
Sales and office	1.4	1.2	0.9	0.2
Sales and related	2.9	2.6	0.9	0.3
Office and administrative support	1.8	1.2	1.3	0.3
Natural resources, construction, and maintenance	1.8	1.1	1.5	0.7
Construction, extraction, farming, fishing, and forestry	3.3	1.6	2.9	1.3
Installation, maintenance, and repair	2.0	–	1.7	–
Production, transportation, and material moving ...	1.7	1.1	1.2	0.2
Production	2.1	1.6	1.3	0.4
Transportation and material moving	2.7	1.6	2.3	0.2
Full time	1.1	0.8	0.9	0.2
Part time	2.2	1.4	1.2	0.3
Union	1.7	0.9	1.6	0.6
Nonunion	1.2	0.9	1.0	0.1
Average wage within the following categories: ⁴				
Lowest 25 percent	1.6	1.4	0.6	0.3
Lowest 10 percent	2.2	1.9	–	–
Second 25 percent	1.5	1.4	0.9	0.2
Third 25 percent	1.2	0.8	0.9	0.2
Highest 25 percent	1.6	1.1	1.4	0.4
Highest 10 percent	2.6	1.5	2.7	0.7
Establishment characteristics				
Goods-producing industries	1.5	1.4	1.0	0.4
Service-providing industries	1.2	0.9	1.0	0.2
Education and health services	1.9	1.8	1.4	0.3
Educational services	1.9	1.8	0.8	0.5
Elementary and secondary schools	2.1	1.9	1.0	0.8
Junior colleges, colleges, and universities	2.5	2.6	–	–
Health care and social assistance	2.9	2.8	2.3	0.3
Hospitals	3.6	3.0	–	–
Public administration	2.0	1.1	1.3	1.1

See footnotes at end of table.

**Table 12. Standard errors for medical care benefits, single coverage:
Employee participation by type of contribution, civilian workers,¹ March
2019—continued**

Characteristics	Single coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
1 to 99 workers	1.9	1.2	1.8	0.2
1 to 49 workers	2.6	1.7	2.5	0.2
50 to 99 workers	2.3	1.1	2.2	0.5
100 workers or more	1.1	1.0	0.8	0.2
100 to 499 workers	1.3	1.0	0.9	0.2
500 workers or more	1.6	1.5	1.0	0.4
Geographic areas				
Northeast	2.0	1.7	1.8	0.5
New England	3.3	2.5	—	—
Middle Atlantic	2.6	2.2	1.6	0.7
South	1.6	1.6	1.0	0.1
South Atlantic	2.4	2.4	1.5	0.1
East South Central	4.8	5.0	—	—
West South Central	1.9	1.6	1.5	0.2
Midwest	2.2	1.7	0.8	0.2
East North Central	2.9	2.3	1.0	0.3
West North Central	3.4	2.4	1.2	0.2
West	2.4	1.2	2.7	0.5
Mountain	2.1	2.4	—	—
Pacific	3.4	1.5	3.6	0.7

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

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2019

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$1,114.86	7	\$1,583.45	93	\$1,079.90	\$563.66
Worker characteristics							
Management, professional, and related	100	1,137.60	5	1,531.86	95	1,115.29	551.93
Management, business, and financial	100	1,138.21	4	1,503.89	96	1,123.61	528.96
Professional and related	100	1,137.31	6	1,540.32	94	1,111.21	563.19
Teachers	100	1,093.00	7	1,657.16	93	1,051.29	591.09
Primary, secondary, and special education school teachers	100	1,063.53	8	1,666.22	92	1,008.77	620.83
Registered nurses	100	1,257.53	5	1,775.41	95	1,231.21	502.95
Service	100	1,065.51	8	1,656.79	92	1,016.55	631.89
Protective service	100	1,294.43	6	1,734.62	94	1,264.32	473.72
Sales and office	100	1,075.36	4	1,561.85	96	1,054.35	563.73
Sales and related	100	976.94	3	1,494.00	97	963.41	563.03
Office and administrative support	100	1,111.56	5	1,575.33	95	1,088.57	563.99
Natural resources, construction, and maintenance	100	1,108.84	12	1,609.57	88	1,041.42	568.91
Construction, extraction, farming, fishing, and forestry	100	1,087.36	16	1,664.43	84	980.68	581.10
Installation, maintenance, and repair	100	1,129.23	8	1,511.88	92	1,094.52	558.26
Production, transportation, and material moving ...	100	1,158.82	12	1,600.00	88	1,100.02	531.75
Production	100	1,168.05	11	1,530.58	89	1,122.80	502.53
Transportation and material moving	100	1,148.97	12	1,665.95	88	1,075.31	563.43
Full time	100	1,121.14	6	1,571.15	94	1,090.08	559.87
Part time	100	1,009.26	15	1,671.77	85	891.18	633.92
Union	100	1,425.88	23	1,668.94	77	1,353.70	468.84
Nonunion	100	1,035.55	3	1,409.94	97	1,024.47	582.85
Average wage within the following categories: ²							
Lowest 25 percent	100	932.41	5	1,560.09	95	900.24	654.54
Lowest 10 percent	100	931.82	5	1,531.56	95	900.42	609.82
Second 25 percent	100	1,066.07	6	1,579.66	94	1,033.92	573.27
Third 25 percent	100	1,140.20	8	1,580.85	92	1,102.20	553.51
Highest 25 percent	100	1,203.72	8	1,594.27	92	1,171.28	526.60
Highest 10 percent	100	1,213.85	8	1,546.58	92	1,185.23	519.37
Establishment characteristics							
Goods-producing industries	100	1,149.61	11	1,530.66	89	1,104.83	500.49
Service-providing industries	100	1,107.06	6	1,603.77	94	1,074.55	577.19
Education and health services	100	1,125.31	6	1,697.39	94	1,089.86	610.66
Educational services	100	1,121.67	7	1,675.72	93	1,081.52	576.91
Elementary and secondary schools	100	1,069.04	9	1,676.21	91	1,009.26	620.68
Junior colleges, colleges, and universities	100	1,238.93	2	1,587.16	98	1,230.25	491.97
Health care and social assistance	100	1,128.28	5	1,720.94	95	1,096.55	637.75
Hospitals	100	1,315.96	7	1,727.87	93	1,283.68	477.23
Public administration	100	1,344.47	7	1,704.92	93	1,316.70	433.46

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2019—continued

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	100	\$1,012.35	6	\$1,497.95	94	\$979.81	\$634.53
1 to 49 workers	100	1,001.75	6	1,465.81	94	971.99	634.92
50 to 99 workers	100	1,034.73	7	1,558.01	93	996.47	633.71
100 workers or more	100	1,178.71	7	1,628.91	93	1,142.95	519.00
100 to 499 workers	100	1,101.85	5	1,619.31	95	1,076.32	555.59
500 workers or more	100	1,254.18	10	1,633.35	90	1,212.21	480.97
Geographic areas							
Northeast	100	1,270.18	12	1,707.08	88	1,212.57	499.94
New England	100	1,249.16	3	1,630.07	97	1,236.53	506.11
Middle Atlantic	100	1,277.72	15	1,713.12	85	1,202.81	497.43
South	100	1,018.24	3	1,538.86	97	1,002.20	596.49
South Atlantic	100	1,047.93	3	1,538.03	97	1,031.62	593.41
East South Central	100	1,024.08	3	1,628.02	97	1,002.53	569.14
West South Central	100	966.43	2	1,476.77	98	953.99	614.94
Midwest	100	1,141.31	8	1,572.45	92	1,103.33	549.11
East North Central	100	1,166.82	9	1,545.23	91	1,131.12	534.56
West North Central	100	1,086.78	7	1,644.35	93	1,044.98	579.65
West	100	1,111.17	8	1,480.22	92	1,079.12	573.77
Mountain	100	1,055.32	7	1,498.59	93	1,022.69	562.10
Pacific	100	1,135.52	8	1,473.75	92	1,104.17	578.95

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2019

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$8.97	0.3	\$19.07	0.3	\$9.12	\$5.22
Worker characteristics						
Management, professional, and related	11.58	0.4	25.79	0.4	11.78	8.31
Management, business, and financial	19.27	0.5	51.26	0.5	19.42	9.32
Professional and related	12.14	0.4	28.26	0.4	12.25	10.80
Teachers	19.51	0.7	20.60	0.7	19.82	13.68
Primary, secondary, and special education school teachers	23.01	0.9	21.63	0.9	22.42	16.54
Registered nurses	37.44	1.1	45.81	1.1	39.30	18.46
Service	28.04	1.2	61.96	1.2	28.32	17.90
Protective service	26.16	1.0	39.81	1.0	27.52	24.19
Sales and office	12.44	0.3	32.05	0.3	12.82	8.56
Sales and related	21.09	0.5	87.52	0.5	22.46	12.92
Office and administrative support	13.08	0.4	39.14	0.4	13.17	11.01
Natural resources, construction, and maintenance	19.93	1.4	44.44	1.4	20.02	17.38
Construction, extraction, farming, fishing, and forestry	31.57	2.4	37.44	2.4	32.21	30.76
Installation, maintenance, and repair	21.89	1.7	99.33	1.7	20.78	16.46
Production, transportation, and material moving ...	16.33	1.4	29.43	1.4	16.87	11.81
Production	22.85	1.7	31.88	1.7	23.29	14.11
Transportation and material moving	23.48	2.4	53.40	2.4	23.51	17.86
Full time	8.81	0.3	18.07	0.3	9.04	5.20
Part time	50.47	2.9	67.60	2.9	37.88	29.76
Union	11.40	1.3	19.33	1.3	13.08	8.20
Nonunion	10.39	0.2	34.33	0.2	10.33	5.89
Average wage within the following categories: ²						
Lowest 25 percent	28.33	0.7	55.55	0.7	28.00	18.06
Lowest 10 percent	44.19	1.4	117.70	1.4	40.82	26.54
Second 25 percent	14.32	0.8	59.74	0.8	13.74	11.31
Third 25 percent	10.00	0.7	21.83	0.7	10.30	8.87
Highest 25 percent	11.04	0.5	25.69	0.5	11.28	7.71
Highest 10 percent	17.69	0.7	27.57	0.7	18.45	11.41
Establishment characteristics						
Goods-producing industries	15.89	1.0	32.66	1.0	15.30	12.15
Service-providing industries	10.32	0.4	22.73	0.4	10.59	5.78
Education and health services	16.68	0.5	43.11	0.5	16.14	14.08
Educational services	11.53	0.5	25.96	0.5	12.82	10.93
Elementary and secondary schools	15.37	0.8	27.22	0.8	16.59	12.91
Junior colleges, colleges, and universities	16.59	0.6	68.48	0.6	16.47	11.91
Health care and social assistance	28.91	0.9	84.45	0.9	27.38	23.47
Hospitals	21.02	1.4	40.16	1.4	23.47	17.24
Public administration	20.85	0.7	79.70	0.7	21.32	11.59

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ March 2019—continued

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	\$15.58	0.5	\$30.09	0.5	\$15.31	\$10.32
1 to 49 workers	16.79	0.6	38.11	0.6	16.98	13.41
50 to 99 workers	24.00	0.8	37.79	0.8	24.17	20.85
100 workers or more	9.55	0.5	21.58	0.5	9.48	5.77
100 to 499 workers	13.41	0.6	45.91	0.6	13.19	8.71
500 workers or more	10.78	0.7	28.51	0.7	11.72	6.29
Geographic areas						
Northeast	17.72	1.0	32.82	1.0	19.83	12.01
New England	23.54	0.9	86.07	0.9	23.36	24.56
Middle Atlantic	18.19	1.3	33.90	1.3	22.84	13.59
South	12.80	0.3	56.88	0.3	12.03	8.27
South Atlantic	16.18	0.4	76.09	0.4	16.58	6.63
East South Central	30.91	1.3	128.12	1.3	21.65	12.28
West South Central	25.22	0.5	100.28	0.5	23.10	22.60
Midwest	16.82	0.9	32.42	0.9	17.96	9.14
East North Central	19.78	1.2	15.09	1.2	22.98	7.72
West North Central	30.96	1.6	97.13	1.6	24.24	21.58
West	23.99	0.7	31.63	0.7	24.29	13.36
Mountain	37.85	0.6	48.38	0.6	41.79	19.91
Pacific	30.82	1.0	39.35	1.0	30.47	17.25

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ March 2019

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
All workers	71	17	10	2
Worker characteristics				
Management, professional, and related	69	19	10	2
Management, business, and financial	72	19	7	2
Professional and related	68	19	11	2
Teachers	69	21	7	3
Primary, secondary, and special education school teachers	71	18	7	4
Registered nurses	62	23	14	1
Service	78	15	6	2
Protective service	74	16	3	6
Sales and office	66	23	10	1
Sales and related	61	30	—	—
Office and administrative support	68	20	11	2
Natural resources, construction, and maintenance	75	10	13	2
Construction, extraction, farming, fishing, and forestry	78	7	12	3
Installation, maintenance, and repair	72	12	14	2
Production, transportation, and material moving	77	11	12	1
Production	80	11	—	—
Transportation and material moving	74	11	14	1
Full time	71	17	10	2
Part time	74	17	8	1
Union	72	10	12	6
Nonunion	71	19	9	1
Average wage within the following categories: ⁴				
Lowest 25 percent	78	16	6	1
Lowest 10 percent	89	7	—	—
Second 25 percent	71	19	10	1
Third 25 percent	72	16	10	2
Highest 25 percent	68	18	11	3
Highest 10 percent	66	18	13	3
Establishment characteristics				
Goods-producing industries	79	11	10	1
Service-providing industries	70	19	10	2
Education and health services	69	20	9	2
Educational services	68	23	6	3
Elementary and secondary schools	71	18	6	4
Junior colleges, colleges, and universities	60	34	5	1
Health care and social assistance	70	18	11	1
Hospitals	61	26	—	—
Public administration	64	22	5	9

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ March 2019—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
1 to 99 workers	74	14	11	1
1 to 49 workers	73	15	11	1
50 to 99 workers	77	10	11	2
100 workers or more	70	19	9	2
100 to 499 workers	76	15	8	1
500 workers or more	63	24	10	3
Geographic areas				
Northeast	72	15	10	3
New England	74	11	—	—
Middle Atlantic	71	17	8	4
South	72	21	—	—
South Atlantic	70	24	—	—
East South Central	74	19	—	—
West South Central	74	18	—	—
Midwest	75	14	10	1
East North Central	76	14	9	1
West North Central	73	14	11	1
West	67	15	15	3
Mountain	66	22	—	—
Pacific	67	12	16	4

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

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

**Table 14. Standard errors for medical care benefits, family coverage:
Employee participation by type of contribution, civilian workers,¹ March 2019**

Characteristics	Family coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
All workers	1.0	0.8	0.8	0.1
Worker characteristics				
Management, professional, and related	1.5	1.1	1.4	0.3
Management, business, and financial	1.8	1.8	0.9	0.3
Professional and related	1.7	1.1	1.8	0.3
Teachers	2.2	1.8	0.9	0.5
Primary, secondary, and special education school teachers	2.5	1.9	1.2	0.7
Registered nurses	3.5	2.4	2.9	0.3
Service	1.9	1.5	1.2	0.3
Protective service	1.9	1.5	0.7	1.5
Sales and office	1.4	1.1	0.9	0.3
Sales and related	3.0	2.7	–	–
Office and administrative support	1.7	1.1	1.3	0.3
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	1.9	1.1	1.6	0.7
Installation, maintenance, and repair	3.1	1.6	2.7	1.2
Production, transportation, and material moving ...	2.2	1.5	1.6	0.9
Production	1.6	1.1	1.2	0.3
Transportation and material moving	1.9	1.5	–	–
Transportation and material moving	2.6	1.5	2.3	0.5
Full time	1.0	0.8	0.8	0.1
Part time	2.3	1.5	1.2	0.3
Union	1.6	0.8	1.5	0.7
Nonunion	1.1	0.9	0.9	0.1
Average wage within the following categories: ⁴				
Lowest 25 percent	1.8	1.3	1.2	0.2
Lowest 10 percent	2.4	1.9	–	–
Second 25 percent	1.5	1.3	0.9	0.1
Third 25 percent	1.1	0.8	0.8	0.2
Highest 25 percent	1.5	1.1	1.2	0.4
Highest 10 percent	2.5	1.6	2.5	0.6
Establishment characteristics				
Goods-producing industries	1.4	1.4	1.1	0.3
Service-providing industries	1.1	0.9	0.9	0.2
Education and health services	1.9	1.5	1.4	0.3
Educational services	1.5	1.4	0.7	0.4
Elementary and secondary schools	1.6	1.4	0.9	0.7
Junior colleges, colleges, and universities	2.4	2.4	1.2	0.2
Health care and social assistance	3.2	2.4	2.4	0.3
Hospitals	3.6	2.8	–	–
Public administration	1.9	1.1	1.2	1.0

See footnotes at end of table.

**Table 14. Standard errors for medical care benefits, family coverage:
Employee participation by type of contribution, civilian workers,¹ March
2019—continued**

Characteristics	Family coverage			
	Flat dollar amount	Varies ²	Exists, but amount unknown	Other ³
1 to 99 workers	1.7	1.1	1.6	0.2
1 to 49 workers	2.3	1.5	2.3	0.2
50 to 99 workers	2.3	1.1	2.0	0.5
100 workers or more	1.1	1.0	0.8	0.2
100 to 499 workers	1.3	0.9	1.0	0.2
500 workers or more	1.6	1.5	1.0	0.3
Geographic areas				
Northeast	1.9	1.4	1.6	0.4
New England	3.2	2.4	—	—
Middle Atlantic	2.2	1.7	1.3	0.6
South	1.5	1.3	—	—
South Atlantic	2.2	2.0	—	—
East South Central	4.2	4.1	—	—
West South Central	2.0	1.5	—	—
Midwest	2.2	1.7	0.7	0.2
East North Central	2.8	2.4	0.9	0.3
West North Central	3.1	2.1	1.2	0.2
West	2.2	1.6	2.3	0.4
Mountain	2.9	3.3	—	—
Pacific	2.8	1.7	3.0	0.6

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

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ March 2019

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

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$42.39	\$73.75	\$119.23	\$169.20	\$236.63	\$199.00	\$305.90	\$466.32	\$736.34	\$1099.74
Worker characteristics										
Management, professional, and related	37.65	70.69	112.76	169.67	235.05	192.56	297.43	461.00	713.93	1101.92
Management, business, and financial	46.72	79.00	124.19	176.23	226.53	200.74	310.86	461.71	664.12	1005.65
Professional and related	33.68	65.85	106.70	165.38	241.00	189.12	294.88	461.00	744.71	1139.36
Teachers	32.48	66.31	107.59	183.17	300.91	177.00	306.56	511.90	784.64	1136.36
Primary, secondary, and special education school teachers	34.00	67.98	109.63	191.33	330.97	173.18	326.64	551.36	861.78	1224.64
Registered nurses	31.94	61.95	86.16	142.42	205.98	183.12	267.51	400.00	775.08	1008.12
Service	33.58	75.00	119.09	173.50	245.69	215.50	355.88	529.16	861.82	1223.19
Protective service	32.45	52.84	102.38	144.87	223.06	153.50	248.72	385.59	571.88	1122.98
Sales and office	45.01	73.43	123.99	165.88	221.22	209.57	319.30	472.27	716.85	1062.41
Sales and related	53.93	84.50	125.70	170.14	228.35	209.00	308.86	478.00	666.84	1013.74
Office and administrative support	40.16	71.00	123.15	164.18	218.53	210.64	324.66	467.76	723.23	1088.55
Natural resources, construction, and maintenance	47.00	75.26	122.05	173.95	240.32	203.50	295.26	444.79	721.49	1062.57
Construction, extraction, farming, fishing, and forestry	48.90	75.08	121.33	186.77	263.05	218.22	294.56	466.51	775.11	1101.85
Installation, maintenance, and repair	45.76	76.17	122.05	163.59	221.22	200.74	307.74	420.49	687.14	1041.44
Production, transportation, and material moving ...	47.45	80.78	120.00	169.20	242.75	184.29	285.72	410.00	673.47	1052.56
Production	46.15	73.19	119.28	163.27	232.64	174.11	277.87	395.05	648.03	1022.96
Transportation and material moving	48.53	91.35	122.07	173.64	249.77	198.86	309.82	425.22	744.74	1084.66
Full time	42.79	74.00	119.28	168.16	231.90	198.06	304.12	463.89	726.23	1088.55
Part time	33.12	65.85	119.23	198.07	296.07	242.32	351.53	546.29	794.00	1244.31
Union	41.41	75.08	118.80	165.54	230.26	165.00	255.54	373.88	538.56	885.51
Nonunion	42.39	73.54	119.36	170.14	237.19	206.24	323.45	487.31	774.00	1120.79
Average wage within the following categories: ³										
Lowest 25 percent	42.86	80.17	123.42	176.72	236.63	239.64	368.87	553.09	866.01	1223.19
Lowest 10 percent	43.33	85.00	125.58	184.17	236.63	239.64	368.82	538.02	769.31	1094.10
Second 25 percent	42.64	71.73	116.86	164.25	236.23	201.26	306.34	462.55	756.45	1152.19
Third 25 percent	44.79	75.15	120.75	167.00	229.86	199.36	302.46	455.29	691.83	1056.21
Highest 25 percent	39.52	71.13	114.77	170.82	239.73	184.39	282.21	437.67	664.42	1057.83
Highest 10 percent	40.50	72.42	116.15	172.99	245.88	190.20	284.35	433.00	628.84	987.95
Establishment characteristics										
Goods-producing industries	48.93	74.09	117.55	167.62	230.15	185.00	271.01	395.05	640.94	969.27
Service-providing industries	39.26	73.70	119.23	169.32	237.23	201.32	323.17	483.69	760.00	1127.30
Education and health services	32.31	64.51	102.99	165.00	247.37	204.68	316.08	502.65	839.59	1244.31
Educational services	32.25	65.00	106.67	178.00	273.04	181.50	308.05	507.15	773.88	1119.79
Elementary and secondary schools	30.98	64.02	106.67	183.32	319.62	170.26	323.26	558.13	879.23	1225.65
Junior colleges, colleges, and universities	32.48	65.03	105.00	157.70	223.00	191.73	263.67	440.48	601.98	805.28
Health care and social assistance	32.31	63.18	99.10	158.01	237.49	211.00	320.32	486.99	907.68	1347.00
Hospitals	32.11	64.62	92.51	141.21	199.26	175.39	263.10	368.76	538.03	921.17
Public administration	20.37	50.00	90.91	135.94	203.37	125.00	222.15	360.00	517.36	809.52

See footnotes at end of table.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ March 2019—continued

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

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$48.93	\$80.43	\$125.00	\$172.99	\$242.08	\$230.84	\$341.29	\$517.02	\$868.59	\$1234.99
1 to 49 workers	48.93	78.00	125.83	178.81	242.95	239.89	342.08	517.83	849.93	1248.42
50 to 99 workers	49.97	84.00	123.36	166.59	240.59	211.00	339.79	510.36	917.70	1190.30
100 workers or more	38.37	69.38	112.90	166.96	230.26	182.99	282.93	432.02	660.47	997.00
100 to 499 workers	40.18	73.70	117.41	168.99	236.63	191.73	297.27	471.50	742.33	1053.96
500 workers or more	35.50	65.44	108.65	163.52	223.71	174.11	264.99	396.82	584.98	867.12
Geographic areas										
Northeast	46.72	76.00	119.17	171.60	239.97	162.51	267.28	395.22	614.85	1005.65
New England	50.77	84.50	135.07	187.68	254.56	203.59	286.00	421.00	639.26	1018.13
Middle Atlantic	45.00	72.18	110.04	162.22	235.30	153.50	263.29	383.74	589.33	1005.65
South	35.26	67.64	119.23	170.00	234.07	207.45	336.58	505.00	809.52	1122.74
South Atlantic	36.17	68.41	119.23	170.00	239.69	201.26	331.00	497.83	810.09	1115.29
East South Central	33.68	67.17	119.23	171.00	219.40	202.19	337.31	462.78	705.00	1065.96
West South Central	36.17	66.40	118.79	169.65	236.57	221.00	342.68	513.66	864.51	1194.54
Midwest	47.00	80.49	122.80	170.15	245.69	187.34	285.72	440.16	690.42	1111.59
East North Central	49.92	82.32	123.80	170.67	246.56	186.00	282.82	428.03	664.20	1052.56
West North Central	44.94	73.19	117.92	167.75	240.32	191.62	297.27	476.03	852.29	1258.58
West	42.39	72.22	114.36	167.84	225.55	214.36	316.30	476.59	744.80	1101.14
Mountain	37.00	69.57	119.49	182.08	230.26	210.34	302.79	466.32	708.11	1088.55
Pacific	42.39	75.16	113.02	161.92	222.00	216.00	325.19	483.91	748.13	1101.14

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ March 2019

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$2.01	\$1.57	\$1.49	\$1.79	\$3.38	\$2.32	\$5.27	\$7.39	\$17.69	\$16.84
Worker characteristics										
Management, professional, and related	2.22	2.60	3.39	3.25	6.44	5.96	7.13	11.53	25.14	31.55
Management, business, and financial	1.47	3.23	2.17	5.56	4.04	7.54	19.11	17.56	21.64	29.58
Professional and related	1.82	3.43	2.70	5.59	10.72	7.35	10.04	14.58	38.70	43.49
Teachers	3.25	5.14	3.42	6.67	21.53	16.27	20.23	14.80	45.78	57.70
Primary, secondary, and special education school teachers	4.38	6.17	5.62	9.14	13.06	19.74	13.70	22.20	68.13	72.45
Registered nurses	1.18	7.62	5.43	11.90	45.36	20.76	37.28	32.65	98.80	116.44
Service	5.14	7.21	4.25	6.14	9.01	12.84	14.95	21.47	22.52	50.57
Protective service	4.93	14.47	8.79	9.31	31.45	24.55	20.35	31.04	57.54	266.84
Sales and office	3.76	3.57	1.58	2.34	6.43	8.21	7.84	8.43	27.82	29.58
Sales and related	2.53	6.15	2.78	5.38	17.69	13.02	8.58	12.93	22.14	39.48
Office and administrative support	4.68	3.27	2.30	2.79	7.05	9.89	10.10	12.63	36.98	33.08
Natural resources, construction, and maintenance	2.56	3.88	4.90	4.69	12.45	10.67	13.44	29.22	50.75	66.12
Construction, extraction, farming, fishing, and forestry	3.22	9.99	8.98	13.47	32.48	27.66	5.87	38.24	81.19	108.70
Installation, maintenance, and repair	2.59	4.64	4.22	8.17	11.02	3.62	18.85	20.80	35.10	61.40
Production, transportation, and material moving	3.89	3.78	2.26	4.45	9.57	11.03	11.39	12.26	21.35	29.51
Production	4.58	3.48	3.47	4.51	15.16	6.47	15.97	11.25	30.25	57.26
Transportation and material moving	5.84	3.43	3.53	9.91	14.44	7.10	18.94	18.68	50.38	56.34
Full time	1.36	1.45	1.96	1.63	3.97	3.11	4.99	7.56	18.65	15.45
Part time	4.41	19.04	4.97	9.10	15.55	46.00	40.29	60.43	159.39	166.49
Union	2.86	2.42	2.47	4.25	7.75	12.71	10.38	4.59	18.27	54.32
Nonunion	2.17	2.33	2.08	1.81	4.12	2.96	5.88	6.81	15.78	26.17
Average wage within the following categories: ³										
Lowest 25 percent	6.53	4.49	1.71	4.62	9.43	12.58	8.11	29.53	19.81	43.85
Lowest 10 percent	12.83	14.23	4.33	14.71	13.21	41.77	25.91	23.78	80.92	42.40
Second 25 percent	2.12	3.30	2.71	2.88	7.84	7.08	12.77	21.92	34.95	52.87
Third 25 percent	2.22	1.99	2.89	2.35	5.45	3.14	5.18	12.17	23.58	36.27
Highest 25 percent	2.25	2.13	3.00	2.14	5.04	4.56	7.99	9.29	17.68	41.07
Highest 10 percent	2.96	3.45	4.62	4.75	10.07	5.89	9.84	17.41	32.56	33.27
Establishment characteristics										
Goods-producing industries	2.63	2.29	3.66	6.41	7.45	8.24	12.77	8.41	15.21	29.55
Service-providing industries	2.34	2.15	1.79	1.75	3.47	3.63	6.07	6.74	17.05	28.32
Education and health services	1.23	5.24	2.98	4.99	15.32	7.19	16.03	16.95	46.88	85.19
Educational services	1.93	3.30	2.26	6.62	12.82	12.47	15.20	7.56	34.04	43.62
Elementary and secondary schools	4.11	4.58	2.87	5.76	25.19	19.62	10.91	16.49	29.45	55.75
Junior colleges, colleges, and universities	1.53	6.41	5.15	4.61	10.62	10.63	23.40	28.82	21.23	17.28
Health care and social assistance	2.40	8.04	4.16	8.44	16.07	16.76	21.13	40.47	101.12	111.46
Hospitals	3.22	5.26	5.97	7.45	15.49	20.52	25.54	9.91	44.02	93.33
Public administration	5.72	0.16	5.83	1.91	14.47	31.94	17.96	6.10	22.80	43.47

See footnotes at end of table.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ March 2019—continued

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$2.16	\$3.31	\$1.99	\$4.15	\$5.47	\$9.55	\$7.94	\$14.60	\$28.08	\$34.60
1 to 49 workers	2.20	4.20	3.12	5.45	5.43	9.44	11.59	19.65	35.69	35.89
50 to 99 workers	8.52	4.09	3.49	3.20	17.39	19.82	13.75	22.52	44.56	84.23
100 workers or more	2.24	2.22	3.01	2.75	6.32	3.98	4.67	9.36	12.84	19.49
100 to 499 workers	3.84	4.23	4.65	2.85	5.60	8.92	10.16	13.56	22.60	31.77
500 workers or more	2.48	2.23	2.18	4.61	4.75	12.64	6.25	9.26	14.12	20.94
Geographic areas										
Northeast	1.40	4.09	4.82	5.83	7.61	14.90	12.14	13.18	35.04	22.42
New England	8.23	10.01	7.73	7.60	19.36	10.81	43.11	25.34	25.80	121.08
Middle Atlantic	3.18	4.66	3.90	8.75	9.32	16.49	7.28	13.95	42.62	12.03
South	3.03	2.56	1.20	2.54	4.62	7.87	9.50	8.01	26.07	34.60
South Atlantic	3.94	3.53	1.85	5.22	5.40	8.51	10.80	17.12	30.77	17.02
East South Central	4.50	10.63	4.05	9.04	1.42	14.37	10.06	12.84	9.98	57.20
West South Central	4.18	4.39	3.78	3.99	8.89	12.41	19.43	28.28	44.32	113.25
Midwest	5.11	3.29	1.65	4.13	6.66	6.80	10.60	7.28	16.15	54.25
East North Central	6.50	1.90	1.84	5.47	8.72	5.76	4.89	8.11	8.79	59.27
West North Central	3.15	4.49	4.57	4.99	8.31	14.67	26.79	16.17	55.71	75.98
West	5.01	5.24	4.79	2.15	3.71	7.37	17.12	12.94	33.80	84.84
Mountain	5.05	4.03	15.04	10.04	15.67	9.89	11.91	27.49	22.75	40.85
Pacific	3.92	8.94	4.17	5.58	4.16	10.74	17.15	14.61	38.04	114.17

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2019

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	60	58	98	40	39	98	34	33	96
Worker characteristics									
Management, professional, and related	79	78	99	49	49	98	55	53	96
Management, business, and financial	83	82	99	61	60	98	61	58	95
Professional and related	77	76	98	44	44	98	52	50	96
Teachers	77	75	98	24	23	96	41	40	96
Primary, secondary, and special education school teachers	83	82	98	22	21	96	40	38	96
Registered nurses	83	82	99	48	46	97	58	56	97
Service	36	34	96	24	24	98	14	14	97
Protective service	63	61	98	27	27	98	22	22	99
Sales and office	57	56	98	40	39	97	32	32	97
Sales and related	40	39	98	34	32	95	20	19	95
Office and administrative support	66	65	99	44	43	97	40	39	98
Natural resources, construction, and maintenance	55	54	98	35	34	98	26	25	97
Construction, extraction, farming, fishing, and forestry	47	46	99	30	29	99	19	18	98
Installation, maintenance, and repair	63	61	98	41	39	97	33	32	96
Production, transportation, and material moving ...	64	63	98	47	46	97	30	29	96
Production	69	68	99	52	51	99	34	33	96
Transportation and material moving	60	58	97	43	41	95	26	25	96
Full time	73	72	98	47	46	98	44	42	97
Part time	15	14	91	17	16	94	5	4	91
Union	85	83	97	48	46	97	38	36	97
Nonunion	55	54	98	39	38	98	34	33	96
Average wage within the following categories: ³									
Lowest 25 percent	28	26	95	20	19	95	8	8	95
Lowest 10 percent	16	15	93	11	11	98	4	3	96
Second 25 percent	60	58	98	41	40	97	31	30	97
Third 25 percent	76	75	99	50	49	98	47	45	97
Highest 25 percent	83	83	99	54	54	99	58	56	96
Highest 10 percent	86	85	99	60	59	99	63	61	96
Establishment characteristics									
Goods-producing industries	70	69	99	53	52	99	38	36	96
Service-providing industries	58	57	98	38	37	97	34	33	96
Education and health services	69	68	98	34	33	97	42	40	97
Educational services	78	76	98	27	26	96	42	41	97
Elementary and secondary schools	78	76	98	23	22	96	36	35	96
Junior colleges, colleges, and universities	86	84	97	37	35	96	60	58	97
Health care and social assistance	64	62	98	38	37	97	41	40	97
Hospitals	90	88	99	51	50	97	65	63	98
Public administration	84	82	98	30	29	98	35	34	98

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2019—continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	42	42	98	31	31	99	25	25	97
1 to 49 workers	37	37	99	30	29	99	23	22	98
50 to 99 workers	57	56	98	36	35	98	32	31	97
100 workers or more	77	75	98	49	48	97	44	42	96
100 to 499 workers	70	69	98	45	44	97	36	35	97
500 workers or more	84	82	98	54	52	97	52	49	95
Geographic areas									
Northeast	58	57	98	62	62	99	31	30	97
New England	63	61	97	40	39	98	38	37	97
Middle Atlantic	56	55	99	70	70	99	28	27	96
South	59	58	98	32	31	97	32	31	96
South Atlantic	60	59	98	35	33	96	35	34	96
East South Central	58	56	98	29	28	97	31	30	95
West South Central	59	58	98	30	29	97	28	27	97
Midwest	62	60	97	41	40	96	39	38	96
East North Central	62	61	98	43	42	97	39	37	96
West North Central	61	59	97	37	35	95	40	38	95
West	60	59	99	32	32	99	36	35	98
Mountain	64	63	99	37	36	98	39	38	97
Pacific	58	57	99	30	30	99	34	33	98

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2019

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.8	0.8	0.2	0.8	0.8	0.2	0.6	0.6	0.4
Worker characteristics									
Management, professional, and related	1.0	1.0	0.2	1.2	1.2	0.3	1.1	1.0	0.6
Management, business, and financial	1.4	1.5	0.3	1.8	1.8	0.4	1.6	1.3	0.9
Professional and related	1.2	1.2	0.2	1.5	1.5	0.3	1.3	1.3	0.6
Teachers	1.8	1.9	0.5	1.3	1.3	0.4	2.0	1.9	0.8
Primary, secondary, and special education school teachers	2.2	2.2	0.5	1.7	1.6	0.8	2.4	2.3	0.9
Registered nurses	2.2	2.1	0.3	4.5	4.2	1.0	3.0	2.8	1.2
Service	1.3	1.3	1.0	1.5	1.5	0.8	1.1	1.1	1.2
Protective service	2.6	2.7	0.6	2.0	2.0	0.8	2.6	2.6	0.4
Sales and office	1.0	1.0	0.2	1.1	1.1	0.2	1.0	1.0	0.4
Sales and related	1.2	1.1	0.5	1.1	1.1	0.6	1.0	0.9	1.1
Office and administrative support	1.4	1.3	0.1	1.6	1.6	0.3	1.3	1.3	0.3
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	1.8	1.8	0.3	1.9	1.8	0.5	1.6	1.5	0.7
Installation, maintenance, and repair	2.4	2.5	0.4	2.5	2.5	0.5	2.1	2.1	0.8
Production, transportation, and material moving ... Installation, maintenance, and repair	2.2	2.1	0.4	2.2	2.2	0.7	2.1	2.0	1.0
Production, transportation, and material moving ... Production	1.9	1.8	0.3	2.0	2.0	0.3	1.2	1.1	0.6
Production, transportation, and material moving ... Production	2.7	2.7	0.3	2.5	2.5	0.3	1.6	1.6	1.0
Production, transportation, and material moving ... Transportation and material moving	2.0	1.9	0.5	2.7	2.6	0.6	1.6	1.6	0.7
Full time	0.8	0.9	0.2	0.9	0.9	0.1	0.7	0.7	0.4
Part time	0.8	0.8	1.6	0.7	0.7	1.4	0.5	0.5	4.1
Union	1.0	1.0	0.3	1.3	1.2	0.4	1.3	1.2	0.4
Nonunion	0.8	0.9	0.2	0.8	0.8	0.3	0.8	0.7	0.5
Average wage within the following categories: ³									
Lowest 25 percent	1.0	1.0	1.0	0.9	0.9	0.8	0.7	0.7	1.5
Lowest 10 percent	1.5	1.3	3.3	1.1	1.1	0.6	0.7	0.7	2.0
Second 25 percent	1.6	1.6	0.4	1.4	1.3	0.4	1.1	1.1	0.5
Third 25 percent	0.9	0.9	0.2	1.1	1.1	0.3	0.9	0.9	0.3
Highest 25 percent	0.9	0.9	0.1	1.1	1.1	0.2	1.1	1.1	0.6
Highest 10 percent	1.2	1.2	0.2	1.9	1.9	0.3	1.5	1.5	0.7
Establishment characteristics									
Goods-producing industries	2.0	2.0	0.3	2.0	2.0	0.2	1.4	1.4	0.6
Service-providing industries	0.8	0.9	0.2	0.8	0.8	0.3	0.7	0.7	0.5
Education and health services	1.7	1.7	0.5	1.3	1.3	1.0	1.5	1.5	0.8
Educational services	1.1	1.1	0.3	0.9	0.9	0.2	1.4	1.4	0.5
Elementary and secondary schools	1.2	1.3	0.4	1.1	1.1	0.6	1.7	1.5	0.7
Junior colleges, colleges, and universities	1.4	1.5	0.4	1.4	1.5	0.7	1.4	1.6	0.6
Health care and social assistance	2.6	2.6	0.8	2.0	2.0	1.4	2.2	2.3	1.2
Hospitals	1.5	1.4	0.4	3.8	3.6	0.6	2.7	2.7	0.4
Public administration	1.2	1.2	0.2	1.5	1.6	0.4	1.6	1.6	0.4

See footnotes at end of table.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² March 2019—continued

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	1.2	1.2	0.2	1.0	1.0	0.2	0.9	0.9	0.3
1 to 49 workers	1.4	1.4	0.3	1.2	1.3	0.2	1.2	1.2	0.4
50 to 99 workers	1.7	1.7	0.5	1.9	1.9	0.4	1.8	1.7	0.7
100 workers or more	1.0	1.0	0.3	1.1	1.1	0.4	0.9	0.8	0.6
100 to 499 workers	1.3	1.3	0.2	1.5	1.4	0.3	1.1	1.1	0.5
500 workers or more	1.1	1.2	0.6	1.4	1.4	0.7	1.4	1.4	0.9
Geographic areas									
Northeast	1.4	1.5	0.3	1.0	1.0	0.1	1.4	1.4	0.7
New England	2.8	2.8	0.7	2.6	2.7	0.5	1.9	1.8	1.8
Middle Atlantic	1.7	1.7	0.3	1.0	1.1	0.1	1.7	1.6	0.7
South	1.3	1.3	0.3	1.4	1.4	0.2	0.8	0.8	0.5
South Atlantic	1.7	1.5	0.4	1.3	1.3	0.3	0.9	0.9	0.4
East South Central	3.9	4.2	0.9	4.4	4.4	0.7	2.9	3.3	2.0
West South Central	2.3	2.3	0.4	3.1	3.1	0.4	1.4	1.2	1.3
Midwest	1.8	1.9	0.7	1.4	1.4	0.8	1.2	1.1	1.3
East North Central	2.4	2.5	0.6	1.8	1.7	0.3	1.4	1.1	1.6
West North Central	2.6	2.9	1.7	2.3	2.5	2.9	2.2	2.4	2.5
West	1.7	1.7	0.3	1.7	1.7	0.2	1.8	1.8	0.4
Mountain	1.8	1.8	0.1	1.8	1.7	0.5	2.1	2.0	0.8
Pacific	2.3	2.4	0.4	2.4	2.4	0.1	2.5	2.5	0.4

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

² Includes workers in private industry and state and local government. See 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 2019.

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

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

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,¹ March 2019

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	5	95
Worker characteristics		
Management, professional, and related	5	95
Management, business, and financial	3	97
Professional and related	5	95
Teachers	10	90
Primary, secondary, and special education school teachers	9	91
Registered nurses	3	97
Service	5	95
Sales and office	5	95
Sales and related	7	93
Office and administrative support	4	96
Natural resources, construction, and maintenance	5	95
Construction, extraction, farming, fishing, and forestry	5	95
Installation, maintenance, and repair	5	95
Production, transportation, and material moving ...	5	95
Production	4	96
Transportation and material moving	6	94
Full time	5	95
Part time	4	96
Union	6	94
Nonunion	5	95
Average wage within the following categories: ²		
Lowest 25 percent	6	94
Lowest 10 percent	8	92
Second 25 percent	6	94
Third 25 percent	4	96
Highest 25 percent	5	95
Highest 10 percent	5	95
Establishment characteristics		
Service-providing industries	5	95
Education and health services	5	95
Educational services	10	90
Elementary and secondary schools	10	90
Junior colleges, colleges, and universities	10	90
Health care and social assistance	2	98
Hospitals	3	97
Public administration	7	93

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,¹ March 2019—continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	5	95
1 to 49 workers	6	94
50 to 99 workers	4	96
100 workers or more	5	95
100 to 499 workers	4	96
500 workers or more	6	94
Geographic areas		
Northeast	6	94
New England	11	89
Middle Atlantic	4	96
South	6	94
South Atlantic	5	95
East South Central	6	94
West South Central	7	93
Midwest	5	95
East North Central	5	95
West North Central	5	95
West	4	96
Mountain	5	95
Pacific	3	97

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 17. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,¹ March 2019

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.3	0.3
Worker characteristics		
Management, professional, and related	0.4	0.4
Management, business, and financial	0.4	0.4
Professional and related	0.4	0.4
Teachers	0.8	0.8
Primary, secondary, and special education school teachers	0.9	0.9
Registered nurses	0.8	0.8
Service	1.0	1.0
Sales and office	0.4	0.4
Sales and related	0.9	0.9
Office and administrative support	0.5	0.5
Natural resources, construction, and maintenance	1.0	1.0
Construction, extraction, farming, fishing, and forestry	1.5	1.5
Installation, maintenance, and repair	0.8	0.8
Production, transportation, and material moving ...	0.9	0.9
Production	1.0	1.0
Transportation and material moving	1.3	1.3
Full time	0.3	0.3
Part time	0.8	0.8
Union	0.5	0.5
Nonunion	0.3	0.3
Average wage within the following categories: ²		
Lowest 25 percent	0.8	0.8
Lowest 10 percent	2.3	2.3
Second 25 percent	0.6	0.6
Third 25 percent	0.3	0.3
Highest 25 percent	0.4	0.4
Highest 10 percent	0.7	0.7
Establishment characteristics		
Service-providing industries	0.3	0.3
Education and health services	0.4	0.4
Educational services	0.6	0.6
Elementary and secondary schools	0.7	0.7
Junior colleges, colleges, and universities	1.4	1.4
Health care and social assistance	0.5	0.5
Hospitals	1.2	1.2
Public administration	0.9	0.9

See footnotes at end of table.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,¹ March 2019—continued

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	0.6	0.6
1 to 49 workers	0.8	0.8
50 to 99 workers	0.6	0.6
100 workers or more	0.3	0.3
100 to 499 workers	0.4	0.4
500 workers or more	0.5	0.5
Geographic areas		
Northeast	0.7	0.7
New England	1.5	1.5
Middle Atlantic	0.7	0.7
South	0.6	0.6
South Atlantic	0.8	0.8
East South Central	0.9	0.9
West South Central	1.2	1.2
Midwest	0.5	0.5
East North Central	0.5	0.5
West North Central	1.2	1.2
West	0.5	0.5
Mountain	0.9	0.9
Pacific	0.5	0.5

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ March 2019

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	56	2	38	3	1
Worker characteristics					
Management, professional, and related	62	2	32	2	2
Management, business, and financial	69	2	27	1	1
Professional and related	58	2	35	3	2
Teachers	34	2	56	4	4
Primary, secondary, and special education school teachers	28	2	63	3	5
Registered nurses	73	–	19	–	–
Service	46	3	48	3	1
Protective service	41	2	50	6	2
Sales and office	61	3	33	3	1
Sales and related	63	4	31	1	1
Office and administrative support	60	2	34	3	1
Natural resources, construction, and maintenance	38	1	57	3	1
Construction, extraction, farming, fishing, and forestry	19	–	76	4	–
Installation, maintenance, and repair	52	2	43	2	1
Production, transportation, and material moving ...	49	1	44	5	1
Production	46	–	47	5	–
Transportation and material moving	52	1	40	5	1
Full time	56	2	38	3	1
Part time	45	–	44	6	–
Union	38	3	51	8	1
Nonunion	60	2	35	2	1
Average wage within the following categories: ²					
Lowest 25 percent	46	1	50	3	(³)
Lowest 10 percent	30	–	66	3	–
Second 25 percent	53	2	41	2	1
Third 25 percent	55	2	38	4	1
Highest 25 percent	62	2	32	3	2
Highest 10 percent	66	2	28	2	2
Establishment characteristics					
Service-providing industries	57	2	37	3	1
Education and health services	53	2	40	4	2
Educational services	37	3	53	3	4
Elementary and secondary schools	29	2	62	3	4
Junior colleges, colleges, and universities	54	4	35	4	2
Health care and social assistance	64	–	30	4	–
Hospitals	78	–	17	3	–
Public administration	35	2	53	7	3

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ March 2019—continued

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
1 to 99 workers	49	1	47	1	1
1 to 49 workers	51	1	46	1	1
50 to 99 workers	45	2	50	2	1
100 workers or more	59	2	33	4	1
100 to 499 workers	55	3	38	3	1
500 workers or more	63	2	29	4	2
Geographic areas					
Northeast	62	3	29	6	1
New England	59	—	33	5	—
Middle Atlantic	63	3	27	6	1
South	57	2	36	2	2
South Atlantic	60	—	32	—	3
East South Central	58	—	34	5	—
West South Central	52	1	45	1	1
Midwest	54	1	41	3	1
East North Central	53	1	42	3	(³)
West North Central	56	1	39	2	1
West	50	1	46	2	1
Mountain	52	—	44	2	—
Pacific	49	1	47	2	1

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

³ Less than 0.5.

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

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

Table 18. Standard errors for life insurance plans: Method of benefit payment, civilian workers,¹ March 2019

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	1.1	0.2	1.0	0.3	0.2
Worker characteristics					
Management, professional, and related	1.3	0.3	1.2	0.4	0.4
Management, business, and financial	1.5	0.5	1.4	0.2	0.4
Professional and related	1.7	0.4	1.5	0.5	0.5
Teachers	1.9	0.3	1.3	0.7	2.0
Primary, secondary, and special education school teachers	1.9	0.4	1.4	0.8	2.2
Registered nurses	2.7	–	2.3	–	–
Service	2.8	1.1	2.8	0.4	0.1
Protective service	4.5	0.5	4.5	0.8	0.5
Sales and office	1.3	0.5	1.4	0.4	0.1
Sales and related	1.9	1.6	2.1	0.4	0.2
Office and administrative support	1.6	0.4	1.6	0.5	0.1
Natural resources, construction, and maintenance	1.5	0.3	1.7	0.5	0.2
Construction, extraction, farming, fishing, and forestry	2.0	–	2.4	0.8	–
Installation, maintenance, and repair	2.5	0.4	2.4	0.7	0.4
Production, transportation, and material moving	2.2	0.5	2.2	0.6	0.3
Production	2.3	–	2.7	0.9	–
Transportation and material moving	3.1	0.4	2.7	0.8	0.5
Full time	1.1	0.2	1.1	0.3	0.2
Part time	3.4	–	3.3	0.9	–
Union	1.6	0.9	1.5	0.7	0.2
Nonunion	1.2	0.2	1.1	0.3	0.2
Average wage within the following categories: ²					
Lowest 25 percent	2.7	0.2	2.6	0.6	0.1
Lowest 10 percent	5.0	–	4.9	0.8	–
Second 25 percent	1.5	0.6	1.3	0.4	0.2
Third 25 percent	1.4	0.3	1.3	0.5	0.3
Highest 25 percent	1.4	0.4	1.3	0.3	0.2
Highest 10 percent	2.1	0.6	1.9	0.4	0.4
Establishment characteristics					
Service-providing industries	1.2	0.3	1.1	0.3	0.2
Education and health services	1.9	0.6	1.4	0.7	0.4
Educational services	1.5	0.4	1.2	0.6	0.9
Elementary and secondary schools	1.8	0.4	1.4	0.7	1.1
Junior colleges, colleges, and universities	1.8	0.9	1.9	0.9	0.7
Health care and social assistance	3.1	–	2.4	1.2	–
Hospitals	2.4	–	2.1	0.9	–
Public administration	2.4	0.4	2.6	0.6	0.2

See footnotes at end of table.

Table 18. Standard errors for life insurance plans: Method of benefit payment, civilian workers,¹ March 2019—continued

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
1 to 99 workers	1.7	0.3	1.7	0.3	0.3
1 to 49 workers	1.9	0.3	1.9	0.3	0.4
50 to 99 workers	2.8	0.8	2.9	0.6	0.2
100 workers or more	1.1	0.3	1.1	0.4	0.2
100 to 499 workers	1.8	0.5	1.8	0.7	0.3
500 workers or more	1.3	0.6	1.1	0.4	0.3
Geographic areas					
Northeast	2.8	1.0	1.8	0.7	0.2
New England	4.5	—	2.6	2.0	—
Middle Atlantic	3.3	1.3	2.4	0.6	0.3
South	2.0	0.3	1.9	0.5	0.4
South Atlantic	3.3	—	2.7	—	0.7
East South Central	4.3	—	6.1	1.0	—
West South Central	2.5	0.2	2.7	0.5	0.4
Midwest	1.3	0.3	1.3	0.4	0.1
East North Central	1.3	0.4	1.3	0.5	0.1
West North Central	3.0	0.5	3.2	0.7	0.3
West	2.4	0.4	2.6	0.3	0.2
Mountain	3.6	—	3.8	0.7	—
Pacific	3.1	0.5	3.4	0.3	0.3

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹ March 2019

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

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	1	64	11	21	4	1.3	1.0
Worker characteristics							
Management, professional, and related	1	60	11	24	5	1.4	1.0
Management, business, and financial	1	56	10	27	6	1.4	1.0
Professional and related	—	62	11	22	—	1.4	1.0
Teachers	—	48	22	20	—	1.5	1.3
Primary, secondary, and special education school teachers	—	48	26	20	6	1.5	1.3
Registered nurses	—	82	9	6	—	1.1	1.0
Service	—	73	—	11	2	1.2	1.0
Protective service	—	66	9	17	8	1.4	1.0
Sales and office	1	66	9	19	4	1.3	1.0
Sales and related	1	76	7	15	2	1.2	1.0
Office and administrative support	1	63	10	21	6	1.4	1.0
Natural resources, construction, and maintenance	—	63	12	21	—	1.4	1.0
Construction, extraction, farming, fishing, and forestry	—	63	—	15	3	1.3	1.0
Installation, maintenance, and repair	—	63	9	22	—	1.4	1.0
Production, transportation, and material moving ...	—	65	11	22	—	1.3	1.0
Production	—	55	10	32	—	1.4	1.0
Transportation and material moving	—	74	12	13	—	1.2	1.0
Full time	1	63	11	21	4	1.3	1.0
Part time	—	76	8	15	—	1.2	1.0
Union	(³)	65	14	17	4	1.3	1.0
Nonunion	1	63	10	22	4	1.3	1.0
Average wage within the following categories: ⁴							
Lowest 25 percent	—	79	8	12	—	1.2	1.0
Lowest 10 percent	—	82	6	10	—	1.2	1.0
Second 25 percent	1	66	13	16	4	1.3	1.0
Third 25 percent	1	63	10	22	5	1.4	1.0
Highest 25 percent	1	58	11	26	4	1.4	1.0
Highest 10 percent	1	55	10	30	5	1.4	1.0
Establishment characteristics							
Service-providing industries	1	66	10	19	4	1.3	1.0
Education and health services	—	66	15	15	—	1.3	1.0
Educational services	—	48	20	23	—	1.5	1.1
Elementary and secondary schools	—	46	24	23	6	1.5	1.4
Junior colleges, colleges, and universities	—	50	15	22	—	1.4	1.0
Health care and social assistance	—	73	12	11	—	1.2	1.0
Hospitals	—	79	11	7	—	1.1	1.0
Public administration	—	56	17	22	5	1.4	1.0

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹ March 2019—continued

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

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
1 to 99 workers	1	62	14	17	5	1.4	1.0
1 to 49 workers	1	62	15	17	5	1.4	1.0
50 to 99 workers	—	64	13	17	—	1.3	1.0
100 workers or more	1	64	9	23	4	1.3	1.0
100 to 499 workers	—	65	9	22	—	1.3	1.0
500 workers or more	1	63	10	23	3	1.3	1.0
Geographic areas							
Northeast	2	61	13	18	5	1.4	1.0
New England	—	55	—	30	2	1.4	1.0
Middle Atlantic	2	63	14	15	6	1.4	1.0
South	1	64	9	23	4	1.3	1.0
South Atlantic	1	66	10	20	3	1.3	1.0
East South Central	—	70	5	20	5	1.3	1.0
West South Central	—	58	8	30	—	1.4	1.0
Midwest	—	66	10	19	—	1.3	1.0
East North Central	—	67	9	19	—	1.3	1.0
West North Central	—	65	—	17	6	1.3	1.0
West	(³)	62	12	22	3	1.3	1.0
Mountain	—	63	—	21	3	1.3	1.0
Pacific	—	62	12	23	—	1.3	1.0

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

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

³ Less than 0.5.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹ March 2019

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	0.1	1.1	0.8	1.0	0.5	(³)	0.0
Worker characteristics							
Management, professional, and related	0.2	1.7	1.0	1.3	0.7	(³)	0.0
Management, business, and financial	0.4	1.8	1.1	1.5	1.2	(³)	0.0
Professional and related	–	2.2	1.3	1.6	–	(³)	0.0
Teachers	–	2.6	2.5	1.9	–	0.1	0.2
Primary, secondary, and special education school teachers	–	3.4	3.4	2.9	1.5	0.1	0.3
Registered nurses	–	2.8	1.6	1.7	–	(³)	0.0
Service	–	4.0	–	1.6	0.7	(³)	0.0
Protective service	–	5.9	2.7	4.7	2.7	0.1	0.0
Sales and office	0.2	1.7	1.6	1.4	1.0	(³)	0.0
Sales and related	0.3	2.3	1.9	1.4	0.7	(³)	0.0
Office and administrative support	0.3	2.2	2.2	1.9	1.2	(³)	0.0
Natural resources, construction, and maintenance	–	2.8	1.9	2.2	–	(³)	0.0
Construction, extraction, farming, fishing, and forestry	–	7.4	–	2.7	1.0	0.1	0.0
Installation, maintenance, and repair	–	3.1	1.6	2.6	–	(³)	0.0
Production, transportation, and material moving	–	1.7	1.6	2.2	–	(³)	0.0
Production	–	2.7	2.1	3.3	–	(³)	0.0
Transportation and material moving	–	2.2	2.5	2.7	–	(³)	0.0
Full time	0.1	1.1	0.9	1.1	0.5	(³)	0.0
Part time	–	2.6	1.6	2.6	–	(³)	0.0
Union	0.2	2.4	1.3	2.2	0.7	(³)	0.0
Nonunion	0.2	1.2	0.9	1.1	0.5	(³)	0.0
Average wage within the following categories: ⁴							
Lowest 25 percent	–	2.0	1.5	1.8	–	(³)	0.0
Lowest 10 percent	–	4.2	2.2	2.6	–	(³)	0.0
Second 25 percent	0.1	2.2	2.5	1.3	0.7	(³)	0.0
Third 25 percent	0.3	1.7	0.8	1.2	0.8	(³)	0.0
Highest 25 percent	0.2	1.4	0.9	1.3	0.8	(³)	0.0
Highest 10 percent	0.1	2.9	1.3	2.3	0.9	(³)	0.0
Establishment characteristics							
Service-providing industries	0.2	1.2	0.9	1.1	0.5	(³)	0.0
Education and health services	–	2.8	2.5	1.9	–	(³)	0.0
Educational services	–	1.8	2.0	1.4	–	(³)	0.2
Elementary and secondary schools	–	2.7	3.3	2.8	1.5	(³)	0.2
Junior colleges, colleges, and universities	–	2.8	2.3	2.3	–	(³)	0.0
Health care and social assistance	–	4.0	3.4	2.7	–	0.1	0.0
Hospitals	–	2.5	2.0	1.3	–	(³)	0.0
Public administration	–	4.1	3.9	3.7	1.8	(³)	0.0

See footnotes at end of table.

Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹ March 2019—continued

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
1 to 99 workers	0.4	2.5	2.0	1.8	0.9	(³)	0.0
1 to 49 workers	0.5	3.3	2.9	2.2	1.1	0.1	0.0
50 to 99 workers	—	3.2	2.3	2.4	—	(³)	0.0
100 workers or more	0.1	1.2	0.7	1.2	0.5	(³)	0.0
100 to 499 workers	—	2.1	0.9	1.8	—	(³)	0.0
500 workers or more	0.2	1.5	0.8	1.3	0.6	(³)	0.0
Geographic areas							
Northeast	0.6	2.7	1.5	1.4	1.5	0.1	0.0
New England	—	6.1	—	5.4	0.4	0.1	0.1
Middle Atlantic	0.9	2.8	1.4	1.3	2.1	0.1	0.0
South	0.2	1.8	1.3	2.2	0.6	(³)	0.0
South Atlantic	0.3	2.2	1.9	2.8	0.9	(³)	0.0
East South Central	—	2.5	2.2	5.1	1.3	(³)	0.0
West South Central	—	4.5	2.2	4.9	—	0.1	0.0
Midwest	—	1.5	1.8	1.6	—	(³)	0.0
East North Central	—	1.4	1.7	1.9	—	(³)	0.0
West North Central	—	3.3	—	2.8	1.6	(³)	0.0
West	0.2	2.8	2.5	2.1	0.9	(³)	0.0
Mountain	—	4.9	—	2.5	1.1	(³)	0.0
Pacific	—	3.4	2.0	3.0	—	(³)	0.0

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

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

³ Less than 0.05.

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 2019.

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

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

Table 20. Life insurance plans: Maximum benefit amount, civilian workers,¹ March 2019

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

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	78	\$50,000	–	\$250,000	\$650,000	\$1,500,000	22
Worker characteristics							
Management, professional, and related	77	50,000	\$100,000	300,000	900,000	2,000,000	23
Management, business, and financial	81	50,000	100,000	250,000	750,000	2,000,000	19
Professional and related	75	50,000	100,000	–	1,000,000	–	25
Teachers	59	50,000	50,000	150,000	300,000	500,000	41
Primary, secondary, and special education school teachers	50	50,000	50,000	–	300,000	500,000	50
Registered nurses	84	50,000	100,000	500,000	1,000,000	1,000,000	16
Service	80	50,000	50,000	–	–	–	20
Protective service	69	50,000	50,000	150,000	–	–	31
Sales and office	81	50,000	50,000	200,000	500,000	–	19
Sales and related	86	50,000	50,000	–	500,000	1,000,000	14
Office and administrative support	79	50,000	50,000	200,000	500,000	–	21
Natural resources, construction, and maintenance	80	50,000	–	200,000	500,000	–	20
Construction, extraction, farming, fishing, and forestry	78	50,000	100,000	250,000	–	1,000,000	22
Installation, maintenance, and repair	81	50,000	50,000	200,000	500,000	–	19
Production, transportation, and material moving	72	50,000	–	–	500,000	1,000,000	28
Production	75	50,000	–	–	500,000	1,000,000	25
Transportation and material moving	69	50,000	50,000	100,000	400,000	600,000	31
Full time	78	50,000	50,000	250,000	600,000	–	22
Part time	65	50,000	100,000	–	–	–	35
Union	69	50,000	70,000	150,000	500,000	1,000,000	31
Nonunion	79	50,000	50,000	250,000	750,000	–	21
Average wage within the following categories: ³							
Lowest 25 percent	78	50,000	50,000	–	500,000	1,000,000	22
Lowest 10 percent	83	50,000	50,000	–	–	1,000,000	17
Second 25 percent	80	50,000	50,000	200,000	500,000	–	20
Third 25 percent	77	50,000	70,000	200,000	500,000	–	23
Highest 25 percent	76	50,000	100,000	300,000	1,000,000	2,000,000	24
Highest 10 percent	78	50,000	100,000	–	1,000,000	2,000,000	22
Establishment characteristics							
Service-providing industries	78	50,000	50,000	250,000	650,000	–	22
Education and health services	75	50,000	100,000	250,000	500,000	–	25
Educational services	63	50,000	50,000	170,000	300,000	500,000	37
Elementary and secondary schools	52	50,000	50,000	–	300,000	500,000	48
Junior colleges, colleges, and universities	75	50,000	50,000	–	–	500,000	25
Health care and social assistance	81	50,000	100,000	–	–	1,500,000	19
Hospitals	86	50,000	150,000	500,000	1,000,000	1,000,000	14
Public administration	60	40,000	50,000	150,000	300,000	500,000	40

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amount, civilian workers,¹ March 2019—continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	78	\$50,000	—	\$200,000	\$600,000	\$2,000,000	22
1 to 49 workers	82	50,000	—	250,000	—	2,000,000	18
50 to 99 workers	70	50,000	—	150,000	500,000	—	30
100 workers or more	78	50,000	—	250,000	750,000	—	22
100 to 499 workers	79	50,000	\$50,000	200,000	500,000	1,000,000	21
500 workers or more	76	50,000	100,000	400,000	1,000,000	1,500,000	24
Geographic areas							
Northeast	73	50,000	—	200,000	500,000	1,000,000	27
New England	65	50,000	—	—	—	1,000,000	35
Middle Atlantic	75	50,000	—	200,000	500,000	1,000,000	25
South	79	50,000	50,000	250,000	—	—	21
South Atlantic	79	50,000	50,000	250,000	—	—	21
East South Central	81	50,000	—	—	500,000	1,000,000	19
West South Central	78	50,000	50,000	—	—	—	22
Midwest	77	50,000	—	250,000	500,000	—	23
East North Central	78	50,000	—	250,000	500,000	—	22
West North Central	74	50,000	50,000	—	500,000	1,000,000	26
West	81	50,000	100,000	300,000	1,000,000	2,000,000	19
Mountain	79	50,000	—	—	1,000,000	—	21
Pacific	82	50,000	—	—	—	2,000,000	18

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 20. Standard errors for life insurance plans: Maximum benefit amount, civilian workers,¹ March 2019

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.1	\$0.00	–	\$12,903.49	\$133,006.11	\$344,911.95	1.1
Worker characteristics							
Management, professional, and related	1.3	0.00	\$0.00	37,619.81	229,014.19	376,198.09	1.3
Management, business, and financial	1.5	0.00	12,207.27	72,564.20	179,028.63	182,482.88	1.5
Professional and related	1.7	0.00	0.00	–	251,535.29	–	1.7
Teachers	3.5	0.00	0.00	32,438.87	21,878.93	0.00	3.5
Primary, secondary, and special education school teachers	4.7	0.00	9,827.00	–	42,060.22	0.00	4.7
Registered nurses	3.1	0.00	19,355.23	39,508.70	188,099.04	158,034.81	3.1
Service	2.8	0.00	0.00	–	–	–	2.8
Protective service	4.6	0.00	0.00	27,189.34	–	–	4.6
Sales and office	1.9	0.00	0.00	19,654.01	93,623.67	–	1.9
Sales and related	1.6	0.00	0.00	–	53,202.44	182,482.88	1.6
Office and administrative support	2.2	0.00	13,159.03	50,116.39	142,231.33	–	2.2
Natural resources, construction, and maintenance	1.9	0.00	–	4,562.07	31,606.96	–	1.9
Construction, extraction, farming, fishing, and forestry	5.4	1,824.83	24,140.22	72,993.15	–	0.00	5.4
Installation, maintenance, and repair	1.7	0.00	0.00	12,903.49	25,806.98	–	1.7
Production, transportation, and material moving	2.4	0.00	–	–	0.00	65,795.14	2.4
Production	3.3	0.00	–	–	0.00	0.00	3.3
Transportation and material moving	3.5	0.00	7,299.32	0.00	74,823.54	101,602.17	3.5
Full time	1.1	0.00	14,281.54	12,903.49	147,334.44	–	1.1
Part time	3.6	0.00	6,451.74	–	–	–	3.6
Union	2.6	0.00	2,580.70	0.00	112,859.43	0.00	2.6
Nonunion	1.0	0.00	12,376.59	39,392.64	107,958.33	–	1.0
Average wage within the following categories: ³							
Lowest 25 percent	3.2	0.00	0.00	–	0.00	0.00	3.2
Lowest 10 percent	4.4	3,649.66	0.00	–	–	0.00	4.4
Second 25 percent	2.1	0.00	0.00	24,567.51	90,324.42	–	2.1
Third 25 percent	1.4	0.00	17,972.48	44,287.36	27,372.43	–	1.4
Highest 25 percent	1.3	0.00	0.00	57,148.03	137,469.09	91,241.44	1.3
Highest 10 percent	1.7	0.00	8,986.24	–	0.00	0.00	1.7
Establishment characteristics							
Service-providing industries	1.2	0.00	11,100.00	18,429.87	152,812.38	–	1.2
Education and health services	2.2	0.00	27,569.41	31,606.96	113,227.65	–	2.2
Educational services	2.1	0.00	0.00	38,645.89	0.00	0.00	2.1
Elementary and secondary schools	4.1	0.00	0.00	–	42,796.03	36,496.58	4.1
Junior colleges, colleges, and universities	2.7	0.00	0.00	–	–	0.00	2.7
Health care and social assistance	2.9	0.00	9,124.14	–	–	437,578.56	2.9
Hospitals	2.3	0.00	18,248.29	0.00	198,856.10	0.00	2.3
Public administration	4.4	8,939.80	14,193.84	30,310.84	64,355.94	0.00	4.4

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Maximum benefit amount, civilian workers,¹ March 2019—continued

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	2.1	\$0.00	–	\$43,154.40	\$170,697.10	\$204,022.06	2.1
1 to 49 workers	2.0	0.00	–	64,588.37	–	0.00	2.0
50 to 99 workers	4.0	0.00	–	31,606.96	45,620.72	–	4.0
100 workers or more	1.2	0.00	–	34,139.42	119,922.63	–	1.2
100 to 499 workers	1.8	0.00	\$0.00	0.00	0.00	266,324.99	1.8
500 workers or more	1.4	0.00	19,160.70	62,218.37	0.00	230,644.21	1.4
Geographic areas							
Northeast	2.3	0.00	–	54,363.36	125,684.87	0.00	2.3
New England	7.0	0.00	–	–	–	0.00	7.0
Middle Atlantic	1.7	0.00	–	24,140.22	122,413.23	0.00	1.7
South	2.1	0.00	3,649.66	43,509.83	–	–	2.1
South Atlantic	2.9	0.00	7,795.67	39,540.30	–	–	2.9
East South Central	2.7	0.00	–	–	0.00	0.00	2.7
West South Central	4.4	0.00	3,649.66	–	–	–	4.4
Midwest	2.0	0.00	–	65,934.17	0.00	–	2.0
East North Central	2.6	0.00	–	62,218.37	18,248.29	–	2.6
West North Central	3.1	0.00	0.00	–	0.00	145,986.30	3.1
West	1.9	0.00	12,903.49	75,444.04	0.00	0.00	1.9
Mountain	2.5	0.00	–	–	0.00	–	2.5
Pacific	2.7	0.00	–	–	–	0.00	2.7

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² March 2019

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

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	–	\$10,000	\$20,000	\$40,000	\$50,000
Worker characteristics					
Management, professional, and related	–	15,000	25,000	50,000	50,000
Management, business, and financial	\$10,000	15,000	25,000	50,000	50,000
Professional and related	6,000	15,000	25,000	50,000	50,000
Teachers	6,000	15,000	25,000	50,000	50,000
Primary, secondary, and special education school teachers	–	15,000	25,000	50,000	50,000
Registered nurses	–	–	–	50,000	52,000
Service	5,000	10,000	15,000	25,000	50,000
Protective service	5,000	10,000	20,000	–	50,000
Sales and office	–	–	20,000	40,000	50,000
Sales and related	–	–	20,000	25,000	50,000
Office and administrative support	–	–	20,000	50,000	50,000
Natural resources, construction, and maintenance	10,000	–	20,000	30,000	50,000
Construction, extraction, farming, fishing, and forestry	10,000	10,000	20,000	25,000	50,000
Installation, maintenance, and repair	10,000	–	20,000	–	50,000
Production, transportation, and material moving	10,000	15,000	20,000	26,000	50,000
Production	10,000	15,000	20,000	25,000	50,000
Transportation and material moving	10,000	–	20,000	30,000	50,000
Full time	10,000	13,750	20,000	40,000	50,000
Part time	5,000	5,000	–	25,000	50,000
Union	5,000	10,000	20,000	41,116	50,000
Nonunion	10,000	–	20,000	40,000	50,000
Average wage within the following categories: ⁴					
Lowest 25 percent	5,000	10,000	15,000	–	40,000
Lowest 10 percent	5,000	10,000	15,000	20,000	–
Second 25 percent	10,000	–	20,000	25,000	50,000
Third 25 percent	10,000	–	20,000	40,000	50,000
Highest 25 percent	6,000	15,000	25,000	50,000	50,000
Highest 10 percent	6,000	15,000	25,000	50,000	–
Establishment characteristics					
Service-providing industries	6,000	10,000	20,000	45,000	50,000
Education and health services	6,000	10,000	25,000	50,000	50,000
Educational services	6,000	–	25,000	50,000	50,000
Elementary and secondary schools	–	15,000	25,000	50,000	50,000
Junior colleges, colleges, and universities	5,000	–	25,000	50,000	50,000
Health care and social assistance	–	10,000	–	50,000	50,000
Hospitals	5,000	10,000	–	50,000	52,000
Public administration	5,000	10,000	20,000	40,000	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² March 2019—continued

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

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$10,000	—	\$20,000	\$40,000	\$50,000
1 to 49 workers	—	\$10,000	20,000	50,000	50,000
50 to 99 workers	10,000	15,000	25,000	40,000	50,000
100 workers or more	6,000	10,000	20,000	40,000	50,000
100 to 499 workers	10,000	12,500	20,000	—	50,000
500 workers or more	5,000	10,000	20,000	50,000	50,000
Geographic areas					
Northeast	5,000	10,000	25,000	50,000	50,000
New England	5,000	10,000	—	50,000	50,000
Middle Atlantic	6,000	10,000	25,000	50,000	50,000
South	10,000	10,000	20,000	25,000	50,000
South Atlantic	—	—	20,000	25,000	50,000
East South Central	10,000	15,000	20,000	25,000	50,000
West South Central	5,000	10,000	20,000	30,000	50,000
Midwest	10,000	15,000	20,000	40,000	50,000
East North Central	10,000	15,000	20,000	40,000	50,000
West North Central	10,000	14,000	20,000	40,000	50,000
West	6,000	—	20,000	50,000	50,000
Mountain	10,000	—	25,000	50,000	50,000
Pacific	5,000	—	20,000	50,000	50,000

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

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² March 2019

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	–	\$1,241.02	\$0.00	\$978.22	\$0.00
Worker characteristics					
Management, professional, and related	–	0.00	0.00	0.00	0.00
Management, business, and financial	\$1,032.28	0.00	0.00	0.00	0.00
Professional and related	1,083.43	0.00	0.00	0.00	0.00
Teachers	0.00	2,782.49	0.00	0.00	0.00
Primary, secondary, and special education school teachers	–	1,457.01	0.00	0.00	0.00
Registered nurses	–	–	–	1,711.84	364.97
Service	0.00	0.00	0.00	0.00	0.00
Protective service	0.00	0.00	1,290.35	–	0.00
Sales and office	–	–	0.00	11,323.49	0.00
Sales and related	–	–	0.00	0.00	0.00
Office and administrative support	–	–	0.00	3,263.97	0.00
Natural resources, construction, and maintenance	0.00	–	0.00	5,709.70	0.00
Construction, extraction, farming, fishing, and forestry	0.00	2,556.39	0.00	3,871.05	0.00
Installation, maintenance, and repair	0.00	–	0.00	–	0.00
Production, transportation, and material moving ...	0.00	364.97	0.00	3,849.48	0.00
Production	0.00	0.00	0.00	3,249.02	0.00
Transportation and material moving	0.00	–	0.00	6,498.03	1,389.75
Full time	0.00	3,045.33	0.00	4,518.83	0.00
Part time	0.00	0.00	–	3,649.66	0.00
Union	0.00	0.00	912.41	4,180.16	0.00
Nonunion	0.00	–	0.00	11,432.52	0.00
Average wage within the following categories: ⁴					
Lowest 25 percent	0.00	0.00	0.00	–	11,213.42
Lowest 10 percent	0.00	0.00	364.97	4,279.60	–
Second 25 percent	0.00	–	0.00	6,236.54	0.00
Third 25 percent	0.00	–	3,228.45	7,908.54	0.00
Highest 25 percent	1,064.05	456.21	0.00	0.00	682.79
Highest 10 percent	1,079.58	456.21	3,533.77	0.00	–
Establishment characteristics					
Service-providing industries	1,003.66	0.00	0.00	8,768.56	0.00
Education and health services	182.48	0.00	0.00	0.00	0.00
Educational services	0.00	–	0.00	0.00	0.00
Elementary and secondary schools	–	1,564.46	0.00	0.00	0.00
Junior colleges, colleges, and universities	0.00	–	0.00	4,119.24	0.00
Health care and social assistance	–	0.00	–	1,621.18	0.00
Hospitals	0.00	1,290.35	–	2,308.25	0.00
Public administration	0.00	0.00	0.00	10,364.89	0.00

See footnotes at end of table.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² March 2019—continued

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$0.00	–	\$0.00	\$9,244.68	\$0.00
1 to 49 workers	–	\$1,003.66	0.00	13,542.95	0.00
50 to 99 workers	0.00	0.00	6,451.74	9,711.11	0.00
100 workers or more	328.98	0.00	0.00	1,921.73	0.00
100 to 499 workers	0.00	3,364.82	0.00	–	0.00
500 workers or more	0.00	0.00	0.00	9,073.24	0.00
Geographic areas					
Northeast	0.00	0.00	4,536.45	0.00	0.00
New England	0.00	0.00	–	12,017.17	0.00
Middle Atlantic	1,377.72	0.00	3,228.45	0.00	0.00
South	912.41	1,750.31	0.00	2,495.42	0.00
South Atlantic	–	–	0.00	0.00	0.00
East South Central	0.00	0.00	4,148.23	3,649.66	0.00
West South Central	0.00	0.00	0.00	8,262.26	0.00
Midwest	0.00	182.48	1,824.83	5,802.27	0.00
East North Central	0.00	0.00	2,234.95	6,774.02	0.00
West North Central	0.00	3,924.44	4,375.79	9,259.99	0.00
West	1,312.74	–	4,080.44	0.00	0.00
Mountain	0.00	–	4,741.04	0.00	0.00
Pacific	0.00	–	3,026.14	3,625.06	0.00

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

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 22. Short-term disability plans: Employee contribution requirement, civilian workers,¹ March 2019

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	15	85
Worker characteristics		
Management, professional, and related	12	88
Management, business, and financial	11	89
Professional and related	12	88
Teachers	14	86
Primary, secondary, and special education school teachers	12	88
Registered nurses	19	81
Service	28	72
Protective service	23	77
Sales and office	16	84
Sales and related	18	82
Office and administrative support	15	85
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	11	89
Installation, maintenance, and repair	12	88
Production, transportation, and material moving ... Production	11	89
Transportation and material moving	15	85
Full time	12	88
Part time	40	60
Union	13	87
Nonunion	16	84
Average wage within the following categories: ²		
Lowest 25 percent	26	74
Lowest 10 percent	40	60
Second 25 percent	17	83
Third 25 percent	12	88
Highest 25 percent	12	88
Highest 10 percent	11	89
Establishment characteristics		
Goods-producing industries	10	90
Service-providing industries	16	84
Education and health services	18	82
Educational services	14	86
Elementary and secondary schools	14	86
Junior colleges, colleges, and universities	9	91
Health care and social assistance	20	80
Hospitals	19	81
Public administration	14	86

See footnotes at end of table.

Table 22. Short-term disability plans: Employee contribution requirement, civilian workers,¹ March 2019—continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	19	81
1 to 49 workers	18	82
50 to 99 workers	23	77
100 workers or more	12	88
100 to 499 workers	13	87
500 workers or more	12	88
Geographic areas		
Northeast	37	63
Middle Atlantic	43	57
South	5	95
South Atlantic	5	95
East South Central	4	96
West South Central	4	96
Midwest	5	95
East North Central	5	95
West North Central	7	93
West	9	91
Mountain	5	95
Pacific	11	89

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 22. Standard errors for short-term disability plans: Employee contribution requirement, civilian workers,¹ March 2019

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.7	0.7
Worker characteristics		
Management, professional, and related	0.8	0.8
Management, business, and financial	1.0	1.0
Professional and related	1.0	1.0
Teachers	2.6	2.6
Primary, secondary, and special education school teachers	2.5	2.5
Registered nurses	3.3	3.3
Service	2.6	2.6
Protective service	2.9	2.9
Sales and office	1.0	1.0
Sales and related	1.9	1.9
Office and administrative support	0.8	0.8
Natural resources, construction, and maintenance	1.4	1.4
Construction, extraction, farming, fishing, and forestry	3.0	3.0
Installation, maintenance, and repair	1.4	1.4
Production, transportation, and material moving ...	1.9	1.9
Production	1.8	1.8
Transportation and material moving	3.5	3.5
Full time	0.6	0.6
Part time	2.6	2.6
Union	1.1	1.1
Nonunion	0.8	0.8
Average wage within the following categories: ²		
Lowest 25 percent	2.1	2.1
Lowest 10 percent	6.3	6.3
Second 25 percent	1.2	1.2
Third 25 percent	1.1	1.1
Highest 25 percent	0.8	0.8
Highest 10 percent	1.1	1.1
Establishment characteristics		
Goods-producing industries	1.6	1.6
Service-providing industries	0.8	0.8
Education and health services	2.1	2.1
Educational services	1.4	1.4
Elementary and secondary schools	2.4	2.4
Junior colleges, colleges, and universities	1.5	1.5
Health care and social assistance	3.0	3.0
Hospitals	2.6	2.6
Public administration	1.6	1.6

See footnotes at end of table.

Table 22. Standard errors for short-term disability plans: Employee contribution requirement, civilian workers,¹ March 2019—continued

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	1.7	1.7
1 to 49 workers	1.6	1.6
50 to 99 workers	2.9	2.9
100 workers or more	0.7	0.7
100 to 499 workers	1.1	1.1
500 workers or more	1.1	1.1
Geographic areas		
Northeast	1.8	1.8
Middle Atlantic	1.5	1.5
South	0.6	0.6
South Atlantic	0.8	0.8
East South Central	1.2	1.2
West South Central	1.0	1.0
Midwest	1.0	1.0
East North Central	1.0	1.0
West North Central	2.9	2.9
West	1.1	1.1
Mountain	1.2	1.2
Pacific	1.7	1.7

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 23. Short-term disability plans: Method of benefit payment, civilian workers,¹ March 2019

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	5	2	74	19	(²)
Worker characteristics					
Management, professional, and related	1	1	72	25	1
Management, business, and financial	1	—	62	35	—
Professional and related	1	1	78	19	1
Teachers	—	—	84	11	5
Primary, secondary, and special education school teachers	—	—	83	10	6
Registered nurses	—	—	89	8	—
Service	3	—	91	6	—
Protective service	—	—	94	5	—
Sales and office	2	1	72	24	1
Sales and related	4	—	72	22	—
Office and administrative support	1	1	72	25	1
Natural resources, construction, and maintenance	16	—	66	14	—
Construction, extraction, farming, fishing, and forestry	29	—	60	6	—
Installation, maintenance, and repair	5	4	71	20	—
Production, transportation, and material moving ...	13	—	69	11	—
Production	15	—	65	12	—
Transportation and material moving	9	—	74	9	—
Full time	5	2	72	20	(²)
Part time	—	2	87	9	—
Union	14	11	64	11	1
Nonunion	3	1	76	21	(²)
Average wage within the following categories: ³					
Lowest 25 percent	4	—	83	11	—
Lowest 10 percent	—	4	81	11	—
Second 25 percent	6	1	78	14	(²)
Third 25 percent	5	4	73	18	(²)
Highest 25 percent	3	2	67	28	1
Highest 10 percent	1	1	67	31	1
Establishment characteristics					
Goods-producing industries	15	—	64	17	—
Service-providing industries	2	2	76	20	(²)
Education and health services	1	—	90	8	—
Educational services	—	—	83	14	3
Elementary and secondary schools	—	—	85	9	4
Junior colleges, colleges, and universities	—	—	77	22	—
Health care and social assistance	—	—	93	5	—
Hospitals	—	—	89	10	—
Public administration	—	—	94	6	—

See footnotes at end of table.

**Table 23. Short-term disability plans: Method of benefit payment, civilian workers,¹
March 2019—continued**

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
1 to 99 workers	5	1	79	15	(²)
1 to 49 workers	4	1	78	16	1
50 to 99 workers	6	—	82	11	—
100 workers or more	4	3	70	22	(²)
100 to 499 workers	5	—	74	19	—
500 workers or more	4	4	67	24	(²)
Geographic areas					
Northeast	2	—	85	12	—
New England	3	—	73	21	—
Middle Atlantic	2	—	88	10	—
South	4	3	68	25	(²)
South Atlantic	3	2	70	24	1
East South Central	—	5	66	22	—
West South Central	3	2	67	28	—
Midwest	10	—	66	21	—
East North Central	10	4	65	22	—
West North Central	12	—	69	17	—
West	3	2	74	19	1
Mountain	4	—	71	21	—
Pacific	2	2	76	18	2

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

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 23. Standard errors for short-term disability plans: Method of benefit payment, civilian workers,¹ March 2019

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	0.3	0.3	0.8	0.8	0.1
Worker characteristics					
Management, professional, and related	0.3	0.2	1.4	1.3	0.1
Management, business, and financial	0.4	–	2.1	2.0	–
Professional and related	0.3	0.2	1.5	1.4	0.2
Teachers	–	–	2.2	2.0	1.2
Primary, secondary, and special education school teachers	–	–	3.2	2.7	1.4
Registered nurses	–	–	2.5	1.7	–
Service	0.6	–	1.7	1.7	–
Protective service	–	–	1.5	1.4	–
Sales and office	0.3	0.3	1.5	1.4	0.2
Sales and related	0.8	–	2.0	1.9	–
Office and administrative support	0.2	0.3	1.8	1.8	0.2
Natural resources, construction, and maintenance	1.7	–	1.8	1.5	–
Construction, extraction, farming, fishing, and forestry	2.7	–	3.1	1.3	–
Installation, maintenance, and repair	1.5	1.1	2.4	2.5	–
Production, transportation, and material moving ...	1.2	–	1.9	1.6	–
Production	1.6	–	2.5	1.7	–
Transportation and material moving	1.6	–	2.5	2.5	–
Full time	0.4	0.3	0.8	0.8	0.1
Part time	–	0.4	1.6	1.6	–
Union	1.2	1.6	1.8	0.7	0.3
Nonunion	0.3	0.1	1.0	0.9	0.1
Average wage within the following categories: ²					
Lowest 25 percent	1.0	–	2.0	1.7	–
Lowest 10 percent	–	1.2	3.5	3.3	–
Second 25 percent	0.7	0.3	1.8	1.4	0.1
Third 25 percent	0.6	0.6	1.1	0.9	0.1
Highest 25 percent	0.4	0.2	1.3	1.4	0.1
Highest 10 percent	0.5	0.1	2.3	2.2	0.2
Establishment characteristics					
Goods-producing industries	1.2	–	2.0	1.7	–
Service-providing industries	0.2	0.3	0.8	0.8	0.1
Education and health services	0.6	–	1.2	1.1	–
Educational services	–	–	1.8	1.9	0.7
Elementary and secondary schools	–	–	2.9	2.7	1.1
Junior colleges, colleges, and universities	–	–	1.8	2.1	–
Health care and social assistance	–	–	1.5	1.2	–
Hospitals	–	–	2.4	2.1	–
Public administration	–	–	1.6	1.6	–

See footnotes at end of table.

Table 23. Standard errors for short-term disability plans: Method of benefit payment, civilian workers,¹ March 2019—continued

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
1 to 99 workers	0.6	0.3	1.2	1.0	0.2
1 to 49 workers	0.8	0.4	1.7	1.4	0.2
50 to 99 workers	1.1	—	1.8	1.3	—
100 workers or more	0.4	0.4	1.1	1.0	0.1
100 to 499 workers	0.6	—	1.4	1.3	—
500 workers or more	0.6	0.7	1.7	1.6	0.1
Geographic areas					
Northeast	0.3	—	1.0	1.1	—
New England	1.0	—	2.3	2.9	—
Middle Atlantic	0.3	—	1.0	1.0	—
South	0.7	0.5	1.5	1.4	0.1
South Atlantic	0.6	0.5	2.1	2.0	0.2
East South Central	—	2.4	4.7	3.4	—
West South Central	0.7	0.6	2.6	2.1	—
Midwest	0.9	—	1.9	2.2	—
East North Central	1.0	1.1	2.5	3.0	—
West North Central	1.7	—	2.0	1.4	—
West	0.7	0.5	1.9	1.4	0.3
Mountain	0.5	—	4.4	3.2	—
Pacific	1.0	0.4	1.8	1.2	0.4

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 24. Short-term disability plans: Duration of benefits, civilian workers,¹ March 2019

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

Characteristics	Fixed duration	Duration varies
All workers	93	7
Worker characteristics		
Management, professional, and related	94	6
Management, business, and financial	96	4
Professional and related	93	7
Teachers	93	7
Primary, secondary, and special education school teachers	90	10
Registered nurses	94	6
Service	95	5
Protective service	96	4
Sales and office	93	7
Sales and related	92	8
Office and administrative support	94	6
Natural resources, construction, and maintenance	93	7
Construction, extraction, farming, fishing, and forestry	93	7
Installation, maintenance, and repair	93	7
Production, transportation, and material moving	92	8
Production	90	10
Transportation and material moving	94	6
Full time	93	7
Part time	94	6
Union	89	11
Nonunion	94	6
Average wage within the following categories: ²		
Lowest 25 percent	94	6
Second 25 percent	95	5
Third 25 percent	93	7
Highest 25 percent	93	7
Highest 10 percent	93	7
Establishment characteristics		
Service-providing industries	94	6
Education and health services	95	5
Educational services	90	10
Elementary and secondary schools	86	14
Health care and social assistance	97	3
Hospitals	93	7
Public administration	88	12

See footnotes at end of table.

Table 24. Short-term disability plans: Duration of benefits, civilian workers,¹ March 2019—continued

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

Characteristics	Fixed duration	Duration varies
1 to 99 workers	95	5
1 to 49 workers	96	4
50 to 99 workers	91	9
100 workers or more	93	7
100 to 499 workers	96	4
500 workers or more	90	10
Geographic areas		
Northeast	95	5
New England	96	4
Middle Atlantic	95	5
South	93	7
South Atlantic	94	6
West South Central	94	6
Midwest	91	9
East North Central	90	10
West North Central	93	7
West	95	5
Mountain	95	5
Pacific	95	5

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

**Table 24. Standard errors for short-term disability plans:
Duration of benefits, civilian workers,¹ March 2019**

Characteristics	Fixed duration	Duration varies
All workers	0.4	0.4
Worker characteristics		
Management, professional, and related	0.6	0.6
Management, business, and financial	0.5	0.5
Professional and related	0.8	0.8
Teachers	1.0	1.0
Primary, secondary, and special education school teachers	1.8	1.8
Registered nurses	2.4	2.4
Service	1.5	1.5
Protective service	0.6	0.6
Sales and office	0.7	0.7
Sales and related	1.6	1.6
Office and administrative support	0.7	0.7
Natural resources, construction, and maintenance	1.0	1.0
Construction, extraction, farming, fishing, and forestry	1.4	1.4
Installation, maintenance, and repair	1.4	1.4
Production, transportation, and material moving ...	1.2	1.2
Production	1.9	1.9
Transportation and material moving	1.4	1.4
Full time	0.4	0.4
Part time	2.0	2.0
Union	1.5	1.5
Nonunion	0.5	0.5
Average wage within the following categories: ²		
Lowest 25 percent	1.3	1.3
Second 25 percent	0.5	0.5
Third 25 percent	0.7	0.7
Highest 25 percent	0.8	0.8
Highest 10 percent	1.2	1.2
Establishment characteristics		
Service-providing industries	0.5	0.5
Education and health services	0.9	0.9
Educational services	0.9	0.9
Elementary and secondary schools	1.7	1.7
Health care and social assistance	1.2	1.2
Hospitals	2.6	2.6
Public administration	1.3	1.3

See footnotes at end of table.

**Table 24. Standard errors for short-term disability plans:
Duration of benefits, civilian workers,¹ March
2019—continued**

Characteristics	Fixed duration	Duration varies
1 to 99 workers	0.7	0.7
1 to 49 workers	0.5	0.5
50 to 99 workers	2.2	2.2
100 workers or more	0.6	0.6
100 to 499 workers	0.6	0.6
500 workers or more	1.0	1.0
Geographic areas		
Northeast	0.5	0.5
New England	0.8	0.8
Middle Atlantic	0.5	0.5
South	0.9	0.9
South Atlantic	0.5	0.5
West South Central	1.1	1.1
Midwest	1.0	1.0
East North Central	1.1	1.1
West North Central	1.9	1.9
West	1.0	1.0
Mountain	2.0	2.0
Pacific	1.2	1.2

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 25. Short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ March 2019

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	1	25	3	41	18	13	61.5	60.0
Worker characteristics								
Management, professional, and related	(²)	19	2	43	18	18	63.4	60.0
Management, business, and financial	—	15	—	47	21	14	63.1	60.0
Professional and related	—	20	—	41	17	20	63.6	60.0
Teachers	—	37	—	18	25	18	63.5	60.0
Primary, secondary, and special education school teachers	—	36	—	17	29	16	63.3	60.0
Registered nurses	—	24	3	54	16	—	58.6	60.0
Service	—	35	5	39	17	—	58.4	60.0
Protective service	—	34	—	34	20	9	59.4	60.0
Sales and office	1	31	3	37	18	11	60.7	60.0
Sales and related	—	37	—	36	14	12	61.1	60.0
Office and administrative support	1	29	4	37	19	10	60.5	60.0
Natural resources, construction, and maintenance	—	25	—	41	21	8	59.9	60.0
Construction, extraction, farming, fishing, and forestry	—	33	—	31	24	—	58.9	60.0
Installation, maintenance, and repair	—	20	—	47	19	9	60.7	60.0
Production, transportation, and material moving ...	2	19	2	45	18	15	62.1	60.0
Production	—	15	—	45	14	21	63.3	60.0
Transportation and material moving	—	22	—	46	21	8	60.9	60.0
Full time	1	23	3	42	17	14	61.8	60.0
Part time	—	37	—	28	26	5	59.4	60.0
Union	—	27	—	33	24	8	60.2	60.0
Nonunion	1	24	2	42	17	14	61.7	60.0
Average wage within the following categories: ³								
Lowest 25 percent	—	36	—	36	17	7	58.9	60.0
Lowest 10 percent	—	—	5	33	29	7	60.6	60.0
Second 25 percent	1	30	2	41	17	8	59.4	60.0
Third 25 percent	1	20	3	45	19	13	62.1	60.0
Highest 25 percent	1	18	2	39	19	21	64.2	60.0
Highest 10 percent	—	15	—	38	18	25	66.0	60.0
Establishment characteristics								
Goods-producing industries	2	16	2	43	17	21	63.6	60.0
Service-providing industries	(²)	27	3	40	18	11	61.1	60.0
Education and health services	—	27	—	45	17	7	59.9	60.0
Educational services	—	37	—	19	20	17	62.5	60.0
Elementary and secondary schools	—	41	4	16	27	13	61.6	60.0
Junior colleges, colleges, and universities	—	28	—	24	11	25	64.8	60.0
Health care and social assistance	—	23	—	55	16	3	58.9	60.0
Hospitals	—	27	4	52	13	—	58.4	60.0
Public administration	—	38	—	27	25	9	59.1	60.0

See footnotes at end of table.

Table 25. Short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ March 2019—continued

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
1 to 99 workers	(²)	25	3	40	20	12	61.4	60.0
1 to 49 workers	(²)	27	4	37	20	12	61.2	60.0
50 to 99 workers	—	23	—	47	19	10	61.7	60.0
100 workers or more	1	24	3	41	17	14	61.6	60.0
100 to 499 workers	²	25	2	41	17	13	61.0	60.0
500 workers or more	(²)	23	3	42	16	15	62.3	60.0
Geographic areas								
Northeast	—	39	—	24	30	6	59.9	60.0
New England	—	7	—	58	19	14	63.6	60.0
Middle Atlantic	—	44	—	18	32	5	59.3	60.0
South	—	19	—	54	11	15	61.8	60.0
South Atlantic	—	23	—	52	10	14	60.9	60.0
East South Central	—	11	—	56	—	19	65.0	60.0
West South Central	—	16	—	57	12	—	62.3	60.0
Midwest	—	19	—	53	11	17	62.3	60.0
East North Central	—	20	—	53	9	17	62.0	60.0
West North Central	—	17	—	53	14	16	63.0	60.0
West	—	13	—	40	14	19	63.2	60.0
Mountain	—	12	2	55	—	17	62.3	60.0
Pacific	—	14	19	33	14	—	63.7	60.0

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

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 25. Standard errors for short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ March 2019

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	0.2	1.0	0.4	1.5	0.9	1.2	0.3	0.0
Worker characteristics								
Management, professional, and related	0.2	1.5	0.4	2.7	1.4	2.8	0.6	0.0
Management, business, and financial	–	1.8	–	2.9	2.8	1.6	0.4	0.0
Professional and related	–	2.0	–	3.4	1.5	3.9	0.8	0.0
Teachers	–	3.2	–	2.5	2.7	2.8	1.2	0.0
Primary, secondary, and special education school teachers	–	4.1	–	3.0	3.5	3.5	1.4	0.0
Registered nurses	–	6.5	1.1	7.3	4.7	–	0.8	0.0
Service	–	3.6	1.1	4.2	2.0	–	0.4	0.0
Protective service	–	3.4	–	4.0	4.3	2.2	0.6	0.0
Sales and office	0.2	1.4	0.5	1.8	1.0	1.1	0.5	0.0
Sales and related	–	2.1	–	3.1	1.6	3.0	1.2	0.0
Office and administrative support	0.3	1.7	0.7	1.8	1.4	0.9	0.4	0.0
Natural resources, construction, and maintenance	–	2.2	–	3.0	2.4	1.7	0.5	0.0
Construction, extraction, farming, fishing, and forestry	–	4.8	–	4.9	4.1	–	0.9	0.0
Installation, maintenance, and repair	–	2.3	–	3.5	2.6	1.6	0.4	0.0
Production, transportation, and material moving ...	0.7	2.2	0.7	2.7	2.2	1.6	0.4	0.0
Production	–	2.7	–	4.1	3.2	2.5	0.5	0.0
Transportation and material moving	–	3.4	–	2.7	3.5	1.6	0.8	0.0
Full time	0.2	0.9	0.4	1.4	0.9	1.4	0.3	0.0
Part time	–	3.8	–	3.9	2.7	0.8	0.5	0.0
Union	–	2.1	–	2.7	2.0	1.5	0.4	0.0
Nonunion	0.2	1.1	0.5	1.7	0.9	1.4	0.3	0.0
Average wage within the following categories: ²								
Lowest 25 percent	–	3.6	–	3.0	2.1	1.0	0.5	0.0
Lowest 10 percent	–	–	1.4	5.8	8.4	2.3	1.6	0.0
Second 25 percent	0.3	1.6	0.7	2.1	1.6	0.8	0.3	0.0
Third 25 percent	0.3	1.4	0.3	2.1	1.4	1.5	0.3	0.0
Highest 25 percent	0.3	1.5	0.5	2.3	1.3	2.6	0.7	0.0
Highest 10 percent	–	1.7	–	3.4	2.2	4.5	1.0	0.0
Establishment characteristics								
Goods-producing industries	0.7	2.3	0.6	2.5	1.8	1.8	0.6	0.0
Service-providing industries	0.1	1.1	0.4	1.8	1.0	1.4	0.3	0.0
Education and health services	–	1.9	–	3.0	2.1	0.8	0.4	0.0
Educational services	–	1.3	–	1.9	1.8	2.2	0.9	0.0
Elementary and secondary schools	–	2.0	0.7	2.1	2.3	2.6	1.0	0.0
Junior colleges, colleges, and universities	–	1.8	–	2.4	1.2	2.8	1.3	0.0
Health care and social assistance	–	2.4	–	3.7	2.9	0.8	0.4	0.0
Hospitals	–	5.3	0.5	6.6	3.1	–	0.5	0.0
Public administration	–	2.6	–	2.4	2.3	2.2	0.5	0.0

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ March 2019—continued

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
1 to 99 workers	0.2	1.7	0.8	3.0	1.9	2.5	0.6	0.0
1 to 49 workers	0.2	2.0	1.2	3.3	1.9	3.2	0.7	0.0
50 to 99 workers	—	3.6	—	4.5	3.4	2.2	1.0	0.0
100 workers or more	0.3	1.2	0.4	1.6	1.2	0.9	0.3	0.0
100 to 499 workers	0.5	1.8	0.3	2.4	1.7	1.5	0.4	0.0
500 workers or more	0.1	1.7	0.8	2.1	1.9	1.3	0.5	0.0
Geographic areas								
Northeast	—	1.3	—	2.4	1.6	0.7	0.3	0.0
New England	—	2.5	—	5.5	4.1	1.9	0.8	0.0
Middle Atlantic	—	1.5	—	2.5	1.6	0.7	0.3	0.0
South	—	2.0	—	2.9	1.5	2.1	0.6	0.0
South Atlantic	—	2.9	—	4.4	1.7	2.8	0.7	0.0
East South Central	—	2.1	—	7.5	—	5.4	2.7	0.0
West South Central	—	3.5	—	3.2	3.6	—	1.2	0.0
Midwest	—	2.5	—	3.2	1.3	1.7	0.5	0.0
East North Central	—	3.2	—	3.6	1.6	2.1	0.7	0.0
West North Central	—	4.0	—	6.2	2.6	2.6	0.8	0.0
West	—	1.2	—	3.7	2.6	4.9	0.9	0.0
Mountain	—	1.8	0.8	5.7	—	1.6	0.5	0.0
Pacific	—	1.6	3.8	4.6	2.9	—	1.3	0.0

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 26. Short-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2019

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	76	\$170	\$200	\$637	\$1,500	\$2,500	24
Worker characteristics							
Management, professional, and related	74	170	500	1,000	2,020	2,500	26
Management, business, and financial	79	170	576	1,000	2,000	2,500	21
Professional and related	71	170	—	750	2,300	2,500	29
Teachers	80	170	200	650	692	1,500	20
Primary, secondary, and special education school teachers	84	170	225	692	831	—	16
Registered nurses	71	185	595	1,000	2,325	3,000	29
Service	72	170	170	594	—	2,000	28
Protective service	84	170	170	633	1,385	2,500	16
Sales and office	81	170	200	637	1,500	2,500	19
Sales and related	85	170	200	500	1,250	—	15
Office and administrative support	80	170	200	650	1,500	2,500	20
Natural resources, construction, and maintenance	81	170	—	595	1,000	2,000	19
Construction, extraction, farming, fishing, and forestry	82	170	170	577	982	—	18
Installation, maintenance, and repair	81	170	325	615	1,200	2,310	19
Production, transportation, and material moving ...	77	170	350	594	1,000	2,000	23
Production	70	170	300	604	1,500	2,500	30
Transportation and material moving	84	170	500	590	1,000	1,500	16
Full time	76	170	250	692	1,500	2,500	24
Part time	81	170	170	500	637	1,000	19
Union	81	170	200	500	633	1,150	19
Nonunion	75	170	275	692	1,500	2,500	25
Average wage within the following categories: ³							
Lowest 25 percent	77	170	200	590	—	2,000	23
Lowest 10 percent	80	170	—	632	650	—	20
Second 25 percent	78	170	200	615	1,162	2,500	22
Third 25 percent	77	170	400	692	1,500	2,500	23
Highest 25 percent	73	170	430	900	2,000	2,500	27
Highest 10 percent	71	170	—	1,000	2,308	3,000	29
Establishment characteristics							
Goods-producing industries	74	170	350	700	1,500	2,500	26
Service-providing industries	77	170	200	637	1,500	2,500	23
Education and health services	72	170	200	637	1,250	2,500	28
Educational services	72	170	185	637	750	1,500	28
Elementary and secondary schools	77	170	200	692	692	1,160	23
Junior colleges, colleges, and universities	62	170	185	637	692	—	38
Health care and social assistance	71	170	230	637	2,000	2,500	29
Hospitals	74	170	595	1,000	2,350	3,000	26
Public administration	70	135	200	576	731	1,500	30

See footnotes at end of table.

Table 26. Short-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2019—continued

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	76	\$170	\$200	\$633	\$1,000	\$2,000	24
1 to 49 workers	75	170	170	633	1,200	2,000	25
50 to 99 workers	79	170	—	633	1,000	2,000	21
100 workers or more	76	170	230	692	2,000	2,500	24
100 to 499 workers	81	170	—	692	1,500	2,500	19
500 workers or more	71	170	225	692	2,300	3,000	29
Geographic areas							
Northeast	88	170	170	—	650	1,500	12
New England	69	—	500	750	1,500	3,000	31
Middle Atlantic	91	170	170	200	637	1,000	9
South	73	215	500	1,000	2,300	2,500	27
South Atlantic	76	200	500	1,000	2,000	2,500	24
East South Central	64	200	500	1,000	1,500	—	36
West South Central	72	—	576	—	2,500	2,500	28
Midwest	64	200	500	1,000	—	2,500	36
East North Central	64	200	—	1,000	—	2,500	36
West North Central	63	275	500	1,000	2,000	2,500	37
West	74	200	570	1,000	2,000	2,500	26
Mountain	67	400	1,000	1,500	2,000	2,500	33

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 26. Standard errors for short-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2019

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.6	\$0.00	\$23.74	\$7.87	\$0.00	\$0.00	1.6
Worker characteristics							
Management, professional, and related	2.7	0.00	12.33	107.62	326.33	334.78	2.7
Management, business, and financial	2.3	0.00	102.94	60.28	150.58	155.79	2.3
Professional and related	3.6	0.00	–	140.84	382.27	486.79	3.6
Teachers	2.6	0.00	0.00	38.08	172.91	442.06	2.6
Primary, secondary, and special education school teachers	3.3	12.24	25.40	19.95	218.12	–	3.3
Registered nurses	4.8	16.14	95.16	182.11	181.71	638.69	4.8
Service	3.7	0.00	0.91	21.68	–	564.23	3.7
Protective service	2.3	0.00	33.19	32.63	300.49	268.64	2.3
Sales and office	1.5	0.00	0.00	3.86	20.99	0.00	1.5
Sales and related	3.0	0.00	0.00	0.00	313.95	–	3.0
Office and administrative support	1.5	0.00	14.62	46.44	116.55	0.00	1.5
Natural resources, construction, and maintenance	1.8	0.00	–	21.88	0.00	286.37	1.8
Construction, extraction, farming, fishing, and forestry	3.1	0.00	21.55	109.29	258.73	–	3.1
Installation, maintenance, and repair	2.5	0.00	85.10	26.49	249.01	384.34	2.5
Production, transportation, and material moving ...	2.0	0.00	73.28	50.71	90.32	131.56	2.0
Production	3.0	0.00	65.61	58.24	191.41	251.54	3.0
Transportation and material moving	1.8	5.47	120.87	97.22	0.00	0.00	1.8
Full time	1.6	0.00	33.55	29.96	29.56	0.00	1.6
Part time	3.3	0.00	0.00	61.04	0.00	280.90	3.3
Union	2.0	0.00	13.13	0.00	13.58	202.13	2.0
Nonunion	1.8	0.00	54.80	24.97	289.05	0.00	1.8
Average wage within the following categories: ³							
Lowest 25 percent	3.1	0.00	35.44	93.27	–	291.04	3.1
Lowest 10 percent	5.3	1.58	–	47.03	27.97	–	5.3
Second 25 percent	2.3	0.00	0.00	16.52	194.29	129.95	2.3
Third 25 percent	1.8	0.00	90.59	42.24	182.44	0.00	1.8
Highest 25 percent	2.4	0.00	127.29	213.49	125.86	79.82	2.4
Highest 10 percent	4.0	0.00	–	27.37	153.41	496.63	4.0
Establishment characteristics							
Goods-producing industries	2.4	0.00	89.16	87.20	29.68	0.00	2.4
Service-providing industries	1.8	0.00	0.00	2.42	0.00	0.00	1.8
Education and health services	3.2	0.00	20.89	16.64	369.47	46.36	3.2
Educational services	2.1	0.00	13.41	29.10	130.17	127.75	2.1
Elementary and secondary schools	3.2	0.00	0.00	50.32	157.06	281.40	3.2
Junior colleges, colleges, and universities	3.1	0.00	0.00	39.42	80.32	–	3.1
Health care and social assistance	4.4	0.00	50.61	25.18	386.33	364.97	4.4
Hospitals	4.2	19.16	33.83	160.15	201.03	688.86	4.2
Public administration	2.5	0.00	0.00	10.23	131.70	41.97	2.5

See footnotes at end of table.

Table 26. Standard errors for short-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2019—continued

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	3.0	\$0.00	\$31.53	\$2.52	\$136.07	\$0.00	3.0
1 to 49 workers	4.0	0.00	12.21	4.92	157.23	324.38	4.0
50 to 99 workers	3.6	0.00	—	27.94	0.00	484.01	3.6
100 workers or more	1.2	0.00	44.69	34.55	254.13	85.44	1.2
100 to 499 workers	1.5	0.00	—	55.05	152.55	0.00	1.5
500 workers or more	2.0	0.00	48.63	41.12	296.52	458.85	2.0
Geographic areas							
Northeast	2.1	0.00	0.00	—	17.08	252.39	2.1
New England	7.9	—	0.00	156.59	372.46	515.90	7.9
Middle Atlantic	1.8	0.00	0.00	19.48	0.00	238.53	1.8
South	2.3	50.26	27.97	0.00	403.13	36.50	2.3
South Atlantic	3.2	48.10	68.49	0.00	365.88	70.99	3.2
East South Central	3.0	0.00	0.00	158.03	0.00	—	3.0
West South Central	4.4	—	149.91	—	256.26	392.77	4.4
Midwest	3.1	0.00	23.84	0.00	—	0.00	3.1
East North Central	4.1	0.00	—	87.91	—	0.00	4.1
West North Central	3.7	40.55	0.00	82.85	468.06	714.83	3.7
West	5.7	19.93	38.58	63.21	179.29	335.45	5.7
Mountain	8.2	106.55	239.32	96.71	255.74	11.86	8.2

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 27. Long-term disability plans: Employee contribution requirement, civilian workers,¹ March 2019

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

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

See footnotes at end of table.

Table 27. Long-term disability plans: Employee contribution requirement, civilian workers,¹ March 2019—continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	6	94
1 to 49 workers	6	94
50 to 99 workers	6	94
100 workers or more	7	93
100 to 499 workers	7	93
500 workers or more	7	93
Geographic areas		
Northeast	5	95
New England	3	97
Middle Atlantic	6	94
South	8	92
South Atlantic	7	93
East South Central	13	87
West South Central	5	95
Midwest	8	92
East North Central	10	90
West North Central	5	95
West	5	95
Mountain	10	90
Pacific	3	97

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 27. Standard errors for long-term disability plans: Employee contribution requirement, civilian workers,¹ March 2019

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.4	0.4
Worker characteristics		
Management, professional, and related	0.5	0.5
Management, business, and financial	0.6	0.6
Professional and related	0.5	0.5
Teachers	1.3	1.3
Primary, secondary, and special education school teachers	2.0	2.0
Registered nurses	1.3	1.3
Service	1.6	1.6
Sales and office	0.7	0.7
Sales and related	1.2	1.2
Office and administrative support	0.7	0.7
Natural resources, construction, and maintenance	1.1	1.1
Construction, extraction, farming, fishing, and forestry	1.3	1.3
Installation, maintenance, and repair	1.3	1.3
Production, transportation, and material moving	0.7	0.7
Production	0.6	0.6
Transportation and material moving	1.4	1.4
Full time	0.4	0.4
Part time	1.7	1.7
Union	0.8	0.8
Nonunion	0.4	0.4
Average wage within the following categories: ²		
Lowest 25 percent	1.3	1.3
Lowest 10 percent	2.1	2.1
Second 25 percent	0.8	0.8
Third 25 percent	0.5	0.5
Highest 25 percent	0.4	0.4
Highest 10 percent	0.6	0.6
Establishment characteristics		
Goods-producing industries	0.8	0.8
Service-providing industries	0.4	0.4
Education and health services	0.6	0.6
Educational services	0.9	0.9
Elementary and secondary schools	1.5	1.5
Junior colleges, colleges, and universities	1.1	1.1
Health care and social assistance	0.7	0.7
Hospitals	0.9	0.9
Public administration	2.0	2.0

See footnotes at end of table.

Table 27. Standard errors for long-term disability plans: Employee contribution requirement, civilian workers,¹ March 2019—continued

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	0.8	0.8
1 to 49 workers	1.0	1.0
50 to 99 workers	1.2	1.2
100 workers or more	0.5	0.5
100 to 499 workers	1.0	1.0
500 workers or more	0.5	0.5
Geographic areas		
Northeast	1.0	1.0
New England	1.1	1.1
Middle Atlantic	1.3	1.3
South	0.7	0.7
South Atlantic	0.5	0.5
East South Central	2.6	2.6
West South Central	2.0	2.0
Midwest	0.7	0.7
East North Central	0.9	0.9
West North Central	1.0	1.0
West	0.6	0.6
Mountain	1.3	1.3
Pacific	0.7	0.7

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 28. Long-term disability plans: Method of benefit payment, civilian workers,¹ March 2019

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	95	3	1	(²)
Worker characteristics				
Management, professional, and related	96	4	(²)	(²)
Management, business, and financial	96	4	—	—
Professional and related	95	4	(²)	(²)
Teachers	95	2	2	1
Primary, secondary, and special education school teachers	94	2	2	1
Registered nurses	97	—	—	—
Service	98	1	—	—
Protective service	97	—	—	—
Sales and office	97	3	—	—
Sales and related	96	4	—	—
Office and administrative support	97	2	—	—
Natural resources, construction, and maintenance	85	4	7	3
Installation, maintenance, and repair	93	4	—	—
Production, transportation, and material moving	92	—	6	—
Transportation and material moving	94	—	3	—
Full time	95	3	1	(²)
Part time	93	6	—	—
Union	88	2	8	2
Nonunion	96	3	(²)	(²)
Average wage within the following categories: ³				
Second 25 percent	97	2	—	—
Third 25 percent	95	2	2	(²)
Highest 25 percent	94	4	1	1
Highest 10 percent	94	6	(²)	(²)
Establishment characteristics				
Goods-producing industries	88	5	6	1
Service-providing industries	96	3	1	(²)
Education and health services	98	2	(²)	(²)
Educational services	96	2	1	1
Elementary and secondary schools	95	1	2	1
Junior colleges, colleges, and universities	97	3	—	—
Health care and social assistance	99	1	—	—
Hospitals	97	—	—	—
Public administration	98	2	—	—

See footnotes at end of table.

Table 28. Long-term disability plans: Method of benefit payment, civilian workers,¹ March 2019—continued

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

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

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

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 28. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,¹ March 2019

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	0.5	0.4	0.3	0.1
Worker characteristics				
Management, professional, and related	0.6	0.6	0.1	0.1
Management, business, and financial	0.8	0.8	—	—
Professional and related	0.7	0.7	0.2	0.1
Teachers	0.9	0.5	0.5	0.3
Primary, secondary, and special education school teachers	1.3	0.7	0.8	0.4
Registered nurses	2.1	—	—	—
Service	0.7	0.6	—	—
Protective service	1.6	—	—	—
Sales and office	0.5	0.5	—	—
Sales and related	1.1	1.0	—	—
Office and administrative support	0.6	0.6	—	—
Natural resources, construction, and maintenance	2.0	0.9	1.1	1.2
Installation, maintenance, and repair	1.8	1.3	—	—
Production, transportation, and material moving ...	1.7	—	1.6	—
Transportation and material moving	1.7	—	1.3	—
Full time	0.5	0.4	0.3	0.1
Part time	1.9	1.5	—	—
Union	1.7	0.3	1.6	0.5
Nonunion	0.5	0.5	0.1	(²)
Average wage within the following categories: ³				
Second 25 percent	0.5	0.5	—	—
Third 25 percent	0.8	0.4	0.7	0.1
Highest 25 percent	0.8	0.7	0.2	0.2
Highest 10 percent	1.4	1.4	0.2	0.1
Establishment characteristics				
Goods-producing industries	1.8	1.2	1.4	0.4
Service-providing industries	0.4	0.4	0.1	0.1
Education and health services	0.5	0.4	0.1	0.1
Educational services	0.6	0.3	0.4	0.3
Elementary and secondary schools	1.0	0.5	0.6	0.5
Junior colleges, colleges, and universities	0.5	0.3	—	—
Health care and social assistance	0.6	0.6	—	—
Hospitals	1.4	—	—	—
Public administration	0.6	0.6	—	—

See footnotes at end of table.

Table 28. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,¹ March 2019—continued

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
1 to 99 workers	0.6	0.5	0.3	0.2
1 to 49 workers	1.0	0.6	0.4	0.3
50 to 99 workers	0.6	—	0.4	—
100 workers or more	0.7	0.6	0.4	0.1
100 to 499 workers	1.0	1.0	—	—
500 workers or more	1.0	0.8	0.6	0.1
Geographic areas				
Northeast	1.3	1.3	—	—
New England	1.6	—	0.7	—
Middle Atlantic	1.9	1.9	—	—
South	0.9	0.9	—	—
South Atlantic	0.9	0.8	—	—
East South Central	2.1	0.7	—	—
West South Central	2.5	2.5	—	—
Midwest	0.9	—	0.8	—
East North Central	1.2	—	1.1	—
West North Central	1.3	—	0.7	—
West	0.6	0.4	0.2	0.2
Mountain	0.6	0.3	—	—
Pacific	0.9	—	—	0.2

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

² Less than 0.05.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 29. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ March 2019

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	26	59	7	6	1	58.0	60.0
Worker characteristics							
Management, professional, and related	26	57	9	7	1	58.0	60.0
Management, business, and financial	22	66	6	5	1	58.1	60.0
Professional and related	28	53	11	8	1	58.0	60.0
Teachers	13	43	24	16	3	60.8	60.0
Primary, secondary, and special education school teachers	16	32	27	21	4	61.0	62.0
Registered nurses	38	56	—	3	—	55.8	60.0
Service	35	51	—	6	—	57.6	60.0
Protective service	26	45	—	17	—	59.4	60.0
Sales and office	28	60	4	6	1	57.7	60.0
Sales and related	28	65	—	4	—	57.1	60.0
Office and administrative support	28	59	5	7	1	57.8	60.0
Natural resources, construction, and maintenance	17	67	9	—	—	59.2	60.0
Installation, maintenance, and repair	21	68	7	—	—	58.1	60.0
Production, transportation, and material moving ...	21	67	5	5	1	58.6	60.0
Transportation and material moving	21	71	—	5	—	58.3	60.0
Full time	26	59	7	6	1	58.0	60.0
Part time	30	53	8	7	2	58.0	60.0
Union	28	52	8	11	2	58.5	60.0
Nonunion	26	60	7	6	1	58.0	60.0
Average wage within the following categories: ²							
Second 25 percent	28	58	6	6	1	57.8	60.0
Third 25 percent	25	62	7	6	1	58.1	60.0
Highest 25 percent	26	57	8	7	1	58.1	60.0
Highest 10 percent	28	57	8	6	1	57.8	60.0
Establishment characteristics							
Goods-producing industries	22	60	12	5	1	58.8	60.0
Service-providing industries	27	59	6	7	1	57.9	60.0
Education and health services	27	53	11	7	2	58.3	60.0
Educational services	13	49	21	14	3	60.8	60.0
Elementary and secondary schools	15	36	27	19	4	61.2	60.0
Junior colleges, colleges, and universities	10	64	16	—	—	60.5	60.0
Health care and social assistance	37	55	4	—	—	56.8	60.0
Hospitals	40	55	2	3	—	55.7	60.0
Public administration	21	45	—	20	—	59.9	60.0

See footnotes at end of table.

Table 29. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ March 2019—continued

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
1 to 99 workers	25	58	8	7	2	58.6	60.0
1 to 49 workers	26	61	5	—	—	58.4	60.0
50 to 99 workers	23	52	13	10	2	59.2	60.0
100 workers or more	27	60	7	6	1	57.7	60.0
100 to 499 workers	22	64	6	7	1	58.4	60.0
500 workers or more	31	56	7	5	1	57.1	60.0
Geographic areas							
Northeast	25	69	2	4	(³)	57.7	60.0
New England	23	70	—	4	—	57.6	60.0
Middle Atlantic	25	68	—	4	—	57.7	60.0
South	27	59	8	5	1	57.6	60.0
South Atlantic	27	57	11	4	1	57.6	60.0
East South Central	24	67	4	—	—	57.9	60.0
West South Central	30	58	3	—	—	57.4	60.0
Midwest	25	62	6	7	2	58.1	60.0
East North Central	27	59	6	7	1	57.8	60.0
West North Central	20	67	5	6	2	58.7	60.0
West	28	50	11	—	—	58.8	60.0
Mountain	24	54	—	12	—	59.0	60.0
Pacific	30	48	12	—	—	58.6	60.0

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

³ Less than 0.5.

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

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

Table 29. Standard errors for long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ March 2019

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	1.3	1.3	0.6	0.5	0.3	0.2	0.0
Worker characteristics							
Management, professional, and related	2.0	2.3	1.0	0.6	0.2	0.3	0.0
Management, business, and financial	2.0	2.2	0.8	0.5	0.2	0.3	0.0
Professional and related	2.6	2.7	1.2	0.7	0.3	0.3	0.0
Teachers	1.5	2.1	2.3	1.9	0.8	0.5	0.0
Primary, secondary, and special education school teachers	2.3	3.1	3.1	2.6	1.3	0.8	1.8
Registered nurses	5.7	5.3	–	1.4	–	0.8	0.0
Service	4.2	3.8	–	1.2	–	0.8	0.0
Protective service	4.8	4.5	–	5.1	–	0.7	0.0
Sales and office	1.3	1.4	0.5	0.9	0.4	0.2	0.0
Sales and related	3.1	3.0	–	1.1	–	0.5	0.0
Office and administrative support	1.8	1.9	0.6	1.1	0.4	0.3	0.0
Natural resources, construction, and maintenance	2.4	3.0	1.4	–	–	0.5	0.0
Installation, maintenance, and repair	3.0	3.2	1.3	–	–	0.3	0.0
Production, transportation, and material moving ...	2.1	2.3	0.9	1.2	0.3	0.3	0.0
Transportation and material moving	3.1	3.3	–	1.4	–	0.4	0.0
Full time	1.3	1.4	0.6	0.5	0.3	0.2	0.0
Part time	3.3	3.8	1.9	1.7	0.6	0.5	0.0
Union	2.4	2.3	0.9	1.3	0.3	0.3	0.0
Nonunion	1.4	1.5	0.6	0.6	0.3	0.2	0.0
Average wage within the following categories: ²							
Second 25 percent	2.3	2.3	0.6	0.9	0.6	0.4	0.0
Third 25 percent	1.7	1.9	1.0	0.8	0.2	0.2	0.0
Highest 25 percent	1.9	2.1	0.9	0.6	0.2	0.3	0.0
Highest 10 percent	3.7	3.8	1.3	0.8	0.4	0.5	0.0
Establishment characteristics							
Goods-producing industries	2.0	2.5	2.1	0.9	0.4	0.3	0.0
Service-providing industries	1.5	1.5	0.6	0.6	0.3	0.2	0.0
Education and health services	1.9	1.9	1.4	1.1	0.8	0.5	0.0
Educational services	0.8	1.6	1.4	1.4	0.5	0.2	0.0
Elementary and secondary schools	1.6	2.7	2.1	2.2	1.0	0.4	1.5
Junior colleges, colleges, and universities	1.5	2.1	1.1	–	–	0.3	0.0
Health care and social assistance	2.9	3.0	1.9	–	–	0.7	0.0
Hospitals	5.1	4.7	0.3	1.0	–	0.7	0.0
Public administration	2.8	3.8	–	3.6	–	0.5	0.0

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ March 2019—continued

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
1 to 99 workers	2.6	2.3	1.1	1.0	0.7	0.5	0.0
1 to 49 workers	3.4	3.2	0.8	—	—	0.6	0.0
50 to 99 workers	3.5	3.7	2.7	2.4	0.6	0.6	0.0
100 workers or more	1.5	1.6	0.6	0.6	0.1	0.2	0.0
100 to 499 workers	1.9	2.1	0.8	1.0	0.2	0.3	0.0
500 workers or more	1.8	1.9	1.0	0.6	0.1	0.3	0.0
Geographic areas							
Northeast	2.9	2.7	0.4	0.7	0.2	0.4	0.0
New England	7.0	6.6	—	0.8	—	1.0	0.0
Middle Atlantic	3.0	2.6	—	1.0	—	0.4	0.0
South	1.9	1.8	0.6	1.1	0.3	0.3	0.0
South Atlantic	2.2	2.5	0.9	0.7	0.4	0.4	0.0
East South Central	1.4	1.6	0.8	—	—	0.3	0.0
West South Central	5.2	3.9	0.9	—	—	0.8	0.0
Midwest	1.2	2.1	1.1	0.9	0.3	0.2	0.0
East North Central	1.5	3.0	1.5	1.1	0.3	0.2	0.0
West North Central	1.9	1.7	1.7	1.6	0.7	0.3	0.0
West	4.0	3.6	1.8	—	—	0.7	0.0
Mountain	3.5	4.4	—	1.9	—	0.6	0.0
Pacific	5.6	4.8	1.9	—	—	1.0	0.0

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 30. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2019

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	89	\$3,900	\$5,000	\$8,000	\$12,000	\$16,000	11
Worker characteristics							
Management, professional, and related	88	4,000	5,000	10,000	13,000	20,000	12
Management, business, and financial	88	5,000	6,000	10,000	15,000	20,000	12
Professional and related	88	3,900	5,000	8,000	12,500	20,000	12
Teachers	75	1,900	3,900	5,000	8,000	11,000	25
Primary, secondary, and special education school teachers	71	1,500	3,900	5,000	6,111	9,450	29
Registered nurses	90	–	5,000	8,333	12,500	15,000	10
Service	90	3,000	5,000	6,000	10,000	15,000	10
Protective service	77	3,102	5,000	5,000	7,500	12,500	23
Sales and office	89	4,000	5,000	9,000	12,500	20,000	11
Sales and related	90	5,000	5,000	8,000	12,500	20,000	10
Office and administrative support	88	3,900	5,000	10,000	12,500	20,000	12
Natural resources, construction, and maintenance	88	–	5,000	7,000	10,000	15,000	12
Installation, maintenance, and repair	90	3,000	5,000	7,500	10,000	15,000	10
Production, transportation, and material moving ...	90	–	5,000	7,000	10,000	15,000	10
Transportation and material moving	92	–	5,000	7,000	10,000	15,000	8
Full time	89	3,900	5,000	8,000	12,000	16,000	11
Part time	82	–	5,000	7,000	10,000	20,000	18
Union	80	2,500	4,000	5,000	10,000	12,000	20
Nonunion	90	4,000	5,000	10,000	12,500	20,000	10
Average wage within the following categories: ³							
Second 25 percent	89	3,500	5,000	7,000	10,000	15,000	11
Third 25 percent	90	3,500	5,000	7,500	–	15,000	10
Highest 25 percent	88	4,000	6,000	10,000	15,000	20,000	12
Highest 10 percent	90	5,000	6,000	10,000	15,000	20,000	10
Establishment characteristics							
Goods-producing industries	91	5,000	5,000	10,000	15,000	15,000	9
Service-providing industries	88	–	5,000	8,000	12,000	–	12
Education and health services	88	3,000	5,000	6,000	10,000	15,000	12
Educational services	77	–	3,900	5,000	9,200	13,000	23
Elementary and secondary schools	71	1,500	3,900	5,000	6,500	10,000	29
Junior colleges, colleges, and universities	83	3,000	5,000	7,000	10,000	15,000	17
Health care and social assistance	95	–	5,000	6,000	10,000	15,000	5
Hospitals	92	3,000	5,000	10,000	12,500	15,000	8
Public administration	66	3,102	4,000	5,000	6,250	10,000	34

See footnotes at end of table.

Table 30. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2019—continued

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	91	\$4,000	\$5,000	\$7,500	\$12,000	—	9
1 to 49 workers	91	4,000	5,000	8,000	12,500	\$20,000	9
50 to 99 workers	91	—	5,000	7,000	10,000	15,000	9
100 workers or more	87	—	5,000	10,000	12,500	—	13
100 to 499 workers	90	3,900	5,000	8,000	10,000	15,000	10
500 workers or more	85	3,102	5,000	10,000	15,000	20,000	15
Geographic areas							
Northeast	91	—	5,000	10,000	12,500	—	9
Middle Atlantic	92	3,000	5,000	10,000	12,500	—	8
South	91	3,900	5,000	8,000	12,000	15,000	9
South Atlantic	93	3,900	5,000	8,000	12,000	15,000	7
East South Central	88	4,000	5,000	6,000	10,000	15,000	12
West South Central	90	4,000	5,000	10,000	15,000	—	10
Midwest	81	—	5,000	7,000	10,000	15,000	19
East North Central	80	3,500	5,000	7,000	10,000	15,000	20
West North Central	84	—	5,000	7,500	12,500	16,000	16
West	91	4,000	6,000	10,000	13,000	20,000	9
Mountain	86	4,500	6,000	8,500	15,000	15,000	14
Pacific	93	3,500	6,000	10,000	13,000	20,000	7

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 30. Standard errors for long-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2019

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.6	\$390.33	\$0.00	\$361.84	\$304.53	\$3,208.38	0.6
Worker characteristics							
Management, professional, and related	0.9	25.81	0.00	0.00	2,569.38	928.03	0.9
Management, business, and financial	1.5	0.00	0.00	0.00	0.00	0.00	1.5
Professional and related	1.0	63.21	0.00	1,060.40	1,990.01	4,788.34	1.0
Teachers	1.8	524.46	36.50	0.00	682.79	1,688.86	1.8
Primary, secondary, and special education school teachers	2.9	341.39	0.00	0.00	741.28	1,522.22	2.9
Registered nurses	2.3	–	0.00	1,979.74	2,526.54	0.00	2.3
Service	1.3	335.39	0.00	916.51	748.18	0.00	1.3
Protective service	4.4	219.48	0.00	0.00	1,853.63	3,525.22	4.4
Sales and office	1.0	481.32	0.00	1,727.53	1,154.12	402.18	1.0
Sales and related	2.0	0.00	0.00	1,767.93	1,714.27	973.33	2.0
Office and administrative support	1.1	501.78	0.00	2,116.80	1,954.78	456.02	1.1
Natural resources, construction, and maintenance	1.6	–	0.00	667.02	0.00	0.00	1.6
Installation, maintenance, and repair	1.6	377.39	0.00	717.28	584.23	0.00	1.6
Production, transportation, and material moving ...	1.2	–	0.00	547.45	0.00	0.00	1.2
Transportation and material moving	1.6	–	1,458.36	912.41	0.00	0.00	1.6
Full time	0.6	389.11	0.00	648.91	353.38	3,089.60	0.6
Part time	3.3	–	0.00	453.06	1,580.35	3,951.92	3.3
Union	1.5	745.36	729.40	987.92	548.44	805.82	1.5
Nonunion	0.7	231.56	0.00	1,131.76	1,645.51	3,928.92	0.7
Average wage within the following categories: ³							
Second 25 percent	0.8	830.34	0.00	645.17	831.99	0.00	0.8
Third 25 percent	0.8	409.29	0.00	491.35	–	1,920.07	0.8
Highest 25 percent	0.9	273.28	0.00	0.00	1,190.52	0.00	0.9
Highest 10 percent	1.3	0.00	420.31	0.00	0.00	0.00	1.3
Establishment characteristics							
Goods-producing industries	1.2	0.00	893.98	316.07	2,422.63	1,922.58	1.2
Service-providing industries	0.6	–	0.00	158.03	882.73	–	0.6
Education and health services	1.1	45.26	0.00	0.00	0.00	0.00	1.1
Educational services	1.3	–	137.77	1,309.56	966.32	1,356.67	1.3
Elementary and secondary schools	2.5	0.00	0.00	0.00	860.59	1,767.73	2.5
Junior colleges, colleges, and universities	2.4	204.02	0.00	632.14	0.00	482.80	2.4
Health care and social assistance	1.5	–	0.00	769.54	364.97	0.00	1.5
Hospitals	2.1	706.75	0.00	1,965.73	2,680.39	0.00	2.1
Public administration	3.1	141.52	754.39	0.00	1,083.20	0.00	3.1

See footnotes at end of table.

Table 30. Standard errors for long-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2019—continued

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	0.9	\$226.59	\$0.00	\$589.17	\$2,010.58	—	0.9
1 to 49 workers	1.0	603.67	0.00	1,407.72	2,801.87	\$2,734.81	1.0
50 to 99 workers	2.0	—	0.00	960.21	0.00	364.97	2.0
100 workers or more	0.8	—	0.00	1,124.07	702.99	—	0.8
100 to 499 workers	1.3	498.43	0.00	729.93	0.00	0.00	1.3
500 workers or more	1.0	294.21	0.00	0.00	0.00	903.24	1.0
Geographic areas							
Northeast	1.7	—	277.30	1,132.28	2,308.25	—	1.7
Middle Atlantic	1.4	334.95	446.99	1,665.00	3,667.86	—	1.4
South	0.8	0.00	0.00	897.14	1,758.13	682.79	0.8
South Atlantic	0.9	437.73	0.00	895.65	2,450.92	3,128.06	0.9
East South Central	2.9	706.75	0.00	852.03	0.00	0.00	2.9
West South Central	1.6	936.20	0.00	1,852.00	3,050.79	—	1.6
Midwest	1.2	—	0.00	756.67	0.00	0.00	1.2
East North Central	1.7	682.55	0.00	1,070.94	0.00	0.00	1.7
West North Central	0.8	—	0.00	929.12	1,719.95	2,535.13	0.8
West	1.0	543.85	841.20	677.40	2,795.92	0.00	1.0
Mountain	1.7	889.31	1,182.62	1,678.89	3,782.95	4,211.59	1.7
Pacific	1.2	634.76	1,007.79	233.69	3,064.41	0.00	1.2

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 31. Leave benefits: Access, civilian workers,¹ March 2019

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ²	
								Paid	Unpaid
All workers	78	76	76	46	58	60	32	19	89
Worker characteristics									
Management, professional, and related	82	91	79	63	75	79	48	29	93
Management, business, and financial	95	94	95	64	78	80	49	28	94
Professional and related	77	90	72	62	74	78	48	29	93
Teachers	35	87	20	63	75	80	56	26	93
Primary, secondary, and special education school teachers	31	96	18	79	81	86	58	27	95
Registered nurses	91	90	89	68	78	84	48	31	95
Service	59	61	62	28	36	40	18	14	83
Protective service	82	83	83	44	62	68	48	19	93
Sales and office	84	76	81	49	59	60	31	19	89
Sales and related	75	64	70	41	47	48	22	15	86
Office and administrative support	89	83	87	54	65	67	36	21	91
Natural resources, construction, and maintenance	80	68	78	33	46	46	21	12	84
Construction, extraction, farming, fishing, and forestry	70	59	67	25	33	34	14	10	81
Installation, maintenance, and repair	90	77	90	41	60	58	29	15	87
Production, transportation, and material moving ...	85	70	84	39	61	59	32	10	89
Production	91	68	88	37	63	60	28	10	88
Transportation and material moving	80	72	79	41	59	58	35	9	90
Full time	87	86	87	54	68	70	39	22	91
Part time	46	43	41	19	25	27	13	8	81
Union	81	91	75	63	83	84	55	22	94
Nonunion	77	73	76	43	54	56	29	18	88
Average wage within the following categories: ³									
Lowest 25 percent	58	51	56	25	31	34	14	9	82
Lowest 10 percent	43	31	42	12	22	27	8	6	80
Second 25 percent	82	79	82	46	59	60	29	18	89
Third 25 percent	91	88	90	54	70	73	39	22	91
Highest 25 percent	84	92	81	63	79	81	53	30	94
Highest 10 percent	85	94	82	63	81	82	55	34	95
Establishment characteristics									
Goods-producing industries	89	72	88	39	60	58	30	12	87
Service-providing industries	76	76	74	47	58	60	33	20	89
Education and health services	74	87	70	59	69	74	41	24	92
Educational services	52	90	41	61	79	83	61	26	92
Elementary and secondary schools	39	93	27	72	80	85	59	26	92
Junior colleges, colleges, and universities	82	89	71	44	84	88	72	26	97
Health care and social assistance	87	85	88	57	63	68	29	23	92
Hospitals	94	94	93	67	84	87	51	32	96
Public administration	91	92	90	54	85	88	76	24	96

See footnotes at end of table.

Table 31. Leave benefits: Access, civilian workers,¹ March 2019—continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ²	
								Paid	Unpaid
1 to 99 workers	71	66	70	36	44	46	19	14	82
1 to 49 workers	70	64	69	33	39	42	17	14	80
50 to 99 workers	73	71	71	43	56	57	26	16	89
100 workers or more	84	85	82	56	72	74	46	23	95
100 to 499 workers	83	81	82	52	65	66	34	20	95
500 workers or more	85	91	83	61	81	84	59	28	95
Geographic areas									
Northeast	77	78	74	53	66	70	39	25	89
New England	75	82	73	55	66	68	43	22	90
Middle Atlantic	78	77	74	53	66	70	38	25	88
South	78	72	76	45	58	61	33	17	87
South Atlantic	78	71	77	45	58	60	31	15	86
East South Central	79	67	75	43	57	63	35	14	87
West South Central	76	74	76	46	58	63	36	20	89
Midwest	75	69	74	44	59	59	28	17	90
East North Central	75	67	75	44	60	58	28	18	89
West North Central	76	73	74	45	57	60	29	14	92
West	80	87	80	42	52	52	30	20	90
Mountain	80	77	80	49	55	57	30	20	92
Pacific	80	91	80	39	50	49	30	21	89

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 31. Standard errors for leave benefits: Access, civilian workers,¹ March 2019

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
All workers	0.7	0.8	0.7	0.7	0.8	0.8	0.7	0.7	0.5
Worker characteristics									
Management, professional, and related	0.7	0.6	0.7	0.9	1.0	0.9	1.1	1.2	0.5
Management, business, and financial	0.8	0.8	0.8	1.4	1.2	1.2	1.7	1.3	0.7
Professional and related	0.9	0.8	1.1	1.2	1.3	1.1	1.2	1.5	0.7
Teachers	1.9	1.7	1.8	1.7	1.7	1.9	1.8	1.2	0.8
Primary, secondary, and special education school teachers	2.8	2.1	2.6	2.1	2.4	2.6	2.4	1.6	0.8
Registered nurses	1.0	2.1	1.5	3.2	2.6	2.2	4.0	3.0	1.2
Service	2.0	1.9	1.6	1.5	1.4	1.5	0.9	1.3	1.2
Protective service	2.7	3.0	2.7	3.7	3.8	4.1	2.8	1.8	1.0
Sales and office	0.7	1.0	0.8	1.1	0.9	0.8	0.8	0.8	0.7
Sales and related	1.5	1.6	1.4	1.3	1.4	1.5	1.3	1.2	1.1
Office and administrative support	0.7	1.2	0.8	1.5	1.3	1.1	1.0	1.0	0.7
Natural resources, construction, and maintenance	1.5	1.6	1.6	1.5	1.7	1.5	1.0	0.9	1.4
Construction, extraction, farming, fishing, and forestry	2.8	2.7	2.8	1.8	2.2	2.1	1.5	1.3	2.2
Installation, maintenance, and repair	1.0	1.7	1.0	2.3	1.5	1.6	1.7	1.2	1.5
Production, transportation, and material moving ...	1.1	1.9	1.6	1.7	1.9	1.9	1.7	0.7	0.8
Production	1.4	2.6	1.8	2.2	2.1	2.4	2.0	0.8	1.1
Transportation and material moving	1.3	2.0	1.9	2.3	2.4	2.1	2.3	1.0	1.1
Full time	0.6	0.7	0.6	0.8	0.9	0.8	0.8	0.7	0.4
Part time	1.7	2.0	1.3	1.0	1.4	1.3	0.8	0.8	1.3
Union	0.9	0.8	1.1	1.4	1.0	0.9	1.2	0.9	0.8
Nonunion	0.8	0.9	0.7	0.8	0.9	0.8	0.7	0.7	0.5
Average wage within the following categories: ²									
Lowest 25 percent	1.6	1.6	1.2	1.4	1.1	1.3	0.7	0.9	1.1
Lowest 10 percent	2.8	1.9	1.9	1.3	1.6	2.4	1.0	0.7	2.0
Second 25 percent	1.0	1.2	1.2	1.1	1.5	1.4	1.2	1.0	0.9
Third 25 percent	0.6	0.8	0.7	1.4	1.4	1.0	1.1	0.9	0.8
Highest 25 percent	0.6	0.7	0.7	1.0	0.9	1.0	1.1	1.3	0.6
Highest 10 percent	1.1	0.7	1.1	1.7	1.3	1.7	1.6	2.1	0.8
Establishment characteristics									
Goods-producing industries	1.0	1.5	1.2	1.6	1.6	1.6	1.4	0.6	1.2
Service-providing industries	0.8	1.0	0.7	0.8	1.0	0.8	0.8	0.8	0.5
Education and health services	1.4	1.6	1.3	1.8	2.3	1.5	1.4	1.5	1.0
Educational services	1.1	0.7	0.8	0.9	0.9	1.0	1.0	0.9	0.8
Elementary and secondary schools	1.6	0.7	1.2	0.8	1.1	1.4	1.2	1.1	0.8
Junior colleges, colleges, and universities	1.2	1.1	1.6	2.1	1.4	1.5	1.7	2.1	0.5
Health care and social assistance	2.1	2.5	1.6	2.8	3.7	2.3	2.1	2.4	1.5
Hospitals	0.9	1.0	1.0	2.6	2.3	2.0	2.8	2.8	1.1
Public administration	0.8	0.8	1.0	2.4	1.9	1.4	1.7	1.2	1.1

See footnotes at end of table.

Table 31. Standard errors for leave benefits: Access, civilian workers,¹ March 2019—continued

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
1 to 99 workers	1.1	1.3	1.1	1.0	1.0	0.9	0.7	1.0	0.8
1 to 49 workers	1.3	1.5	1.5	1.1	1.2	1.1	0.7	1.2	1.0
50 to 99 workers	1.6	1.9	1.6	1.9	1.7	1.9	1.4	1.5	1.6
100 workers or more	0.8	0.8	0.7	0.9	1.1	1.0	1.0	0.9	0.4
100 to 499 workers	1.3	1.2	1.0	1.3	1.4	1.4	1.3	1.1	0.6
500 workers or more	0.9	1.0	0.7	1.3	1.1	1.2	1.5	1.3	0.6
Geographic areas									
Northeast	1.1	1.6	1.2	1.3	1.5	1.4	1.4	0.7	1.1
New England	2.4	2.9	2.3	2.2	3.0	2.2	2.3	1.8	2.7
Middle Atlantic	1.1	1.8	1.4	1.7	1.7	1.6	1.6	1.3	1.1
South	1.6	1.8	1.2	1.4	1.3	1.3	1.0	0.9	0.8
South Atlantic	2.3	2.1	1.6	1.7	1.7	2.0	1.3	1.1	1.4
East South Central	3.0	4.7	2.6	4.0	3.5	1.4	3.7	1.4	1.0
West South Central	2.8	3.6	2.4	3.0	2.2	1.8	1.4	2.1	1.0
Midwest	1.0	1.1	1.6	1.2	2.1	1.9	2.0	1.1	0.9
East North Central	1.2	1.5	2.1	1.4	2.8	2.8	2.6	1.4	1.2
West North Central	1.9	1.7	2.3	2.4	2.3	1.2	3.0	2.0	1.6
West	1.3	1.3	1.2	1.4	1.9	1.6	1.0	2.1	1.0
Mountain	1.3	1.6	1.8	3.4	1.2	1.4	1.8	3.8	1.2
Pacific	1.8	1.6	1.6	1.4	2.7	2.1	1.2	2.6	1.4

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 32. Paid holidays: Number of days provided, civilian workers,¹ March 2019

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	7	4	22	13	13	9	13	8	5	3	1	3	8	8
Worker characteristics														
Management, professional, and related	2	1	16	11	14	11	17	10	8	5	2	4	9	9
Management, business, and financial	2	1	14	9	16	11	20	11	7	4	1	3	9	9
Professional and related	2	1	16	12	13	11	15	10	9	5	2	4	9	9
Teachers	7	—	12	—	6	6	10	13	9	6	4	14	10	10
Primary, secondary, and special education school teachers	10	5	18	—	—	4	7	13	4	3	3	16	10	9
Registered nurses	—	—	35	21	12	8	7	5	4	4	1	—	8	7
Service	15	7	24	17	9	6	7	6	4	3	1	2	7	7
Protective service	—	—	13	6	5	9	15	19	16	8	3	1	10	10
Sales and office	11	4	24	12	12	8	14	5	4	2	1	1	8	7
Sales and related	26	6	30	9	10	6	7	3	1	1	—	—	6	6
Office and administrative support	5	3	21	13	13	9	18	7	6	3	1	2	8	8
Natural resources, construction, and maintenance	5	5	32	16	11	8	9	6	4	1	1	1	8	7
Construction, extraction, farming, fishing, and forestry	5	5	37	16	12	7	6	5	3	2	1	2	7	7
Installation, maintenance, and repair	5	6	29	16	10	8	11	7	4	1	1	1	8	7
Production, transportation, and material moving	5	3	22	11	19	10	13	9	3	1	1	3	8	8
Production	4	2	18	10	15	13	16	12	4	1	1	5	9	9
Transportation and material moving	7	4	27	13	23	6	10	6	2	1	—	—	7	7
Full time	5	3	20	13	14	10	15	9	6	3	1	3	8	8
Part time	23	7	30	12	10	5	5	2	2	2	1	1	6	6
Union	2	2	13	10	11	8	13	16	11	5	2	6	10	10
Nonunion	8	4	23	13	13	9	13	6	4	2	1	2	8	8
Average wage within the following categories: ²														
Lowest 25 percent	21	8	32	14	9	4	5	3	2	1	(³)	1	6	6
Lowest 10 percent	27	7	34	14	8	2	5	1	1	1	—	—	6	6
Second 25 percent	6	4	24	14	13	9	13	7	4	2	1	2	8	8
Third 25 percent	3	2	19	12	15	9	15	9	7	3	2	4	9	8
Highest 25 percent	2	1	13	11	14	12	17	12	8	4	1	4	9	9
Highest 10 percent	2	1	10	10	16	13	21	11	9	4	1	3	9	9
Establishment characteristics														
Goods-producing industries	3	2	19	12	14	13	17	9	6	2	1	3	9	8
Service-providing industries	9	4	22	13	13	8	12	7	5	3	1	2	8	8
Education and health services	4	4	23	13	11	7	10	7	8	5	3	6	9	8
Educational services	4	3	6	4	5	6	13	12	12	11	8	17	12	11
Elementary and secondary schools	7	5	12	5	4	5	10	12	9	8	5	18	11	11
Junior colleges, colleges, and universities	1	1	—	—	6	8	15	11	16	15	10	15	12	12
Health care and social assistance	3	5	31	17	14	7	9	5	6	3	—	—	8	7
Hospitals	—	—	34	17	15	10	9	6	5	3	—	—	8	7
Public administration	—	—	(³)	—	1	8	15	29	25	12	5	3	11	11

See footnotes at end of table.

Table 32. Paid holidays: Number of days provided, civilian workers,¹ March 2019—continued

(All workers with paid holidays = 100 percent)

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

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

³ Less than 0.5.

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

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

Table 32. Standard errors for paid holidays: Number of days provided, civilian workers,¹ March 2019

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	0.4	0.4	0.8	0.5	0.6	0.5	0.7	0.4	0.4	0.2	0.1	0.2	(²)	0.0
Worker characteristics														
Management, professional, and related	0.3	0.2	1.1	0.8	0.9	0.9	1.3	0.8	0.8	0.4	0.2	0.4	0.1	0.0
Management, business, and financial	0.5	0.2	1.6	0.9	1.5	1.1	1.2	1.2	0.9	0.4	0.3	0.4	0.1	0.0
Professional and related	0.4	0.3	1.3	1.0	1.0	1.0	1.9	0.8	1.0	0.6	0.3	0.6	0.1	0.0
Teachers	1.1	–	1.8	–	1.3	1.5	1.6	2.5	1.7	1.1	1.1	3.0	0.4	0.5
Primary, secondary, and special education school teachers	1.7	2.0	3.0	–	–	1.8	2.0	3.8	1.1	1.0	1.6	4.8	0.5	1.6
Registered nurses	–	–	4.5	4.5	2.0	1.6	1.4	1.0	0.7	1.4	0.3	–	0.1	0.0
Service	1.9	1.9	2.0	1.9	1.3	0.9	0.9	0.7	0.5	0.4	0.2	0.7	0.2	0.0
Protective service	–	–	3.0	2.4	1.1	2.8	1.9	2.0	2.2	1.2	1.1	0.4	0.3	0.5
Sales and office	0.8	0.6	1.1	0.7	0.7	0.7	1.1	0.5	0.4	0.2	0.1	0.2	0.1	0.3
Sales and related	2.0	1.2	1.4	1.0	1.0	0.8	0.9	0.9	0.4	0.3	–	–	0.1	0.0
Office and administrative support	0.6	0.5	1.6	0.8	0.9	0.9	1.6	0.6	0.6	0.3	0.2	0.2	0.1	0.0
Natural resources, construction, and maintenance	0.8	0.7	1.8	1.9	1.3	0.7	1.1	0.6	0.6	0.3	0.2	0.3	0.1	0.0
Construction, extraction, farming, fishing, and forestry	1.3	0.9	2.9	3.1	2.2	0.8	1.2	0.9	0.9	0.5	0.3	0.3	0.1	0.4
Installation, maintenance, and repair	1.0	1.1	2.0	2.0	1.4	1.1	1.4	0.8	0.8	0.3	0.2	0.4	0.1	0.0
Production, transportation, and material moving ...	0.7	0.3	1.7	0.9	1.5	0.7	1.4	0.9	0.4	0.3	0.2	0.6	0.1	0.0
Production	1.1	0.4	1.7	1.0	1.8	1.5	1.9	1.3	0.8	0.3	0.4	1.0	0.2	1.0
Transportation and material moving	0.9	0.6	2.9	1.5	2.6	0.9	1.5	1.0	0.4	0.4	–	–	0.1	0.8
Full time	0.3	0.4	0.9	0.5	0.6	0.5	0.8	0.4	0.4	0.2	0.1	0.3	(²)	0.0
Part time	2.1	1.1	2.0	1.4	1.5	1.1	0.6	0.4	0.3	0.7	0.2	0.3	0.1	0.0
Union	0.4	0.4	1.0	1.0	1.1	1.3	1.3	1.1	0.8	0.6	0.4	0.8	0.1	0.0
Nonunion	0.5	0.5	0.9	0.6	0.6	0.5	0.8	0.4	0.4	0.2	0.1	0.2	0.1	0.0
Average wage within the following categories: ³														
Lowest 25 percent	1.4	1.4	1.3	1.5	0.9	0.6	0.7	0.5	0.4	0.2	0.1	0.1	0.1	0.0
Lowest 10 percent	3.0	1.1	2.1	2.1	1.5	0.8	1.4	0.3	0.3	0.3	–	–	0.2	0.0
Second 25 percent	0.8	0.7	1.5	0.8	0.6	0.8	0.9	0.6	0.4	0.4	0.1	0.3	0.1	0.3
Third 25 percent	0.4	0.3	0.9	0.8	1.0	0.6	0.9	0.6	0.5	0.3	0.2	0.5	0.1	(²)
Highest 25 percent	0.3	0.3	1.0	0.8	1.1	1.1	1.3	1.1	0.8	0.4	0.2	0.5	0.1	0.0
Highest 10 percent	0.7	0.6	1.3	1.2	1.5	1.4	2.5	1.3	1.3	0.7	0.2	0.5	0.1	0.7
Establishment characteristics														
Goods-producing industries	0.5	0.4	1.2	0.9	1.1	1.0	1.6	0.8	0.9	0.4	0.4	0.5	0.1	0.7
Service-providing industries	0.5	0.5	0.9	0.6	0.6	0.5	0.8	0.4	0.4	0.3	0.1	0.2	0.1	0.0
Education and health services	0.9	1.4	2.2	1.3	1.7	1.1	1.0	0.9	1.0	0.7	0.3	0.8	0.1	0.0
Educational services	0.5	0.8	0.7	0.8	0.5	1.0	1.1	1.1	0.8	1.0	0.7	1.6	0.2	0.0
Elementary and secondary schools	1.0	1.5	1.3	1.1	0.8	1.2	1.3	1.9	0.9	1.2	2.5	0.4	0.0	0.0
Junior colleges, colleges, and universities	0.4	0.2	–	–	0.8	1.3	1.3	1.6	1.7	2.0	1.1	1.9	0.1	0.0
Health care and social assistance	1.3	2.1	3.1	1.9	2.5	1.5	1.2	1.2	1.5	0.8	–	–	0.1	0.0
Hospitals	–	–	3.8	3.6	2.9	1.7	2.2	1.2	1.3	1.3	–	–	0.1	0.4
Public administration	–	–	0.2	–	0.5	1.4	1.1	1.6	1.9	1.0	1.0	0.6	0.1	0.0

See footnotes at end of table.

Table 32. Standard errors for paid holidays: Number of days provided, civilian workers,¹ March 2019—continued

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
1 to 99 workers	0.7	0.5	1.4	1.1	0.9	0.7	1.3	0.6	0.4	0.2	0.1	0.2	0.1	0.0
1 to 49 workers	0.9	0.7	1.9	1.4	1.1	0.8	1.7	0.7	0.6	0.4	0.1	0.2	0.1	0.0
50 to 99 workers	1.6	1.0	1.5	1.2	1.8	1.1	1.4	1.1	0.5	0.4	0.2	0.4	0.1	1.1
100 workers or more	0.6	0.5	0.9	0.8	0.7	0.7	0.7	0.5	0.5	0.3	0.2	0.4	0.1	0.9
100 to 499 workers	0.9	1.0	1.4	1.3	1.1	1.0	1.0	0.6	0.7	0.5	0.2	0.4	0.1	0.0
500 workers or more	0.4	0.2	1.1	1.0	1.0	1.1	1.1	0.9	0.7	0.4	0.4	0.7	0.1	0.9
Geographic areas														
Northeast	0.7	0.3	1.6	1.0	1.4	1.2	1.0	0.8	0.9	0.4	0.3	0.7	0.1	0.1
New England	1.6	0.7	1.7	2.0	3.4	1.4	2.7	3.1	1.4	1.1	0.3	0.8	0.1	0.8
Middle Atlantic	0.8	0.4	1.9	1.2	1.2	1.5	1.0	0.5	1.2	0.4	0.4	0.9	0.1	0.0
South	0.7	0.6	1.2	0.9	1.0	0.6	1.1	0.6	0.6	0.3	0.2	0.3	0.1	0.7
South Atlantic	0.9	0.7	1.8	1.6	1.3	0.7	1.2	0.6	0.7	0.6	0.3	0.4	0.1	1.1
East South Central	1.1	0.6	3.7	0.9	3.1	1.0	2.4	1.9	1.8	—	—	1.2	0.3	0.0
West South Central	1.4	1.2	1.7	1.3	1.4	1.4	2.5	1.3	0.9	0.4	0.3	0.5	0.2	0.5
Midwest	0.6	0.2	2.1	1.1	1.0	1.3	1.0	0.8	0.6	0.5	0.2	0.6	0.1	0.2
East North Central	0.3	0.3	2.8	1.5	1.3	1.8	1.2	0.9	0.8	0.5	0.2	0.8	0.1	1.1
West North Central	1.8	0.4	2.8	1.2	1.4	1.2	1.7	1.4	0.7	1.3	—	—	0.1	0.0
West	1.3	1.5	1.6	1.1	1.2	1.0	2.2	0.9	0.8	0.5	0.3	0.3	0.1	0.0
Mountain	2.5	1.7	4.0	1.2	2.7	1.4	1.2	1.1	1.0	0.4	0.3	0.9	0.1	1.2
Pacific	1.5	2.0	0.9	1.5	1.3	1.3	3.1	1.2	1.1	0.7	0.3	0.3	0.1	0.6

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

² Less than 0.05.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 33. Paid sick leave: Type of provision, civilian workers,¹ March 2019

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ²	As needed ³	As part of consolidated leave plan ⁴
All workers	68	3	28
Worker characteristics			
Management, professional, and related	67	4	29
Management, business, and financial	66	5	29
Professional and related	67	4	29
Teachers	90	2	8
Primary, secondary, and special education school teachers	91	—	—
Service	70	3	27
Protective service	82	4	14
Sales and office	64	3	33
Sales and related	60	4	36
Office and administrative support	66	3	31
Natural resources, construction, and maintenance	70	5	25
Construction, extraction, farming, fishing, and forestry	71	5	24
Installation, maintenance, and repair	70	5	25
Production, transportation, and material moving	78	2	20
Transportation and material moving	83	2	16
Full time	67	4	29
Part time	77	1	22
Union	86	2	12
Nonunion	65	4	31
Average wage within the following categories: ⁵			
Lowest 25 percent	70	2	28
Second 25 percent	68	3	29
Third 25 percent	69	3	28
Highest 25 percent	67	5	28
Highest 10 percent	66	6	28
Establishment characteristics			
Goods-producing industries	71	5	25
Service-providing industries	68	3	29
Education and health services	66	1	33
Educational services	91	1	8
Elementary and secondary schools	92	1	7
Junior colleges, colleges, and universities	91	3	6
Health care and social assistance	50	—	—
Hospitals	50	1	49
Public administration	87	3	10

See footnotes at end of table.

Table 33. Paid sick leave: Type of provision, civilian workers,¹ March 2019—continued

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ²	As needed ³	As part of consolidated leave plan ⁴
1 to 99 workers	68	4	28
1 to 49 workers	66	5	29
50 to 99 workers	71	2	27
100 workers or more	69	3	28
100 to 499 workers	70	2	28
500 workers or more	68	3	28
Geographic areas			
Northeast	75	4	21
New England	76	3	21
Middle Atlantic	74	4	22
South	65	4	30
South Atlantic	65	3	32
East South Central	71	7	22
West South Central	63	5	32
Midwest	65	3	31
West North Central	64	3	33
West	70	2	28
Mountain	63	1	36
Pacific	73	2	25

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

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

³ Plan does not specify maximum number of days.

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

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 33. Standard errors for paid sick leave: Type of provision, civilian workers,¹ March 2019

Characteristics	Sick leave provision		
	Fixed number of days per year ²	As needed ³	As part of consolidated leave plan ⁴
All workers	1.0	0.3	0.9
Worker characteristics			
Management, professional, and related	1.2	0.5	1.3
Management, business, and financial	1.6	0.7	1.4
Professional and related	1.6	0.6	1.6
Teachers	1.5	0.5	1.5
Primary, secondary, and special education school teachers	1.9	–	–
Service	1.7	0.8	1.8
Protective service	3.0	0.6	2.9
Sales and office	1.6	0.5	1.4
Sales and related	2.0	1.2	1.7
Office and administrative support	1.8	0.4	1.5
Natural resources, construction, and maintenance	2.9	1.3	2.3
Construction, extraction, farming, fishing, and forestry	3.9	2.4	3.2
Installation, maintenance, and repair	3.1	1.1	2.5
Production, transportation, and material moving	1.4	0.4	1.3
Transportation and material moving	1.7	0.5	1.7
Full time	1.0	0.3	0.9
Part time	1.8	0.4	1.7
Union	0.9	0.4	0.9
Nonunion	1.1	0.3	1.0
Average wage within the following categories: ⁵			
Lowest 25 percent	1.8	0.6	1.7
Second 25 percent	1.4	0.8	1.2
Third 25 percent	1.4	0.4	1.3
Highest 25 percent	1.3	0.6	1.3
Highest 10 percent	1.8	1.0	1.9
Establishment characteristics			
Goods-producing industries	1.9	0.7	1.8
Service-providing industries	1.1	0.3	1.0
Education and health services	1.7	0.4	1.8
Educational services	1.0	0.3	0.9
Elementary and secondary schools	0.9	0.3	0.7
Junior colleges, colleges, and universities	1.4	0.5	1.4
Health care and social assistance	2.7	–	–
Hospitals	3.3	0.4	3.2
Public administration	1.2	0.7	0.9

See footnotes at end of table.

Table 33. Standard errors for paid sick leave: Type of provision, civilian workers,¹ March 2019—continued

Characteristics	Sick leave provision		
	Fixed number of days per year ²	As needed ³	As part of consolidated leave plan ⁴
1 to 99 workers	1.4	0.5	1.4
1 to 49 workers	1.9	0.7	1.8
50 to 99 workers	2.3	0.7	2.3
100 workers or more	1.1	0.3	1.0
100 to 499 workers	1.6	0.5	1.5
500 workers or more	1.6	0.6	1.4
Geographic areas			
Northeast	1.8	0.4	1.7
New England	3.7	0.7	3.6
Middle Atlantic	1.9	0.4	1.7
South	2.1	0.6	1.8
South Atlantic	3.7	0.7	3.1
East South Central	2.1	0.9	2.1
West South Central	1.7	1.2	2.2
Midwest	1.8	0.7	1.6
West North Central	3.5	1.2	3.5
West	1.6	0.5	1.7
Mountain	1.8	0.5	1.5
Pacific	2.0	0.6	2.2

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

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

³ Plan does not specify maximum number of days.

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

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 34. Paid sick leave: Number of annual days by service requirement,¹ civilian workers,² March 2019

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

Characteristics	Paid sick leave days by length of service ³					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	22	46	28	4	1	8	7
Full time	20	44	31	5	1	8	7
Part time	34	54	11	–	–	6	6
Union	14	33	43	9	1	9	10
Nonunion	24	49	23	3	1	7	6
1 to 99 workers	27	50	20	3	1	7	6
1 to 49 workers	25	53	18	2	1	7	6
50 to 99 workers	31	42	23	–	–	7	6
100 workers or more	18	42	34	6	(⁴)	8	8
100 to 499 workers	23	48	24	5	1	8	6
500 workers or more	12	37	43	7	(⁴)	9	10
After 5 years							
All workers	21	46	27	6	1	8	7
Full time	19	44	30	6	1	8	7
Part time	31	56	11	–	–	6	6
Union	12	32	43	12	1	10	10
Nonunion	23	49	23	4	1	8	6
1 to 99 workers	26	51	20	3	1	7	6
1 to 49 workers	24	54	18	2	1	7	6
50 to 99 workers	29	43	23	–	–	7	6
100 workers or more	17	42	33	7	1	9	8
100 to 499 workers	22	47	24	6	1	8	6
500 workers or more	11	36	43	9	1	10	10

See footnotes at end of table.

Table 34. Paid sick leave: Number of annual days by service requirement,¹ civilian workers,² March 2019—continued

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

Characteristics	Paid sick leave days by length of service ³					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	20	45	28	6	1	8	7
Full time	18	43	31	6	1	9	7
Part time	31	56	11	—	—	6	6
Union	12	32	43	13	1	10	10
Nonunion	23	49	24	4	1	8	6
1 to 99 workers	26	50	20	3	1	7	6
1 to 49 workers	24	54	19	2	1	7	6
50 to 99 workers	29	42	24	—	—	7	6
100 workers or more	16	42	34	8	1	9	8
100 to 499 workers	22	47	24	6	1	8	6
500 workers or more	11	36	43	9	1	10	10
After 20 years							
All workers	20	46	28	6	1	8	7
Full time	18	44	31	7	1	9	7
Part time	31	56	11	—	—	6	6
Union	12	32	43	13	1	10	10
Nonunion	22	49	24	4	1	8	6
1 to 99 workers	25	50	20	3	1	7	6
1 to 49 workers	24	54	19	3	1	7	6
50 to 99 workers	29	42	24	—	—	7	6
100 workers or more	16	42	33	8	1	9	8
100 to 499 workers	21	48	24	6	1	8	6
500 workers or more	11	36	43	9	1	10	10

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

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

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

⁴ Less than 0.5.

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

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

Table 34. Standard errors for paid sick leave: Number of annual days by service requirement,¹ civilian workers,² March 2019

Characteristics	Paid sick leave days by length of service ³					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	0.8	0.8	0.8	0.3	0.1	0.1	0.4
Full time	0.8	0.9	0.9	0.4	0.1	0.1	0.5
Part time	2.7	2.5	1.1	–	–	0.2	0.2
Union	1.1	1.6	1.4	0.7	0.1	0.3	0.0
Nonunion	1.0	1.0	0.9	0.3	0.1	0.1	(⁴)
1 to 99 workers	1.2	1.4	1.2	0.4	0.2	0.2	(⁴)
1 to 49 workers	1.6	1.8	1.8	0.3	0.2	0.2	0.3
50 to 99 workers	2.3	2.5	1.8	–	–	0.3	0.1
100 workers or more	0.9	1.0	1.0	0.5	0.1	0.2	(⁴)
100 to 499 workers	1.4	1.3	1.3	0.6	0.2	0.2	(⁴)
500 workers or more	1.0	1.8	1.5	0.7	0.1	0.2	0.1
After 5 years							
All workers	0.8	0.8	0.8	0.4	0.1	0.1	0.3
Full time	0.8	0.9	0.9	0.4	0.2	0.1	0.0
Part time	2.6	2.4	1.2	–	–	0.2	0.3
Union	0.9	1.6	1.4	1.0	0.2	0.3	0.0
Nonunion	1.0	1.0	0.9	0.3	0.2	0.1	(⁴)
1 to 99 workers	1.2	1.4	1.2	0.4	0.2	0.2	0.0
1 to 49 workers	1.6	1.8	1.8	0.4	0.2	0.2	0.0
50 to 99 workers	2.2	2.5	1.7	–	–	0.3	0.2
100 workers or more	0.8	1.0	1.0	0.5	0.2	0.2	0.3
100 to 499 workers	1.4	1.4	1.3	0.8	0.2	0.2	0.1
500 workers or more	1.0	1.7	1.4	0.7	0.3	0.2	0.0

See footnotes at end of table.

Table 34. Standard errors for paid sick leave: Number of annual days by service requirement,¹ civilian workers,² March 2019—continued

Characteristics	Paid sick leave days by length of service ³					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	0.8	0.8	0.8	0.4	0.1	0.1	0.1
Full time	0.8	0.9	1.0	0.4	0.2	0.1	0.1
Part time	2.5	2.4	1.2	–	–	0.2	0.5
Union	1.0	1.6	1.3	1.0	0.2	0.3	0.0
Nonunion	1.0	1.0	0.9	0.3	0.2	0.1	(⁴)
1 to 99 workers	1.1	1.4	1.2	0.4	0.2	0.2	0.0
1 to 49 workers	1.6	1.8	1.8	0.4	0.2	0.2	0.0
50 to 99 workers	2.2	2.4	1.8	–	–	0.3	0.3
100 workers or more	0.8	1.1	1.1	0.5	0.2	0.2	0.6
100 to 499 workers	1.4	1.5	1.4	0.7	0.2	0.2	0.2
500 workers or more	1.0	1.7	1.5	0.7	0.3	0.2	0.0
After 20 years							
All workers	0.8	0.8	0.8	0.4	0.1	0.1	0.1
Full time	0.8	1.0	0.9	0.4	0.2	0.1	0.1
Part time	2.5	2.4	1.2	–	–	0.2	0.5
Union	1.0	1.6	1.3	1.0	0.2	0.3	0.0
Nonunion	1.0	1.0	0.9	0.3	0.2	0.1	(⁴)
1 to 99 workers	1.2	1.4	1.2	0.4	0.2	0.2	0.0
1 to 49 workers	1.6	1.8	1.8	0.4	0.2	0.2	0.0
50 to 99 workers	2.2	2.4	1.8	–	–	0.3	0.3
100 workers or more	0.9	1.1	1.1	0.5	0.2	0.2	0.5
100 to 499 workers	1.4	1.5	1.3	0.8	0.2	0.2	0.2
500 workers or more	1.0	1.7	1.5	0.7	0.3	0.2	0.0

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

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

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

⁴ Less than 0.05.

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

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

Table 35. Paid sick leave: Carryover provisions, civilian workers,¹ March 2019

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

Characteristics	Carryover provision ²			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	58	21	37	42
Worker characteristics				
Management, professional, and related	68	30	37	32
Management, business, and financial	56	20	37	44
Professional and related	73	35	38	27
Teachers	87	50	36	13
Primary, secondary, and special education school teachers	88	52	36	12
Protective service	74	41	33	26
Sales and office	52	16	37	48
Sales and related	43	9	34	57
Office and administrative support	56	18	38	44
Natural resources, construction, and maintenance Installation, maintenance, and repair	47	13	34	53
Transportation and material moving	49	16	34	51
.....	41	8	33	59
Full time	58	22	36	42
Union	72	34	38	28
Nonunion	54	17	37	46
Average wage within the following categories: ³				
Second 25 percent	56	17	39	44
Third 25 percent	57	22	36	43
Highest 25 percent	66	29	37	34
Highest 10 percent	65	29	36	35
Establishment characteristics				
Service-providing industries	62	22	39	38
Education and health services	82	36	46	18
Educational services	88	51	36	12
Elementary and secondary schools	88	52	36	12
Junior colleges, colleges, and universities	88	53	34	12
Public administration	94	57	37	6

See footnotes at end of table.

Table 35. Paid sick leave: Carryover provisions, civilian workers,¹ March 2019—continued

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

Characteristics	Carryover provision ²			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
1 to 99 workers	46	14	32	54
1 to 49 workers	41	13	28	59
50 to 99 workers	57	18	39	43
100 workers or more	67	25	42	33
100 to 499 workers	60	18	42	40
500 workers or more	74	32	42	26
Geographic areas				
Northeast	56	15	41	44
New England	55	11	44	45
Middle Atlantic	57	17	40	43
South	57	23	34	43
South Atlantic	58	23	35	42
East South Central	55	24	30	45
West South Central	57	22	35	43
West	61	24	37	39
Pacific	59	25	34	41

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.
² Plans that allow employees to accumulate unused sick leave from year to year.
³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 35. Standard errors for paid sick leave: Carryover provisions, civilian workers,¹ March 2019

Characteristics	Carryover provision ²			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	0.9	0.5	1.0	0.9
Worker characteristics				
Management, professional, and related	1.4	1.4	1.3	1.4
Management, business, and financial	2.6	1.3	2.5	2.6
Professional and related	1.4	1.9	1.4	1.4
Teachers	1.4	1.9	2.0	1.4
Primary, secondary, and special education school teachers	1.8	2.6	2.5	1.8
Protective service	4.4	3.3	3.7	4.4
Sales and office	1.6	0.9	1.1	1.6
Sales and related	2.3	1.2	2.2	2.3
Office and administrative support	2.2	1.2	1.6	2.2
Natural resources, construction, and maintenance	2.5	1.2	2.2	2.5
Installation, maintenance, and repair	2.9	1.6	2.3	2.9
Transportation and material moving	2.1	1.2	2.2	2.1
Full time	0.9	0.5	0.9	0.9
Union	1.5	1.4	1.7	1.5
Nonunion	1.1	0.6	1.2	1.1
Average wage within the following categories: ³				
Second 25 percent	1.6	0.9	1.7	1.6
Third 25 percent	1.1	0.8	1.0	1.1
Highest 25 percent	1.4	1.3	1.5	1.4
Highest 10 percent	1.9	2.7	2.7	1.9
Establishment characteristics				
Service-providing industries	1.0	0.6	1.2	1.0
Education and health services	1.8	1.4	1.8	1.8
Educational services	1.0	1.5	1.6	1.0
Elementary and secondary schools	1.7	2.4	2.2	1.7
Junior colleges, colleges, and universities	1.6	2.4	2.4	1.6
Public administration	1.0	2.2	1.8	1.0

See footnotes at end of table.

Table 35. Standard errors for paid sick leave: Carryover provisions, civilian workers,¹ March 2019—continued

Characteristics	Carryover provision ²			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
1 to 99 workers	1.1	1.2	1.5	1.1
1 to 49 workers	1.5	1.6	1.8	1.5
50 to 99 workers	2.3	1.7	2.5	2.3
100 workers or more	1.2	0.7	1.2	1.2
100 to 499 workers	1.8	1.1	1.8	1.8
500 workers or more	1.5	1.2	1.6	1.5
Geographic areas				
Northeast	3.0	1.2	2.6	3.0
New England	4.1	2.0	5.4	4.1
Middle Atlantic	3.6	1.4	2.6	3.6
South	1.2	0.8	1.4	1.2
South Atlantic	1.5	0.9	1.3	1.5
East South Central	2.7	1.8	2.6	2.7
West South Central	2.7	1.7	3.5	2.7
West	1.5	1.1	2.0	1.5
Pacific	1.2	1.2	1.9	1.2

¹ Includes workers in private industry and state and local government. See Technical Note for further explanation.
² Plans that allow employees to accumulate unused sick leave from year to year.
³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 37. Paid vacations: Number of annual days by service requirement,¹ civilian workers,² March 2019

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ³						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	7	29	37	16	7	2	11	10
Full time	5	28	39	18	8	2	11	10
Part time	25	41	24	6	—	—	8	6
Union	6	32	44	12	5	1	10	10
Nonunion	8	29	36	17	8	3	11	10
1 to 99 workers	12	36	34	11	6	1	9	10
1 to 49 workers	13	35	34	11	6	1	9	10
50 to 99 workers	9	40	34	10	—	—	10	10
100 workers or more	4	23	39	21	9	3	12	10
100 to 499 workers	5	30	39	18	6	2	11	10
500 workers or more	2	16	39	25	13	5	14	12
After 5 years								
All workers	3	11	31	34	15	7	15	15
Full time	1	9	30	36	16	7	15	15
Part time	10	25	34	22	5	3	12	10
Union	1	7	38	38	11	4	14	15
Nonunion	3	11	30	34	16	7	15	15
1 to 99 workers	4	17	33	31	11	4	13	12
1 to 49 workers	4	19	32	30	11	3	13	12
50 to 99 workers	3	11	37	35	10	5	14	15
100 workers or more	1	6	29	37	19	9	16	15
100 to 499 workers	1	7	35	35	15	6	15	15
500 workers or more	1	4	22	38	22	13	17	15

See footnotes at end of table.

Table 37. Paid vacations: Number of annual days by service requirement,¹ civilian workers,² March 2019—continued

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ³						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	2	7	16	36	23	16	18	16
Full time	1	5	14	38	25	17	18	17
Part time	9	17	25	29	11	9	14	14
Union	1	3	12	50	24	10	18	16
Nonunion	2	7	16	34	23	17	18	16
1 to 99 workers	4	11	21	33	20	10	15	15
1 to 49 workers	4	13	23	31	19	10	15	15
50 to 99 workers	3	7	18	39	23	10	16	15
100 workers or more	1	3	11	39	25	21	19	19
100 to 499 workers	1	3	14	42	23	16	18	16
500 workers or more	1	3	7	36	28	26	20	20
After 20 years								
All workers	2	6	12	18	32	30	20	20
Full time	1	5	11	17	34	31	21	20
Part time	9	16	17	24	17	18	16	16
Union	1	2	6	12	44	36	22	21
Nonunion	2	7	13	19	30	28	20	20
1 to 99 workers	4	11	18	22	27	19	17	18
1 to 49 workers	4	12	19	22	26	17	17	15
50 to 99 workers	3	7	15	23	30	22	18	20
100 workers or more	1	3	7	15	36	39	22	21
100 to 499 workers	1	3	8	21	35	32	21	20
500 workers or more	1	2	5	9	38	45	23	24

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

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

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

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

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

Table 37. Standard errors for paid vacations: Number of annual days by service requirement,¹ civilian workers,² March 2019

Characteristics	Paid vacation days by length of service ³						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	0.8	0.7	0.8	0.5	0.5	0.3	0.1	0.0
Full time	0.6	0.7	0.8	0.6	0.6	0.3	0.1	0.0
Part time	2.5	2.0	2.0	0.9	–	–	0.4	0.9
Union	0.7	1.7	1.6	0.8	1.0	0.2	0.2	0.0
Nonunion	0.9	0.7	0.9	0.6	0.6	0.4	0.2	0.0
1 to 99 workers	1.6	1.0	1.4	0.7	0.8	0.5	0.2	(⁴)
1 to 49 workers	2.0	1.4	1.7	0.9	1.2	0.6	0.3	0.3
50 to 99 workers	1.3	1.9	1.9	1.1	–	–	0.4	0.2
100 workers or more	0.3	0.8	0.8	0.7	0.6	0.4	0.1	(⁴)
100 to 499 workers	0.5	1.2	1.4	0.7	0.6	0.6	0.2	0.0
500 workers or more	0.4	1.1	1.3	1.3	1.2	0.7	0.2	0.9
After 5 years								
All workers	0.3	0.7	0.6	0.6	0.5	0.5	0.1	0.0
Full time	0.2	0.7	0.7	0.7	0.6	0.5	0.1	0.0
Part time	1.3	2.0	1.8	2.1	0.7	1.4	0.4	0.0
Union	0.3	0.8	2.0	1.5	0.8	1.0	0.2	0.0
Nonunion	0.3	0.8	0.6	0.7	0.6	0.5	0.1	0.0
1 to 99 workers	0.6	1.3	1.0	1.1	0.7	0.7	0.2	1.2
1 to 49 workers	0.6	1.7	1.2	1.3	1.2	0.9	0.3	0.8
50 to 99 workers	1.2	1.1	1.8	2.2	1.6	1.5	0.4	1.7
100 workers or more	0.2	0.4	0.8	0.8	0.7	0.5	0.1	0.0
100 to 499 workers	0.4	0.7	1.2	1.3	0.8	0.7	0.2	0.0
500 workers or more	0.3	0.5	1.2	1.2	1.0	1.0	0.2	(⁴)

See footnotes at end of table.

Table 37. Standard errors for paid vacations: Number of annual days by service requirement,¹ civilian workers,² March 2019—continued

Characteristics	Paid vacation days by length of service ³						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	0.3	0.4	0.7	0.8	0.6	0.7	0.1	0.7
Full time	0.2	0.4	0.7	0.8	0.6	0.7	0.1	0.5
Part time	1.3	1.7	1.8	2.0	1.2	2.0	0.4	1.5
Union	0.3	0.4	1.4	1.9	1.4	1.2	0.2	1.1
Nonunion	0.3	0.5	0.7	0.8	0.6	0.8	0.2	0.8
1 to 99 workers	0.5	0.7	1.3	1.2	0.9	1.0	0.2	0.0
1 to 49 workers	0.6	1.0	1.6	1.4	0.9	1.1	0.2	0.0
50 to 99 workers	1.2	1.1	1.8	2.4	1.8	1.7	0.4	0.0
100 workers or more	0.2	0.4	0.5	0.9	0.8	0.7	0.1	0.4
100 to 499 workers	0.3	0.5	0.8	1.2	1.2	1.0	0.2	0.6
500 workers or more	0.3	0.5	0.7	1.3	1.2	1.2	0.2	0.0
After 20 years								
All workers	0.3	0.4	0.4	0.7	0.7	0.8	0.1	0.0
Full time	0.2	0.4	0.5	0.7	0.7	0.8	0.1	0.0
Part time	1.3	1.7	1.8	2.1	1.3	2.0	0.4	1.0
Union	0.2	0.4	1.0	0.9	1.6	1.5	0.2	0.9
Nonunion	0.3	0.5	0.5	0.8	0.8	0.9	0.2	0.0
1 to 99 workers	0.5	0.8	0.8	1.3	1.3	1.1	0.2	0.9
1 to 49 workers	0.6	1.0	0.8	1.6	1.4	1.4	0.2	1.6
50 to 99 workers	1.1	1.0	1.6	1.9	2.0	1.8	0.4	(⁴)
100 workers or more	0.2	0.4	0.5	0.7	1.0	0.9	0.1	0.4
100 to 499 workers	0.3	0.5	0.7	1.2	1.2	1.2	0.2	0.0
500 workers or more	0.3	0.4	0.6	0.7	1.5	1.5	0.2	0.6

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

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

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

⁴ Less than 0.05.

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

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

Table 38. Consolidated leave plans:¹ Access, civilian workers,² March 2019

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	38	14	18	21	23	62	9	13	15	18
Worker characteristics										
Management, professional, and related	46	17	20	23	25	54	11	15	17	20
Management, business, and financial	40	17	20	23	25	60	11	15	17	20
Professional and related	49	17	20	23	25	51	11	15	17	20
Teachers	26	12	13	14	14	74	13	14	16	18
Primary, secondary, and special education school teachers	28	11	12	13	13	72	10	12	14	16
Registered nurses	77	18	22	25	27	23	11	14	16	19
Service	41	14	18	20	22	59	7	11	14	16
Protective service	20	16	20	23	26	80	10	12	15	18
Sales and office	40	13	18	21	24	60	9	12	15	18
Sales and related	40	11	16	19	23	60	7	11	14	16
Office and administrative support	40	14	19	22	24	60	9	13	16	19
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	26	11	15	17	19	74	8	11	14	16
Installation, maintenance, and repair	27	10	13	15	17	73	7	11	13	14
Production, transportation, and material moving ... Production	25	11	16	19	22	75	8	12	15	17
Transportation and material moving	24	10	15	18	21	76	7	12	15	18
Production	26	10	14	18	21	74	7	11	15	18
Transportation and material moving	21	10	15	18	21	79	7	12	15	18
Full time	38	15	19	22	24	62	9	13	16	18
Part time	38	10	14	16	17	62	6	10	13	15
Union	17	15	19	23	26	83	9	13	16	21
Nonunion	42	14	18	21	23	58	9	12	15	17
Average wage within the following categories: ³										
Lowest 25 percent	37	12	16	18	21	63	7	11	13	15
Lowest 10 percent	29	10	15	16	18	71	6	9	12	13
Second 25 percent	38	13	18	21	24	62	8	12	15	17
Third 25 percent	37	15	18	21	24	63	9	13	16	19
Highest 25 percent	41	16	20	23	25	59	11	14	17	20
Highest 10 percent	44	17	20	23	25	56	12	15	18	20
Establishment characteristics										
Goods-producing industries	28	10	14	17	20	72	8	12	15	17
Service-providing industries	40	15	19	22	24	60	9	13	15	18
Education and health services	56	17	21	24	25	44	11	14	17	19
Educational services	12	13	15	17	17	88	13	15	18	20
Elementary and secondary schools	12	12	13	14	14	88	11	13	16	18
Junior colleges, colleges, and universities	8	18	21	23	24	92	15	17	19	22
Health care and social assistance	68	17	21	24	26	32	9	13	16	18
Hospitals	77	20	24	28	30	23	11	15	18	20
Public administration	10	18	22	26	30	90	11	14	17	22

See footnotes at end of table.

Table 38. Consolidated leave plans:¹ Access, civilian workers,² March 2019—continued

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
1 to 99 workers	36	12	16	19	20	64	8	11	14	15
1 to 49 workers	37	12	16	18	20	63	8	11	13	15
50 to 99 workers	36	13	17	19	21	64	8	12	15	17
100 workers or more	40	16	20	23	26	60	10	14	17	20
100 to 499 workers	39	14	19	22	25	61	9	13	16	19
500 workers or more	41	17	21	25	27	59	11	14	17	21
Geographic areas										
Northeast	33	15	19	21	24	67	9	13	16	18
New England	32	15	19	22	24	68	10	14	16	19
Middle Atlantic	33	15	19	21	24	67	9	13	16	18
South	38	14	18	21	23	62	8	12	15	17
South Atlantic	36	14	18	21	24	64	9	12	15	17
East South Central	33	14	18	21	24	67	8	12	14	17
West South Central	42	13	18	20	22	58	8	12	14	17
Midwest	39	15	19	22	25	61	8	12	16	19
East North Central	36	14	19	22	25	64	9	13	16	19
West North Central	45	16	20	23	25	55	8	12	15	18
West	43	14	18	21	23	57	9	13	15	18
Mountain	49	14	18	21	23	51	9	12	15	18
Pacific	40	14	18	20	22	60	9	13	16	18

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 38. Standard errors for consolidated leave plans:¹ Access, civilian workers,² March 2019

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	0.9	0.3	0.3	0.3	0.3	0.9	0.1	0.1	0.1	0.1
Worker characteristics										
Management, professional, and related	1.5	0.5	0.4	0.5	0.4	1.5	0.2	0.1	0.1	0.2
Management, business, and financial	1.5	0.4	0.3	0.4	0.4	1.5	0.2	0.2	0.2	0.3
Professional and related	2.0	0.6	0.6	0.6	0.5	2.0	0.2	0.2	0.2	0.3
Teachers	5.5	0.8	1.2	1.3	1.5	5.5	0.8	1.0	1.2	1.5
Primary, secondary, and special education school teachers	8.1	0.8	1.2	1.5	1.6	8.1	1.0	1.3	1.6	2.1
Registered nurses	3.4	0.6	0.7	0.7	0.7	3.4	0.8	0.7	0.8	1.1
Service	2.6	0.6	0.5	0.5	0.6	2.6	0.2	0.2	0.3	0.3
Protective service	4.2	1.6	1.7	1.8	1.8	4.2	0.4	0.4	0.5	0.7
Sales and office	1.1	0.3	0.3	0.3	0.3	1.1	0.1	0.1	0.2	0.2
Sales and related	1.7	0.2	0.3	0.4	0.5	1.7	0.2	0.2	0.2	0.3
Office and administrative support	1.3	0.4	0.4	0.4	0.4	1.3	0.1	0.2	0.2	0.2
Natural resources, construction, and maintenance	1.6	0.5	0.5	0.6	0.7	1.6	0.2	0.2	0.4	0.4
Construction, extraction, farming, fishing, and forestry	2.2	0.8	0.9	1.1	1.2	2.2	0.3	0.3	0.5	0.6
Installation, maintenance, and repair	2.0	0.5	0.5	0.6	0.6	2.0	0.2	0.2	0.5	0.4
Production, transportation, and material moving ...	1.2	0.3	0.3	0.3	0.4	1.2	0.1	0.1	0.2	0.2
Production	1.6	0.2	0.2	0.3	0.4	1.6	0.1	0.1	0.2	0.2
Transportation and material moving	1.7	0.6	0.6	0.7	0.9	1.7	0.1	0.2	0.2	0.3
Full time	0.9	0.3	0.3	0.3	0.3	0.9	0.1	0.1	0.1	0.1
Part time	2.3	0.8	0.8	0.8	0.8	2.3	0.2	0.3	0.3	0.4
Union	1.7	0.8	0.8	0.9	0.8	1.7	0.1	0.1	0.1	0.2
Nonunion	1.0	0.3	0.3	0.3	0.3	1.0	0.1	0.1	0.1	0.1
Average wage within the following categories: ³										
Lowest 25 percent	1.7	0.5	0.5	0.5	0.6	1.7	0.1	0.2	0.3	0.3
Lowest 10 percent	2.5	0.7	0.9	1.0	1.2	2.5	0.2	0.3	0.5	0.5
Second 25 percent	1.6	0.3	0.3	0.4	0.5	1.6	0.1	0.1	0.2	0.2
Third 25 percent	1.2	0.3	0.4	0.4	0.4	1.2	0.1	0.1	0.1	0.2
Highest 25 percent	1.5	0.4	0.4	0.4	0.4	1.5	0.1	0.1	0.2	0.2
Highest 10 percent	2.3	1.0	0.8	0.8	0.6	2.3	0.2	0.2	0.2	0.3
Establishment characteristics										
Goods-producing industries	1.5	0.3	0.3	0.4	0.4	1.5	0.1	0.1	0.2	0.2
Service-providing industries	1.0	0.3	0.3	0.3	0.3	1.0	0.1	0.1	0.1	0.1
Education and health services	2.5	0.5	0.5	0.5	0.6	2.5	0.3	0.3	0.3	0.3
Educational services	1.7	0.9	1.1	1.2	1.3	1.7	0.2	0.2	0.2	0.2
Elementary and secondary schools	2.0	0.7	1.2	1.6	1.6	2.0	0.3	0.3	0.3	0.3
Junior colleges, colleges, and universities	1.7	1.2	1.3	1.3	1.2	1.7	0.2	0.1	0.2	0.2
Health care and social assistance	3.0	0.5	0.6	0.5	0.6	3.0	0.5	0.5	0.6	0.6
Hospitals	2.0	0.7	0.9	0.9	0.9	2.0	0.4	0.4	0.6	0.6
Public administration	1.4	0.8	1.1	1.1	1.2	1.4	0.1	0.1	0.1	0.2

See footnotes at end of table.

Table 38. Standard errors for consolidated leave plans:¹ Access, civilian workers,² March 2019—continued

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
1 to 99 workers	1.3	0.5	0.5	0.5	0.5	1.3	0.1	0.1	0.2	0.2
1 to 49 workers	1.5	0.7	0.6	0.6	0.5	1.5	0.2	0.2	0.2	0.2
50 to 99 workers	2.5	0.8	0.9	1.0	1.0	2.5	0.2	0.2	0.3	0.4
100 workers or more	1.1	0.2	0.2	0.3	0.3	1.1	0.1	0.1	0.1	0.1
100 to 499 workers	1.5	0.3	0.3	0.3	0.3	1.5	0.1	0.1	0.2	0.2
500 workers or more	1.6	0.4	0.4	0.5	0.4	1.6	0.2	0.2	0.2	0.2
Geographic areas										
Northeast	2.4	0.4	0.3	0.4	0.5	2.4	0.2	0.2	0.2	0.2
New England	6.0	0.5	0.6	0.8	1.0	6.0	0.4	0.3	0.3	0.3
Middle Atlantic	2.5	0.5	0.3	0.5	0.5	2.5	0.2	0.2	0.2	0.2
South	1.3	0.3	0.3	0.4	0.4	1.3	0.1	0.2	0.2	0.3
South Atlantic	1.3	0.4	0.5	0.5	0.6	1.3	0.2	0.2	0.2	0.3
East South Central	3.5	0.4	0.4	0.5	0.6	3.5	0.6	0.7	0.9	1.0
West South Central	3.0	0.7	0.7	0.8	0.8	3.0	0.1	0.2	0.3	0.4
Midwest	2.2	0.5	0.5	0.5	0.5	2.2	0.1	0.1	0.2	0.2
East North Central	2.7	0.5	0.6	0.7	0.7	2.7	0.2	0.1	0.2	0.2
West North Central	3.5	0.9	0.6	0.5	0.4	3.5	0.1	0.2	0.2	0.3
West	1.7	0.8	0.7	0.8	0.7	1.7	0.2	0.2	0.1	0.2
Mountain	3.1	0.5	0.4	0.5	0.8	3.1	0.2	0.2	0.3	0.4
Pacific	2.0	1.2	1.1	1.2	0.9	2.0	0.2	0.2	0.1	0.2

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 39. Quality of life benefits: Access, civilian workers,¹ March 2019

(All workers = 100 percent)

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	11	7	8	44	54
Worker characteristics					
Management, professional, and related	17	14	13	59	70
Management, business, and financial	18	22	15	60	69
Professional and related	17	11	13	58	70
Teachers	13	3	7	54	66
Primary, secondary, and special education school teachers	9	2	3	52	65
Registered nurses	24	4	13	81	88
Service	8	1	6	28	38
Protective service	10	2	7	41	57
Sales and office	9	7	7	44	56
Sales and related	5	5	4	39	53
Office and administrative support	10	8	9	48	58
Natural resources, construction, and maintenance	7	2	4	29	37
Construction, extraction, farming, fishing, and forestry	6	1	4	24	28
Installation, maintenance, and repair	8	2	5	35	45
Production, transportation, and material moving ...	5	2	3	43	54
Production	7	3	3	46	52
Transportation and material moving	3	2	4	41	55
Full time	12	8	9	49	60
Part time	5	2	4	26	36
Union	16	3	12	57	78
Nonunion	10	7	7	42	50
Average wage within the following categories: ³					
Lowest 25 percent	4	1	3	27	36
Lowest 10 percent	4	1	3	19	27
Second 25 percent	8	4	6	40	51
Third 25 percent	12	7	10	50	61
Highest 25 percent	20	16	14	62	73
Highest 10 percent	22	21	18	64	77
Establishment characteristics					
Goods-producing industries	9	6	4	45	51
Service-providing industries	11	7	9	44	55
Education and health services	15	4	9	52	65
Educational services	14	4	8	58	72
Elementary and secondary schools	9	2	3	52	67
Junior colleges, colleges, and universities	27	8	20	77	90
Health care and social assistance	16	4	10	49	61
Hospitals	35	3	18	83	95
Public administration	17	6	17	64	81

See footnotes at end of table.

Table 39. Quality of life benefits: Access, civilian workers,¹ March 2019—continued

(All workers = 100 percent)

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
1 to 99 workers	5	6	5	26	33
1 to 49 workers	4	6	6	21	29
50 to 99 workers	8	5	5	38	47
100 workers or more	16	8	10	62	75
100 to 499 workers	9	7	7	53	67
500 workers or more	24	10	14	73	85
Geographic areas					
Northeast	15	7	10	42	55
New England	17	9	12	47	59
Middle Atlantic	14	6	9	41	54
South	10	7	6	48	54
South Atlantic	12	8	7	49	56
East South Central	6	5	3	46	55
West South Central	10	7	6	47	50
Midwest	9	7	5	43	55
East North Central	9	7	5	42	53
West North Central	8	5	6	44	58
West	10	6	12	40	54
Mountain	9	8	9	41	54
Pacific	10	6	13	39	53

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 39. Standard errors for quality of life benefits: Access, civilian workers,¹ March 2019

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	0.5	0.3	0.3	0.8	0.9
Worker characteristics					
Management, professional, and related	0.9	0.8	0.7	1.1	1.2
Management, business, and financial	1.3	1.4	1.0	1.7	2.1
Professional and related	1.0	0.8	0.9	1.2	1.2
Teachers	1.3	0.8	0.7	1.9	2.0
Primary, secondary, and special education school teachers	1.7	0.9	0.5	2.7	2.8
Registered nurses	2.1	1.6	2.2	2.2	2.3
Service	1.0	0.3	0.8	1.5	1.5
Protective service	1.2	0.6	1.1	3.0	3.8
Sales and office	0.6	0.4	0.4	1.0	1.1
Sales and related	1.0	0.8	0.7	1.3	1.2
Office and administrative support	0.7	0.7	0.5	1.3	1.6
Natural resources, construction, and maintenance	0.8	0.3	0.4	1.2	1.6
Construction, extraction, farming, fishing, and forestry	1.1	0.3	0.6	1.8	2.4
Installation, maintenance, and repair	0.9	0.6	0.7	1.6	2.0
Production, transportation, and material moving ...	0.6	0.3	0.5	1.7	1.9
Production	1.2	0.5	0.4	2.2	2.3
Transportation and material moving	0.6	0.4	0.8	2.3	2.3
Full time	0.6	0.4	0.4	0.8	0.9
Part time	0.7	0.3	0.6	1.1	1.4
Union	1.2	0.5	0.9	1.5	1.0
Nonunion	0.5	0.3	0.4	0.8	0.9
Average wage within the following categories: ³					
Lowest 25 percent	0.6	0.2	0.5	1.1	1.4
Lowest 10 percent	0.8	0.6	0.8	1.7	2.3
Second 25 percent	0.7	0.4	0.6	1.5	1.3
Third 25 percent	0.8	0.5	0.7	1.2	1.2
Highest 25 percent	1.1	1.0	0.6	1.1	1.3
Highest 10 percent	1.4	1.4	1.3	1.7	2.0
Establishment characteristics					
Goods-producing industries	0.9	0.5	0.5	1.5	1.7
Service-providing industries	0.6	0.4	0.4	0.9	1.0
Education and health services	1.3	0.5	0.9	2.0	1.5
Educational services	1.1	0.7	0.5	1.4	1.2
Elementary and secondary schools	1.5	0.8	0.4	2.0	1.7
Junior colleges, colleges, and universities	2.2	1.1	1.7	2.1	1.3
Health care and social assistance	1.9	0.8	1.4	3.0	2.4
Hospitals	2.9	0.8	2.5	2.3	1.0
Public administration	1.5	1.3	1.2	1.8	1.2

See footnotes at end of table.

Table 39. Standard errors for quality of life benefits: Access, civilian workers,¹ March 2019—continued

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
1 to 99 workers	0.5	0.4	0.5	1.0	1.1
1 to 49 workers	0.5	0.5	0.6	1.1	1.3
50 to 99 workers	1.5	0.7	0.9	1.8	1.9
100 workers or more	0.8	0.5	0.5	1.1	1.2
100 to 499 workers	0.8	0.6	0.7	1.4	1.5
500 workers or more	1.3	0.9	0.8	1.5	1.2
Geographic areas					
Northeast	0.9	0.7	0.9	1.8	1.4
New England	1.8	2.2	0.9	1.4	1.7
Middle Atlantic	1.2	0.5	1.4	2.3	1.7
South	1.0	0.6	0.4	1.5	1.5
South Atlantic	1.5	0.9	0.6	1.8	1.5
East South Central	1.8	2.3	0.4	5.5	6.9
West South Central	1.4	0.6	0.8	2.3	2.1
Midwest	1.0	0.7	0.5	1.9	1.8
East North Central	1.4	0.8	0.7	2.5	2.4
West North Central	1.2	1.3	0.7	2.7	1.9
West	1.0	0.4	0.9	1.4	2.1
Mountain	2.4	0.7	0.8	2.7	2.5
Pacific	1.0	0.5	1.2	1.7	2.8

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 40. Financial benefits: Access, civilian workers,¹ March 2019

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ⁴	Financial planning
		Flexible benefits	Dependent care flexible spending account ²	Healthcare flexible spending account ³		
All workers	31	17	42	45	22	21
Worker characteristics						
Management, professional, and related	45	26	61	65	32	28
Management, business, and financial	50	24	64	67	25	31
Professional and related	42	27	59	64	34	27
Teachers	36	35	54	61	53	22
Primary, secondary, and special education school teachers	36	37	53	62	55	20
Registered nurses	43	35	77	79	33	29
Service	15	10	25	26	15	11
Protective service	22	23	43	49	38	19
Sales and office	34	14	39	42	17	24
Sales and related	28	7	29	30	9	23
Office and administrative support	37	19	45	49	22	24
Natural resources, construction, and maintenance	22	12	27	30	17	14
Construction, extraction, farming, fishing, and forestry	17	10	18	21	15	10
Installation, maintenance, and repair	28	14	36	39	19	18
Production, transportation, and material moving ...	25	15	42	42	22	18
Production	28	17	42	43	20	22
Transportation and material moving	23	14	42	42	24	15
Full time	37	21	50	53	25	24
Part time	12	5	18	17	12	11
Union	29	21	58	64	45	26
Nonunion	31	16	39	42	18	20
Average wage within the following categories: ⁵						
Lowest 25 percent	15	8	21	20	12	12
Lowest 10 percent	8	7	14	13	8	6
Second 25 percent	29	14	38	41	19	18
Third 25 percent	37	21	51	55	26	24
Highest 25 percent	46	27	64	68	33	31
Highest 10 percent	51	25	67	73	33	32
Establishment characteristics						
Goods-producing industries	31	17	40	41	15	23
Service-providing industries	31	17	43	45	23	20
Education and health services	32	26	52	57	34	21
Educational services	38	35	59	65	55	24
Elementary and secondary schools	34	37	53	61	55	20
Junior colleges, colleges, and universities	50	35	79	83	64	36
Health care and social assistance	29	21	47	52	22	19
Hospitals	46	39	81	86	32	38
Public administration	35	35	65	70	65	30

See footnotes at end of table.

Table 40. Financial benefits: Access, civilian workers,¹ March 2019—continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ⁴	Financial planning
		Flexible benefits	Dependent care flexible spending account ²	Healthcare flexible spending account ³		
1 to 99 workers	20	9	25	27	14	10
1 to 49 workers	18	7	21	22	12	8
50 to 99 workers	26	15	36	39	19	15
100 workers or more	41	25	60	63	30	31
100 to 499 workers	38	20	49	50	22	29
500 workers or more	45	31	72	76	39	34
Geographic areas						
Northeast	25	13	42	46	23	21
New England	30	12	49	54	21	23
Middle Atlantic	24	13	39	43	24	20
South	30	22	42	44	22	22
South Atlantic	30	20	43	44	22	22
East South Central	29	25	40	40	24	24
West South Central	31	24	42	45	20	20
Midwest	34	17	43	45	22	21
East North Central	32	16	42	44	24	22
West North Central	37	19	47	48	19	19
West	33	13	42	44	20	19
Mountain	32	15	44	47	20	19
Pacific	33	12	40	43	20	18

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

² Formerly referred to as Dependent care reimbursement account.

³ Formerly referred to as Healthcare reimbursement account.

⁴ Savings plans established by the employer on behalf of the employee, but with no employer contribution. These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees' contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 40. Standard errors for financial benefits: Access, civilian workers,¹ March 2019

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ⁴	Financial planning
		Flexible benefits	Dependent care flexible spending account ²	Healthcare flexible spending account ³		
All workers	0.8	0.5	0.7	0.9	0.5	0.6
Worker characteristics						
Management, professional, and related	1.3	0.9	1.1	1.2	0.9	0.9
Management, business, and financial	1.9	1.2	1.6	1.7	1.5	1.3
Professional and related	1.5	1.0	1.2	1.3	0.9	1.1
Teachers	1.5	1.5	1.7	1.6	1.7	1.5
Primary, secondary, and special education school teachers	2.0	1.9	2.3	2.1	2.2	1.3
Registered nurses	3.3	3.6	3.2	3.1	2.7	3.3
Service	1.2	0.7	1.2	1.4	0.8	1.2
Protective service	2.0	2.9	3.4	3.5	3.4	2.2
Sales and office	0.9	0.5	1.0	1.0	0.7	0.9
Sales and related	1.2	0.7	1.2	1.2	0.9	1.1
Office and administrative support	1.0	0.6	1.3	1.3	0.9	1.1
Natural resources, construction, and maintenance	1.2	0.8	1.4	1.7	0.9	0.9
Construction, extraction, farming, fishing, and forestry	1.7	1.1	1.7	2.1	1.1	1.3
Installation, maintenance, and repair	1.3	1.0	2.1	2.4	1.3	1.2
Production, transportation, and material moving ...	1.3	0.9	1.5	1.6	1.7	1.0
Production	1.9	1.3	1.7	2.2	2.3	1.7
Transportation and material moving	2.0	1.2	2.2	2.1	1.7	1.3
Full time	0.8	0.6	0.8	0.9	0.5	0.7
Part time	0.7	0.5	0.8	1.1	0.9	0.8
Union	1.2	1.1	1.3	1.2	1.3	1.0
Nonunion	0.9	0.5	0.8	0.9	0.5	0.7
Average wage within the following categories: ⁵						
Lowest 25 percent	0.8	0.6	1.0	1.2	0.8	1.0
Lowest 10 percent	1.4	1.0	1.3	1.2	0.7	1.3
Second 25 percent	1.1	0.7	1.4	1.5	0.8	1.0
Third 25 percent	1.0	1.0	1.2	1.2	0.9	0.9
Highest 25 percent	1.4	0.9	1.0	1.1	0.9	1.0
Highest 10 percent	2.1	1.7	1.6	1.6	1.4	1.4
Establishment characteristics						
Goods-producing industries	1.3	0.7	1.5	1.7	1.2	1.3
Service-providing industries	0.9	0.5	0.8	1.0	0.5	0.7
Education and health services	1.2	1.4	1.9	2.1	1.2	1.4
Educational services	1.1	1.2	1.1	0.9	1.2	1.3
Elementary and secondary schools	1.7	1.3	1.6	1.3	1.5	1.1
Junior colleges, colleges, and universities	1.4	1.8	1.4	1.7	1.9	3.4
Health care and social assistance	1.8	2.0	2.9	3.3	1.7	2.2
Hospitals	2.8	2.6	2.9	2.6	2.6	2.9
Public administration	1.9	1.3	1.0	1.5	1.8	1.8

See footnotes at end of table.

Table 40. Standard errors for financial benefits: Access, civilian workers,¹ March 2019—continued

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ⁴	Financial planning
		Flexible benefits	Dependent care flexible spending account ²	Healthcare flexible spending account ³		
1 to 99 workers	1.1	0.6	0.9	1.0	0.5	0.6
1 to 49 workers	1.4	0.6	1.0	1.1	0.6	0.6
50 to 99 workers	1.6	1.4	1.7	1.8	1.4	1.3
100 workers or more	0.9	0.7	1.2	1.3	0.8	1.0
100 to 499 workers	1.2	1.1	1.5	1.5	1.1	1.2
500 workers or more	1.4	1.1	1.6	1.6	1.5	1.4
Geographic areas						
Northeast	1.0	0.9	1.3	1.5	1.3	1.3
New England	2.0	0.7	2.0	2.5	1.4	3.1
Middle Atlantic	1.2	1.2	1.7	2.1	1.8	1.6
South	1.1	1.0	1.2	1.3	0.9	1.2
South Atlantic	1.4	1.2	1.3	1.6	1.1	1.8
East South Central	3.9	5.0	4.9	4.9	3.2	3.9
West South Central	1.6	1.0	1.8	1.5	1.6	1.8
Midwest	1.7	0.9	1.7	2.0	0.6	1.3
East North Central	2.4	1.1	2.1	2.7	0.8	1.8
West North Central	2.0	1.8	2.7	2.4	0.7	1.6
West	2.1	0.8	1.8	2.3	1.0	1.0
Mountain	3.8	1.4	3.7	5.0	1.9	1.9
Pacific	2.6	1.0	2.0	2.5	1.2	1.1

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

² Formerly referred to as Dependent care reimbursement account.

³ Formerly referred to as Healthcare reimbursement account.

⁴ Savings plans established by the employer on behalf of the employee, but with no employer contribution. These are cash or deferred arrangement plans or individual retirement accounts used to fund savings and retirement plans authorized by section 401(k), 403(b), or 457 of the Internal Revenue Code. The employees' contributions can be pre- and post-tax. Employees may authorize a payroll deduction by the employer to fund the established plan.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 41. Health-related benefits: Access, civilian workers,¹ March 2019

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree healthcare benefits ³	
		Under age 65	Age 65 and over
All workers	17	21	19
Worker characteristics			
Management, professional, and related	27	33	30
Management, business, and financial	30	29	27
Professional and related	25	35	31
Teachers	26	57	52
Primary, secondary, and special education school teachers	23	61	54
Registered nurses	25	24	20
Service	10	11	10
Protective service	16	41	38
Sales and office	15	18	16
Sales and related	10	9	8
Office and administrative support	18	23	21
Natural resources, construction, and maintenance	10	16	15
Construction, extraction, farming, fishing, and forestry	7	14	14
Installation, maintenance, and repair	14	18	15
Production, transportation, and material moving	11	19	17
Production	11	15	14
Transportation and material moving	12	23	21
Full time	20	25	23
Part time	7	7	6
Union	24	55	52
Nonunion	15	16	14
Average wage within the following categories: ⁴			
Lowest 25 percent	7	6	5
Lowest 10 percent	4	3	3
Second 25 percent	13	16	15
Third 25 percent	20	26	25
Highest 25 percent	29	39	36
Highest 10 percent	32	38	34
Establishment characteristics			
Goods-producing industries	12	17	16
Service-providing industries	17	22	20
Education and health services	22	31	27
Educational services	30	59	54
Elementary and secondary schools	22	59	53
Junior colleges, colleges, and universities	51	68	66
Health care and social assistance	17	13	11
Hospitals	28	26	21
Public administration	28	71	70

See footnotes at end of table.

Table 41. Health-related benefits: Access, civilian workers,¹ March 2019—continued

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree healthcare benefits ³	
		Under age 65	Age 65 and over
1 to 99 workers	9	9	8
1 to 49 workers	8	7	7
50 to 99 workers	12	13	12
100 workers or more	25	33	30
100 to 499 workers	17	21	19
500 workers or more	33	48	43
Geographic areas			
Northeast	15	23	23
New England	15	23	22
Middle Atlantic	15	24	24
South	18	23	20
South Atlantic	19	21	18
East South Central	19	24	20
West South Central	16	25	23
Midwest	15	19	18
East North Central	15	19	18
West North Central	14	19	17
West	18	18	16
Mountain	21	17	16
Pacific	16	18	17

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

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 41. Standard errors for health-related benefits: Access, civilian workers,¹ March 2019

Characteristics	Long-term care insurance ²	Retiree healthcare benefits ³	
		Under age 65	Age 65 and over
All workers	0.5	0.5	0.4
Worker characteristics			
Management, professional, and related	0.9	1.0	0.9
Management, business, and financial	1.6	1.4	1.4
Professional and related	1.1	1.2	1.1
Teachers	1.5	2.2	2.0
Primary, secondary, and special education school teachers	1.6	2.6	2.4
Registered nurses	2.4	2.3	2.0
Service	1.0	0.6	0.6
Protective service	2.0	3.3	3.6
Sales and office	0.6	0.6	0.6
Sales and related	0.9	0.7	0.8
Office and administrative support	0.7	0.9	0.8
Natural resources, construction, and maintenance	0.8	1.2	1.0
Construction, extraction, farming, fishing, and forestry	1.1	1.7	1.6
Installation, maintenance, and repair	1.3	1.4	1.1
Production, transportation, and material moving ...	0.9	1.4	1.2
Production	1.3	1.5	1.1
Transportation and material moving	1.1	2.1	1.9
Full time	0.6	0.6	0.5
Part time	0.6	0.4	0.6
Union	1.0	1.6	1.5
Nonunion	0.5	0.4	0.4
Average wage within the following categories: ⁴			
Lowest 25 percent	0.7	0.4	0.4
Lowest 10 percent	0.8	0.6	0.6
Second 25 percent	0.8	0.7	0.6
Third 25 percent	0.7	0.8	0.8
Highest 25 percent	0.8	1.1	1.1
Highest 10 percent	1.5	1.8	1.7
Establishment characteristics			
Goods-producing industries	1.0	1.3	0.9
Service-providing industries	0.6	0.5	0.5
Education and health services	1.3	1.0	1.0
Educational services	1.1	1.5	1.3
Elementary and secondary schools	1.6	1.9	2.0
Junior colleges, colleges, and universities	2.5	2.1	1.9
Health care and social assistance	2.0	1.0	1.1
Hospitals	3.0	2.4	1.9
Public administration	1.5	1.6	1.6

See footnotes at end of table.

Table 41. Standard errors for health-related benefits: Access, civilian workers,¹ March 2019—continued

Characteristics	Long-term care insurance ²	Retiree healthcare benefits ³	
		Under age 65	Age 65 and over
1 to 99 workers	0.6	0.4	0.5
1 to 49 workers	0.7	0.5	0.5
50 to 99 workers	1.1	0.9	0.9
100 workers or more	0.8	0.8	0.7
100 to 499 workers	1.0	1.0	0.8
500 workers or more	1.3	1.3	1.2
Geographic areas			
Northeast	0.8	0.8	1.0
New England	1.6	2.1	2.5
Middle Atlantic	1.0	0.8	1.1
South	0.9	0.9	0.6
South Atlantic	1.1	1.2	0.9
East South Central	3.9	2.0	1.4
West South Central	1.4	1.5	1.0
Midwest	1.1	1.1	0.9
East North Central	1.3	1.4	1.0
West North Central	2.1	1.8	1.8
West	0.8	1.0	1.0
Mountain	2.1	1.7	1.9
Pacific	0.6	1.3	1.2

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

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 42. Nonproduction bonuses: Access, civilian workers,¹ March 2019

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ²	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ³
All workers	39	6	3	10	6	6	2	5	10
Worker characteristics									
Management, professional, and related	45	5	5	11	3	9	2	6	13
Management, business, and financial	54	8	7	16	4	7	2	8	15
Professional and related	41	4	4	9	3	11	3	5	11
Teachers	29	—	2	1	(⁴)	17	4	(⁴)	10
Primary, secondary, and special education school teachers	32	—	2	1	—	20	5	—	12
Registered nurses	45	—	4	5	—	10	1	12	17
Service	26	1	2	7	5	4	3	4	5
Protective service	37	1	3	4	1	14	9	—	12
Sales and office	42	9	3	10	6	5	1	5	8
Sales and related	36	13	1	8	6	3	1	4	5
Office and administrative support	46	7	4	11	7	6	2	6	10
Natural resources, construction, and maintenance	42	6	2	14	11	3	1	3	9
Construction, extraction, farming, fishing, and forestry	40	5	1	15	13	2	1	1	7
Installation, maintenance, and repair	43	7	3	13	9	5	1	5	11
Production, transportation, and material moving ...	40	8	1	8	6	4	1	5	15
Production	45	11	2	12	6	3	1	4	16
Transportation and material moving	36	4	1	5	5	5	1	6	13
Full time	44	6	4	11	6	7	2	6	12
Part time	22	4	1	5	4	1	1	4	3
Union	39	4	4	2	1	19	4	2	15
Nonunion	39	6	3	11	6	4	2	6	9
Average wage within the following categories: ⁵									
Lowest 25 percent	26	5	1	6	5	2	2	5	4
Lowest 10 percent	21	1	—	7	5	1	(⁴)	3	3
Second 25 percent	40	5	2	10	8	4	1	4	10
Third 25 percent	46	6	4	12	6	8	2	5	12
Highest 25 percent	48	7	6	12	4	11	2	7	14
Highest 10 percent	50	8	6	13	3	13	2	8	14
Establishment characteristics									
Goods-producing industries	49	11	2	16	8	3	1	3	14
Service-providing industries	37	5	3	9	5	6	2	5	9
Education and health services	34	1	3	5	5	10	3	5	9
Educational services	28	—	2	1	(⁴)	16	4	(⁴)	9
Elementary and secondary schools	30	—	1	1	—	19	5	—	10
Junior colleges, colleges, and universities	27	—	5	—	1	13	4	1	5
Health care and social assistance	37	1	3	8	8	7	3	8	9
Hospitals	38	2	3	4	—	9	1	10	15
Public administration	45	—	6	2	1	22	9	—	13

See footnotes at end of table.

Table 42. Nonproduction bonuses: Access, civilian workers,¹ March 2019—continued

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ²	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ³
1 to 99 workers	36	3	2	12	8	4	1	4	6
1 to 49 workers	36	3	2	13	9	3	1	3	6
50 to 99 workers	38	4	2	10	6	4	2	6	8
100 workers or more	42	8	4	7	3	8	3	6	13
100 to 499 workers	41	9	3	7	4	6	3	7	11
500 workers or more	42	8	5	7	1	10	3	5	17
Geographic areas									
Northeast	41	4	3	12	3	11	2	5	10
New England	42	3	2	16	2	8	2	4	8
Middle Atlantic	41	4	3	10	4	12	1	5	11
South	42	6	4	11	7	3	2	5	11
South Atlantic	44	6	5	11	8	3	2	6	13
East South Central	42	7	2	8	7	2	3	6	13
West South Central	39	7	3	12	7	2	2	3	9
Midwest	39	6	2	9	5	6	2	6	10
East North Central	41	7	2	9	6	6	2	6	11
West North Central	35	6	1	8	4	5	3	6	9
West	33	6	3	7	5	7	2	4	6
Mountain	34	5	2	8	7	2	1	4	9
Pacific	32	6	3	6	4	9	3	5	5

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

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

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

⁴ Less than 0.5.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 42. Standard errors for nonproduction bonuses: Access, civilian workers,¹ March 2019

Characteristics	All nonproduction bonuses	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
All workers	0.8	0.2	0.3	0.5	0.3	0.3	0.2	0.4	0.4
Worker characteristics									
Management, professional, and related	1.2	0.5	0.6	0.9	0.6	0.5	0.2	0.6	0.8
Management, business, and financial	1.9	0.7	1.3	1.3	0.7	0.6	0.2	0.9	1.5
Professional and related	1.2	0.5	0.4	1.0	0.6	0.6	0.2	0.7	0.9
Teachers	1.4	–	0.4	0.4	0.2	1.2	0.4	0.1	0.8
Primary, secondary, and special education school teachers	1.9	–	0.5	0.5	–	1.8	0.6	–	1.0
Registered nurses	3.6	–	1.0	2.2	–	1.3	0.5	2.9	3.3
Service	1.6	0.3	0.6	1.0	1.0	0.5	0.7	0.9	0.7
Protective service	3.5	0.4	0.6	1.4	0.3	1.4	2.2	–	2.9
Sales and office	0.9	0.4	0.3	0.5	0.5	0.5	0.2	0.5	0.5
Sales and related	1.5	0.5	0.1	0.7	0.9	0.6	0.2	0.6	0.6
Office and administrative support	1.2	0.5	0.5	0.6	0.6	0.6	0.2	0.6	0.8
Natural resources, construction, and maintenance	1.7	0.6	0.4	1.2	1.3	0.4	0.3	0.5	1.2
Construction, extraction, farming, fishing, and forestry	3.2	1.2	0.4	1.7	2.0	0.3	0.4	0.5	1.9
Installation, maintenance, and repair	2.0	0.6	0.8	1.9	1.4	0.8	0.3	0.8	1.2
Production, transportation, and material moving	1.1	0.7	0.3	0.9	0.4	0.5	0.2	0.6	0.7
Production	1.7	1.1	0.5	1.6	0.7	0.7	0.3	0.7	1.0
Transportation and material moving	1.7	0.8	0.3	0.8	0.7	0.8	0.3	1.4	1.4
Full time	0.8	0.3	0.4	0.5	0.4	0.4	0.1	0.4	0.4
Part time	1.1	0.3	0.3	0.9	0.5	0.2	0.4	0.6	0.6
Union	1.4	0.6	0.7	0.4	0.3	0.9	0.4	0.7	1.1
Nonunion	0.9	0.3	0.3	0.5	0.4	0.3	0.2	0.4	0.5
Average wage within the following categories: ³									
Lowest 25 percent	1.1	0.4	0.4	0.7	0.8	0.3	0.6	0.8	0.5
Lowest 10 percent	1.6	0.3	–	1.2	0.8	0.6	0.2	0.7	0.6
Second 25 percent	1.3	0.4	0.3	0.8	0.7	0.4	0.2	0.3	0.8
Third 25 percent	1.4	0.4	0.5	0.7	0.5	0.5	0.2	0.5	0.7
Highest 25 percent	1.2	0.6	0.7	0.9	0.6	0.6	0.2	0.5	0.7
Highest 10 percent	1.8	0.9	1.0	1.1	0.5	1.0	0.4	0.8	1.1
Establishment characteristics									
Goods-producing industries	1.2	0.8	0.3	1.1	0.6	0.4	0.3	0.4	0.7
Service-providing industries	0.9	0.2	0.4	0.5	0.4	0.4	0.2	0.4	0.5
Education and health services	1.9	0.1	0.5	1.1	1.0	0.8	0.4	1.0	1.1
Educational services	0.9	–	0.3	0.3	0.2	1.0	0.4	0.1	0.5
Elementary and secondary schools	1.3	–	0.3	0.4	–	1.4	0.6	–	0.6
Junior colleges, colleges, and universities	1.9	–	0.5	–	0.2	1.1	1.2	0.2	0.7
Health care and social assistance	3.0	0.2	0.8	1.7	1.6	1.0	0.7	1.6	1.7
Hospitals	2.7	0.7	0.8	1.4	–	1.5	0.5	1.6	2.7
Public administration	1.5	–	1.1	0.7	0.4	1.6	1.1	–	1.3

See footnotes at end of table.

Table 42. Standard errors for nonproduction bonuses: Access, civilian workers,¹ March 2019—continued

Characteristics	All nonproduction bonuses	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
1 to 99 workers	1.1	0.3	0.4	0.7	0.6	0.4	0.2	0.4	0.5
1 to 49 workers	1.2	0.3	0.4	0.8	0.7	0.5	0.3	0.5	0.5
50 to 99 workers	2.1	0.6	0.7	1.4	1.1	0.5	0.4	1.2	0.9
100 workers or more	1.0	0.4	0.4	0.4	0.4	0.4	0.4	0.6	0.7
100 to 499 workers	1.2	0.5	0.5	0.6	0.8	0.5	0.7	0.9	0.8
500 workers or more	1.3	0.6	0.6	0.7	0.2	0.6	0.3	0.6	1.1
Geographic areas									
Northeast	2.1	0.3	0.7	1.3	0.6	0.6	0.2	0.9	1.0
New England	4.9	0.5	0.9	3.1	0.4	0.9	0.2	0.4	1.3
Middle Atlantic	2.2	0.3	0.9	1.3	0.8	0.7	0.2	1.2	1.3
South	1.2	0.4	0.8	0.8	0.5	0.5	0.3	0.5	0.7
South Atlantic	2.1	0.6	1.4	1.3	0.5	0.9	0.4	0.8	1.2
East South Central	1.0	1.3	0.9	0.8	0.6	0.5	1.0	1.6	1.2
West South Central	1.7	0.6	0.9	1.4	1.2	0.7	0.4	0.5	1.2
Midwest	1.6	0.6	0.4	0.9	0.7	0.6	0.2	0.5	1.0
East North Central	2.1	0.7	0.5	1.1	1.0	0.8	0.2	0.5	1.5
West North Central	2.2	1.2	0.3	1.4	0.4	0.7	0.4	1.2	0.7
West	1.5	0.5	0.3	0.7	1.0	0.7	0.5	1.2	0.5
Mountain	3.9	0.6	0.6	1.5	2.5	0.5	0.3	1.3	1.2
Pacific	1.3	0.7	0.4	0.9	0.9	1.0	0.7	1.6	0.5

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

**Table 43. Unmarried domestic partner benefits: Access¹, civilian workers,²
March 2019**

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	17	16	42	39
Worker characteristics				
Management, professional, and related	27	26	57	52
Management, business, and financial	23	23	65	60
Professional and related	28	28	54	49
Teachers	48	47	46	41
Primary, secondary, and special education school teachers	55	54	47	44
Registered nurses	22	23	52	50
Service	10	10	26	25
Protective service	33	33	42	38
Sales and office	14	13	44	41
Sales and related	6	6	35	33
Office and administrative support	18	18	49	45
Natural resources, construction, and maintenance	12	10	34	31
Construction, extraction, farming, fishing, and forestry	9	9	29	28
Installation, maintenance, and repair	14	12	40	35
Production, transportation, and material moving ...	13	12	38	34
Production	9	7	35	31
Transportation and material moving	17	17	40	37
Full time	20	19	50	46
Part time	7	7	17	17
Union	48	44	64	56
Nonunion	12	12	39	36
Average wage within the following categories: ³				
Lowest 25 percent	5	5	21	20
Lowest 10 percent	2	2	13	12
Second 25 percent	13	12	40	38
Third 25 percent	20	19	50	46
Highest 25 percent	32	31	64	57
Highest 10 percent	31	31	72	63
Establishment characteristics				
Goods-producing industries	10	9	39	37
Service-providing industries	18	17	43	40
Education and health services	27	26	45	42
Educational services	50	49	49	44
Elementary and secondary schools	57	55	46	42
Junior colleges, colleges, and universities	42	42	58	50
Health care and social assistance	13	12	42	40
Hospitals	27	27	58	54
Public administration	55	55	50	46

See footnotes at end of table.

**Table 43. Unmarried domestic partner benefits: Access¹, civilian workers,²
March 2019—continued**

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
1 to 99 workers	8	8	30	29
1 to 49 workers	6	6	27	26
50 to 99 workers	13	13	39	38
100 workers or more	25	25	54	49
100 to 499 workers	16	16	48	45
500 workers or more	36	34	62	55
Geographic areas				
Northeast	22	21	49	45
New England	16	15	46	43
Middle Atlantic	24	23	49	46
South	16	16	34	32
South Atlantic	15	15	35	32
East South Central	16	14	31	28
West South Central	17	17	35	34
Midwest	10	9	32	28
East North Central	10	8	33	27
West North Central	11	11	30	29
West	20	20	60	57
Mountain	17	17	53	48
Pacific	21	22	63	61

¹ The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer's policy on providing the benefit to unmarried domestic partners. For more information, see www.bls.gov/opub/btn/volume-3/employer-sponsored-benefits-extended-to-domestic-partners.htm.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 43. Standard errors for unmarried domestic partner benefits: Access¹, civilian workers,² March 2019

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	0.5	0.5	0.7	0.7
Worker characteristics				
Management, professional, and related	0.9	0.9	1.0	1.1
Management, business, and financial	1.4	1.4	1.5	2.0
Professional and related	1.1	1.1	1.2	1.2
Teachers	2.6	2.6	1.8	1.8
Primary, secondary, and special education school teachers	3.1	3.1	2.1	2.0
Registered nurses	1.9	2.1	2.7	2.3
Service	0.6	0.6	1.2	1.3
Protective service	2.9	3.0	3.1	2.9
Sales and office	0.6	0.6	0.8	0.7
Sales and related	0.8	0.8	1.1	1.0
Office and administrative support	0.8	0.8	1.2	1.0
Natural resources, construction, and maintenance	0.9	0.9	1.9	2.0
Construction, extraction, farming, fishing, and forestry	1.2	1.1	2.3	2.3
Installation, maintenance, and repair	1.1	1.3	2.5	2.6
Production, transportation, and material moving	1.1	1.0	1.6	1.5
Production	1.1	0.8	1.8	1.7
Transportation and material moving	1.7	1.7	2.1	1.9
Full time	0.6	0.6	0.8	0.8
Part time	0.7	0.6	0.9	1.0
Union	1.7	1.7	1.3	1.4
Nonunion	0.5	0.5	0.8	0.8
Average wage within the following categories: ³				
Lowest 25 percent	0.4	0.4	0.7	0.8
Lowest 10 percent	0.4	0.4	1.2	1.1
Second 25 percent	0.6	0.6	1.2	1.2
Third 25 percent	0.7	0.7	1.1	1.1
Highest 25 percent	1.2	1.2	1.1	1.3
Highest 10 percent	1.6	1.7	1.4	2.4
Establishment characteristics				
Goods-producing industries	1.0	0.9	1.9	1.9
Service-providing industries	0.5	0.6	0.8	0.8
Education and health services	1.1	1.1	1.5	1.4
Educational services	1.9	1.9	1.6	1.4
Elementary and secondary schools	2.6	2.4	2.1	2.0
Junior colleges, colleges, and universities	1.9	1.9	2.1	2.3
Health care and social assistance	1.0	1.2	2.2	2.2
Hospitals	1.9	2.0	2.2	2.5
Public administration	1.0	1.1	1.9	1.9

See footnotes at end of table.

Table 43. Standard errors for unmarried domestic partner benefits: Access¹, civilian workers,² March 2019—continued

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
1 to 99 workers	0.4	0.5	1.1	1.1
1 to 49 workers	0.5	0.5	1.1	1.1
50 to 99 workers	1.1	1.1	2.0	2.0
100 workers or more	0.7	0.7	0.9	0.9
100 to 499 workers	0.8	0.8	1.2	1.1
500 workers or more	1.1	1.1	1.3	1.3
Geographic areas				
Northeast	1.1	1.3	1.4	1.2
New England	3.0	3.0	2.7	2.8
Middle Atlantic	1.0	1.3	1.6	1.2
South	0.7	0.8	1.5	1.5
South Atlantic	0.8	0.9	2.4	2.3
East South Central	3.0	2.5	2.8	2.9
West South Central	1.1	1.4	1.6	2.0
Midwest	1.0	0.9	0.7	0.7
East North Central	1.3	1.2	0.9	0.7
West North Central	1.3	1.3	1.0	1.4
West	1.2	1.2	1.7	1.8
Mountain	1.9	1.8	3.3	3.1
Pacific	1.5	1.6	2.1	2.2

¹ The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer's policy on providing the benefit to unmarried domestic partners. For more information, see www.bls.gov/opub/btn/volume-3/employer-sponsored-benefits-extended-to-domestic-partners.htm.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 44. Medical care benefit combinations: Access, civilian workers,¹ March 2019

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	63	8	8	21	58	13	2	27
Worker characteristics								
Management, professional, and related	82	6	4	8	78	10	1	11
Management, business, and financial	87	8	2	4	82	12	(²)	6
Professional and related	80	5	5	10	76	9	1	14
Teachers	84	1	3	12	76	10	1	14
Primary, secondary, and special education school teachers	94	1	1	4	83	12	—	—
Registered nurses	83	4	5	7	80	—	—	10
Service	39	9	9	43	34	14	2	51
Protective service	68	6	10	16	61	—	—	24
Sales and office	61	8	13	18	54	15	3	29
Sales and related	46	8	23	24	37	17	3	43
Office and administrative support	69	8	8	15	64	14	2	20
Natural resources, construction, and maintenance	61	13	3	23	54	20	1	25
Construction, extraction, farming, fishing, and forestry	56	14	4	25	46	24	1	29
Installation, maintenance, and repair	65	13	2	20	62	—	—	21
Production, transportation, and material moving	67	10	6	18	63	13	1	22
Production	70	10	3	16	68	13	1	18
Transportation and material moving	63	9	8	20	59	14	1	26
Full time	77	10	3	10	72	14	1	12
Part time	18	4	22	56	12	10	3	75
Union	91	3	3	3	84	10	1	5
Nonunion	59	9	8	24	54	14	2	31
Average wage within the following categories: ³								
Lowest 25 percent	30	9	15	45	25	14	2	58
Lowest 10 percent	16	10	17	58	15	11	1	73
Second 25 percent	64	10	6	20	58	15	2	25
Third 25 percent	80	9	4	8	75	13	1	11
Highest 25 percent	87	5	2	5	83	10	1	7
Highest 10 percent	88	6	2	5	85	9	1	6
Establishment characteristics								
Goods-producing industries	74	11	2	13	69	16	1	14
Service-providing industries	61	8	8	22	56	13	2	29
Education and health services	72	5	7	15	67	10	2	21
Educational services	85	2	4	10	77	10	1	13
Elementary and secondary schools	87	2	4	7	77	12	1	11
Junior colleges, colleges, and universities	88	2	3	8	85	5	1	9
Health care and social assistance	64	8	10	19	61	10	2	26
Hospitals	89	2	4	5	88	—	—	8
Public administration	89	1	2	8	83	7	1	9

See footnotes at end of table.

Table 44. Medical care benefit combinations: Access, civilian workers,¹ March 2019—continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	25	47	1	27	53	19	7	21
Worker characteristics								
Management, professional, and related	39	49	1	11	67	21	4	9
Management, business, and financial	32	62	(²)	6	79	15	1	5
Professional and related	42	43	1	14	62	23	4	11
Teachers	72	14	2	13	39	46	2	13
Primary, secondary, and special education school teachers	88	7	—	—	34	61	—	—
Registered nurses	42	46	—	—	75	13	5	7
Service	15	33	1	51	29	18	8	44
Protective service	52	22	1	24	35	39	9	17
Sales and office	19	50	2	30	54	15	13	18
Sales and related	9	45	2	44	43	11	22	24
Office and administrative support	25	53	1	21	60	18	7	15
Natural resources, construction, and maintenance	23	51	(²)	26	52	22	3	23
Construction, extraction, farming, fishing, and forestry	24	46	(²)	29	45	25	4	26
Installation, maintenance, and repair	—	57	—	22	59	19	2	20
Production, transportation, and material moving	22	55	1	23	58	18	5	18
Production	—	62	—	19	67	13	3	16
Transportation and material moving	24	48	2	26	50	22	7	20
Full time	30	56	(²)	13	65	21	3	10
Part time	7	15	4	74	13	9	20	58
Union	77	17	2	4	46	48	1	4
Nonunion	16	51	1	31	54	14	8	24
Average wage within the following categories: ³								
Lowest 25 percent	6	33	2	59	26	13	15	45
Lowest 10 percent	2	23	1	73	14	12	16	58
Second 25 percent	19	54	1	25	55	19	5	21
Third 25 percent	32	56	1	11	66	22	4	8
Highest 25 percent	46	46	1	7	71	22	2	6
Highest 10 percent	44	50	1	6	76	18	1	5
Establishment characteristics								
Goods-producing industries	21	64	(²)	15	70	15	2	13
Service-providing industries	25	44	1	30	50	19	8	23
Education and health services	39	38	2	21	51	26	6	17
Educational services	71	16	3	11	40	46	2	12
Elementary and secondary schools	82	6	3	8	29	60	2	10
Junior colleges, colleges, and universities	57	33	2	8	67	22	1	9
Health care and social assistance	20	51	1	27	58	14	9	19
Hospitals	47	44	2	7	79	11	4	6
Public administration	85	5	1	9	35	55	1	9

See footnotes at end of table.

Table 44. Medical care benefit combinations: Access, civilian workers,¹ March 2019—continued

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
1 to 99 workers	46	12	10	33	41	16	2	41
1 to 49 workers	41	11	10	38	36	16	2	46
50 to 99 workers	59	13	10	18	56	16	1	27
100 workers or more	81	5	5	9	76	10	1	13
100 to 499 workers	75	7	6	11	69	13	2	16
500 workers or more	87	3	3	7	83	7	1	9
Geographic areas								
Northeast	63	8	7	21	56	15	1	27
New England	66	7	6	21	62	—	—	26
Middle Atlantic	62	8	8	22	54	16	2	28
South	62	9	8	21	58	13	1	27
South Atlantic	62	8	8	22	58	12	1	29
East South Central	64	9	—	—	56	17	2	25
West South Central	61	11	6	22	58	14	1	27
Midwest	63	7	9	21	60	10	2	28
East North Central	61	8	10	21	60	9	2	28
West North Central	66	5	8	21	60	11	1	28
West	65	9	6	20	59	16	1	25
Mountain	67	7	8	18	62	11	1	25
Pacific	64	10	5	20	57	18	1	25

See footnotes at end of table.

Table 44. Medical care benefit combinations: Access, civilian workers,¹ March 2019—continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
1 to 99 workers	11	46	1	42	40	17	10	33
1 to 49 workers	9	43	1	47	37	15	10	38
50 to 99 workers	18	53	1	27	49	23	10	18
100 workers or more	38	48	2	13	65	20	4	10
100 to 499 workers	24	58	2	16	63	19	6	12
500 workers or more	55	36	1	9	68	22	2	8
Geographic areas								
Northeast	28	43	2	27	51	20	6	22
New England	28	45	1	26	54	19	5	22
Middle Atlantic	28	42	2	28	50	20	7	23
South	25	47	1	28	53	18	7	22
South Atlantic	26	44	1	29	55	15	8	22
East South Central	25	48	1	26	55	18	7	20
West South Central	22	50	(²)	27	48	24	6	22
Midwest	23	47	1	29	54	15	9	22
East North Central	23	46	1	29	54	15	9	21
West North Central	23	48	1	28	55	16	7	22
West	24	50	1	25	53	21	5	20
Mountain	—	51	—	25	55	19	7	20
Pacific	25	50	1	25	52	22	5	21

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

² Less than 0.5.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 44. Standard errors for medical care benefit combinations: Access, civilian workers,¹ March 2019

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	0.8	0.4	0.3	0.7	0.8	0.5	0.2	0.7
Worker characteristics								
Management, professional, and related	0.9	0.4	0.4	0.7	1.0	0.7	0.2	0.7
Management, business, and financial	1.1	0.8	0.3	0.8	1.4	1.2	0.1	0.9
Professional and related	1.2	0.5	0.6	0.9	1.2	0.6	0.3	1.0
Teachers	1.7	0.3	0.6	1.7	1.9	1.0	0.2	1.7
Primary, secondary, and special education school teachers	2.1	0.3	0.4	2.1	2.2	1.3	–	–
Registered nurses	2.2	1.3	1.1	1.3	2.3	–	–	1.4
Service	1.4	1.1	0.7	1.4	1.3	1.1	0.3	1.4
Protective service	4.1	2.4	2.8	3.1	2.8	–	–	3.1
Sales and office	1.0	0.7	0.8	0.8	1.0	0.8	0.4	0.8
Sales and related	1.2	1.0	1.5	1.6	1.1	1.2	0.5	1.3
Office and administrative support	1.4	0.8	0.9	0.9	1.4	1.1	0.6	1.0
Natural resources, construction, and maintenance	1.8	1.1	0.5	1.6	1.8	1.3	0.2	1.8
Construction, extraction, farming, fishing, and forestry	2.5	1.6	0.7	2.4	2.6	2.0	0.4	2.6
Installation, maintenance, and repair	2.1	1.4	0.6	2.1	2.1	–	–	2.2
Production, transportation, and material moving ...	1.9	1.0	0.6	1.5	1.9	1.0	0.2	1.7
Production	2.4	1.5	0.6	2.1	2.8	1.4	0.3	2.3
Transportation and material moving	2.3	1.0	0.8	1.6	2.1	1.2	0.3	2.0
Full time	0.8	0.5	0.4	0.5	0.8	0.6	0.2	0.6
Part time	1.0	0.7	1.2	1.6	0.7	0.9	0.4	1.1
Union	0.8	0.6	0.3	0.4	1.0	0.9	0.2	0.5
Nonunion	0.9	0.4	0.4	0.8	0.9	0.6	0.2	0.7
Average wage within the following categories: ²								
Lowest 25 percent	1.2	1.0	0.8	1.3	1.0	1.0	0.3	1.1
Lowest 10 percent	1.5	1.9	1.3	2.3	1.4	1.5	0.2	1.9
Second 25 percent	1.2	0.7	0.7	1.1	1.6	0.9	0.2	1.4
Third 25 percent	1.1	0.6	0.7	0.8	1.0	0.6	0.4	0.9
Highest 25 percent	0.9	0.4	0.4	0.7	0.9	0.6	0.2	0.8
Highest 10 percent	1.2	0.8	0.3	0.9	1.2	1.0	0.2	1.0
Establishment characteristics								
Goods-producing industries	1.8	1.1	0.4	1.3	2.1	1.1	0.2	1.2
Service-providing industries	0.8	0.4	0.4	0.8	0.8	0.6	0.2	0.7
Education and health services	1.4	0.7	0.9	1.4	1.7	1.1	0.5	1.3
Educational services	0.8	0.3	0.4	0.7	1.2	0.8	0.2	0.7
Elementary and secondary schools	0.9	0.3	0.7	0.5	1.3	1.0	0.2	0.8
Junior colleges, colleges, and universities	1.3	0.4	0.5	1.1	1.4	0.7	0.3	1.0
Health care and social assistance	2.3	1.1	1.4	2.2	2.6	1.8	0.8	2.0
Hospitals	1.4	0.5	1.2	1.0	1.4	–	–	1.1
Public administration	0.9	0.2	0.3	0.8	1.2	1.2	0.2	0.7

See footnotes at end of table.

Table 44. Standard errors for medical care benefit combinations: Access, civilian workers,¹ March 2019—continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	0.6	0.7	0.1	0.7	0.8	0.5	0.3	0.7
Worker characteristics								
Management, professional, and related	0.9	1.0	0.2	0.7	1.0	0.7	0.4	0.7
Management, business, and financial	1.5	1.5	0.1	0.9	0.9	1.0	0.3	0.8
Professional and related	1.0	1.4	0.2	1.0	1.5	0.9	0.6	0.8
Teachers	1.8	1.1	0.4	1.7	1.6	1.6	0.6	1.7
Primary, secondary, and special education school teachers	2.3	1.2	—	—	1.5	2.0	—	—
Registered nurses	2.6	2.9	—	—	2.7	1.9	1.1	1.3
Service	0.7	1.3	0.3	1.3	1.4	1.4	0.7	1.4
Protective service	4.0	3.4	0.5	3.3	3.5	2.9	2.8	3.1
Sales and office	0.7	0.9	0.3	0.8	1.0	0.7	0.8	0.9
Sales and related	0.7	1.5	0.3	1.4	1.2	1.0	1.5	1.7
Office and administrative support	0.9	1.0	0.2	1.1	1.3	0.9	0.9	0.9
Natural resources, construction, and maintenance	1.2	1.9	0.1	1.7	1.8	1.2	0.5	1.6
Construction, extraction, farming, fishing, and forestry	2.0	2.6	0.2	2.6	2.6	2.0	0.7	2.4
Installation, maintenance, and repair	—	2.3	—	2.1	2.0	1.6	0.6	2.1
Production, transportation, and material moving ...	1.5	1.8	0.2	1.7	1.9	1.2	0.5	1.5
Production	—	2.0	—	2.3	2.5	1.5	0.6	2.1
Transportation and material moving	2.4	2.6	0.4	2.0	2.4	1.6	0.7	1.7
Full time	0.7	0.7	0.1	0.6	0.8	0.6	0.4	0.5
Part time	0.5	1.0	0.4	1.1	0.9	0.7	1.1	1.6
Union	1.6	1.7	0.2	0.4	1.5	1.4	0.3	0.5
Nonunion	0.5	0.7	0.1	0.7	0.8	0.5	0.4	0.7
Average wage within the following categories: ²								
Lowest 25 percent	0.4	1.1	0.3	1.0	1.2	1.0	0.8	1.3
Lowest 10 percent	0.4	1.7	0.3	2.0	1.5	1.9	1.3	2.3
Second 25 percent	0.8	1.1	0.4	1.3	1.3	0.9	0.6	1.1
Third 25 percent	1.0	1.1	0.1	0.9	1.1	0.8	0.7	0.8
Highest 25 percent	1.1	1.1	0.1	0.8	1.1	0.7	0.4	0.7
Highest 10 percent	1.7	1.7	0.1	1.0	1.5	1.2	0.3	0.9
Establishment characteristics								
Goods-producing industries	1.3	1.4	0.1	1.4	1.9	1.2	0.4	1.3
Service-providing industries	0.6	0.8	0.2	0.7	0.9	0.5	0.4	0.8
Education and health services	1.3	1.3	0.4	1.3	1.6	1.2	0.9	1.4
Educational services	1.1	0.7	0.3	0.7	0.9	0.9	0.4	0.6
Elementary and secondary schools	1.1	0.9	0.5	0.6	1.0	1.1	0.4	0.8
Junior colleges, colleges, and universities	1.8	1.3	0.4	1.2	1.9	1.6	0.5	1.1
Health care and social assistance	1.6	1.9	0.6	2.1	2.6	1.6	1.4	2.2
Hospitals	3.0	2.8	1.0	1.0	2.0	1.5	1.1	0.9
Public administration	1.1	0.8	0.3	0.8	1.3	1.2	0.2	0.8

See footnotes at end of table.

Table 44. Standard errors for medical care benefit combinations: Access, civilian workers,¹ March 2019—continued

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
1 to 99 workers	1.1	0.5	0.6	1.4	1.2	0.8	0.3	1.2
1 to 49 workers	1.2	0.8	0.8	1.6	1.4	1.0	0.3	1.4
50 to 99 workers	2.1	1.5	0.9	1.9	1.7	1.3	0.3	1.5
100 workers or more	1.0	0.5	0.4	0.7	1.0	0.7	0.2	0.8
100 to 499 workers	1.3	0.7	0.5	1.0	1.4	1.0	0.3	1.1
500 workers or more	1.0	0.6	0.4	0.9	1.0	0.9	0.3	0.9
Geographic areas								
Northeast	1.5	0.8	0.8	1.4	1.4	1.1	0.4	1.0
New England	2.9	1.2	1.0	2.2	2.4	—	—	2.4
Middle Atlantic	1.8	1.1	1.0	1.7	1.8	1.4	0.5	1.0
South	1.3	0.5	0.6	1.5	1.3	0.8	0.2	1.3
South Atlantic	1.3	0.6	1.0	1.8	1.8	1.1	0.2	1.0
East South Central	3.7	2.0	—	—	3.4	2.4	0.7	6.2
West South Central	2.8	0.9	1.0	2.2	2.5	1.4	0.3	2.7
Midwest	1.8	0.9	0.8	1.0	1.8	1.1	0.5	1.4
East North Central	2.1	1.0	1.1	1.0	2.3	1.5	0.7	1.7
West North Central	3.3	1.7	1.1	2.1	2.7	1.4	0.5	2.5
West	1.6	1.0	0.5	1.1	1.8	1.3	0.3	1.2
Mountain	2.0	0.9	1.1	2.0	1.8	1.5	0.2	2.4
Pacific	2.1	1.5	0.5	1.3	2.5	1.8	0.4	1.3

See footnotes at end of table.

Table 44. Standard errors for medical care benefit combinations: Access, civilian workers,¹ March 2019—continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
1 to 99 workers	0.6	1.2	0.2	1.2	1.1	0.7	0.6	1.4
1 to 49 workers	0.6	1.4	0.2	1.4	1.2	0.9	0.8	1.6
50 to 99 workers	1.2	1.8	0.2	1.5	1.9	1.4	0.9	1.9
100 workers or more	0.8	0.8	0.2	0.7	1.0	0.7	0.4	0.6
100 to 499 workers	1.0	1.3	0.2	1.0	1.4	0.9	0.5	1.0
500 workers or more	1.1	1.2	0.2	0.9	1.3	1.0	0.4	0.9
Geographic areas								
Northeast	0.9	1.2	0.3	0.9	1.7	1.2	0.7	1.3
New England	1.6	1.9	0.3	2.0	2.5	1.2	0.9	2.0
Middle Atlantic	1.2	1.6	0.3	1.1	2.2	1.6	0.9	1.6
South	0.9	1.1	0.1	1.4	1.1	0.7	0.6	1.5
South Atlantic	1.0	1.2	0.3	1.2	1.3	0.6	1.0	1.8
East South Central	3.8	2.5	0.2	5.9	3.0	2.8	0.3	5.9
West South Central	1.3	2.6	0.1	2.9	2.4	1.2	0.9	2.3
Midwest	1.1	1.4	0.3	1.3	1.8	0.8	0.8	1.0
East North Central	1.2	1.4	0.4	1.6	2.2	1.1	1.1	1.0
West North Central	2.5	3.3	0.2	2.4	2.9	1.1	1.1	2.1
West	1.5	1.7	0.4	1.3	2.0	1.5	0.6	1.2
Mountain	—	4.1	—	2.8	2.8	1.6	1.6	2.3
Pacific	1.7	1.7	0.2	1.4	2.6	2.1	0.5	1.4

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 45. Paid leave combinations: Access, civilian workers,¹ March 2019

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ²	Personal leave, sick leave, paid family leave, or vacation ²	Personal leave, vacation, or holidays ²
All workers	42	44	67	72	78	85	85
Worker characteristics							
Management, professional, and related	52	62	76	77	92	94	92
Management, business, and financial	63	63	92	93	95	97	97
Professional and related	47	61	69	69	91	93	90
Teachers	12	62	18	15	90	91	77
Primary, secondary, and special education school teachers	11	78	16	13	97	99	87
Registered nurses	65	67	87	88	92	94	94
Service	27	27	53	52	63	72	70
Protective service	43	42	79	79	85	88	86
Sales and office	48	47	72	77	79	85	88
Sales and related	40	38	58	64	67	76	82
Office and administrative support	53	52	80	85	85	91	91
Natural resources, construction, and maintenance	32	30	62	74	71	85	84
Construction, extraction, farming, fishing, and forestry	24	22	49	60	63	78	77
Installation, maintenance, and repair	41	39	75	88	80	92	92
Production, transportation, and material moving	38	36	66	81	74	88	88
Production	37	33	66	87	72	90	92
Transportation and material moving	39	39	66	75	75	85	85
Full time	50	53	79	84	88	95	94
Part time	16	16	30	32	47	56	56
Union	48	61	71	73	94	95	92
Nonunion	41	42	67	71	76	84	84
Average wage within the following categories: ³							
Lowest 25 percent	23	23	42	48	53	65	66
Lowest 10 percent	11	11	25	32	33	49	53
Second 25 percent	44	44	73	77	81	89	88
Third 25 percent	52	53	83	88	91	96	95
Highest 25 percent	53	62	77	79	93	96	94
Highest 10 percent	54	62	80	80	95	97	93
Establishment characteristics							
Goods-producing industries	38	36	69	85	76	92	92
Service-providing industries	42	46	67	69	78	84	83
Education and health services	44	58	67	66	88	91	88
Educational services	23	60	40	37	91	92	83
Elementary and secondary schools	17	71	27	23	94	94	84
Junior colleges, colleges, and universities	36	42	69	69	92	92	88
Health care and social assistance	57	57	83	84	86	91	92
Hospitals	66	66	93	93	95	95	95
Public administration	53	53	90	90	93	93	92

See footnotes at end of table.

Table 45. Paid leave combinations: Access, civilian workers,¹ March 2019—continued

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ²	Personal leave, sick leave, paid family leave, or vacation ²	Personal leave, vacation, or holidays ²
1 to 99 workers	33	35	58	64	68	78	79
1 to 49 workers	32	32	58	63	66	77	77
50 to 99 workers	37	42	61	65	73	82	83
100 workers or more	50	54	76	79	88	93	91
100 to 499 workers	47	49	73	78	84	91	90
500 workers or more	54	59	79	81	92	95	92
Geographic areas							
Northeast	49	52	68	70	81	85	84
New England	49	53	67	68	85	88	85
Middle Atlantic	49	51	68	70	80	85	84
South	40	43	65	72	74	83	85
South Atlantic	41	44	66	73	73	83	84
East South Central	38	40	60	73	71	82	85
West South Central	40	44	67	71	78	85	86
Midwest	40	42	62	69	72	82	83
East North Central	40	42	61	70	70	82	82
West North Central	40	43	66	69	76	83	84
West	40	42	75	74	87	92	87
Mountain	46	49	71	74	78	86	88
Pacific	37	39	77	75	92	94	86

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 45. Standard errors for paid leave combinations: Access, civilian workers,¹ March 2019

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ²	Personal leave, sick leave, paid family leave, or vacation ²	Personal leave, vacation, or holidays ²
All workers	0.7	0.7	0.8	0.8	0.8	0.7	0.5
Worker characteristics							
Management, professional, and related	1.0	0.9	0.9	0.8	0.6	0.5	0.4
Management, business, and financial	1.4	1.5	0.9	1.0	0.7	0.7	0.7
Professional and related	1.4	1.3	1.3	1.2	0.7	0.5	0.6
Teachers	1.5	1.7	1.5	1.8	1.7	1.2	1.4
Primary, secondary, and special education school teachers	1.9	2.2	2.1	2.6	2.1	0.4	1.0
Registered nurses	3.7	3.6	2.2	1.6	1.8	1.0	0.8
Service	1.5	1.5	1.8	2.0	1.8	1.7	1.5
Protective service	3.6	3.8	3.2	2.8	2.5	2.2	2.5
Sales and office	1.2	1.1	0.9	0.8	1.0	0.8	0.7
Sales and related	1.4	1.3	1.4	1.4	1.8	1.5	1.4
Office and administrative support	1.6	1.5	1.1	0.8	1.1	0.8	0.7
Natural resources, construction, and maintenance	1.6	1.6	1.5	1.6	1.6	1.4	1.4
Construction, extraction, farming, fishing, and forestry	1.8	2.0	2.6	2.6	2.6	2.4	2.8
Installation, maintenance, and repair	2.3	2.2	1.5	1.1	1.7	1.1	0.9
Production, transportation, and material moving ...	1.7	1.7	1.9	1.5	1.9	1.5	1.1
Production	2.1	2.0	2.6	1.9	2.6	1.9	1.3
Transportation and material moving	2.2	2.2	2.1	1.6	1.8	1.6	1.4
Full time	0.8	0.8	0.7	0.7	0.7	0.6	0.5
Part time	1.0	1.0	1.3	1.4	2.0	1.8	1.4
Union	1.5	1.5	1.2	1.1	0.6	0.5	0.6
Nonunion	0.8	0.8	0.9	0.9	0.9	0.8	0.6
Average wage within the following categories: ³							
Lowest 25 percent	1.3	1.4	1.4	1.5	1.6	1.5	1.2
Lowest 10 percent	1.2	1.2	1.5	2.4	2.0	2.4	2.3
Second 25 percent	1.1	1.1	1.3	1.3	1.1	1.0	0.8
Third 25 percent	1.4	1.4	0.9	0.8	0.7	0.5	0.5
Highest 25 percent	1.0	1.0	0.9	0.7	0.7	0.4	0.4
Highest 10 percent	1.7	1.7	1.3	1.2	0.6	0.5	0.6
Establishment characteristics							
Goods-producing industries	1.6	1.6	1.6	1.2	1.6	0.9	1.0
Service-providing industries	0.8	0.8	0.9	0.9	0.9	0.8	0.6
Education and health services	1.9	1.8	1.6	1.5	1.5	1.0	1.0
Educational services	0.9	1.0	0.8	0.6	0.7	0.6	0.8
Elementary and secondary schools	1.1	1.1	1.2	0.9	0.6	0.6	0.9
Junior colleges, colleges, and universities	1.9	2.0	1.5	1.4	1.1	1.1	1.1
Health care and social assistance	2.9	2.9	2.4	2.2	2.4	1.5	1.4
Hospitals	2.7	2.7	1.1	1.1	0.9	0.8	0.8
Public administration	2.4	2.4	1.0	1.0	0.9	0.9	0.7

See footnotes at end of table.

Table 45. Standard errors for paid leave combinations: Access, civilian workers,¹ March 2019—continued

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ²	Personal leave, sick leave, paid family leave, or vacation ²	Personal leave, vacation, or holidays ²
1 to 99 workers	1.1	1.0	1.2	1.1	1.3	1.1	1.0
1 to 49 workers	1.1	1.1	1.5	1.4	1.5	1.5	1.2
50 to 99 workers	1.9	1.9	1.7	1.5	1.9	1.6	1.5
100 workers or more	0.8	0.9	0.8	0.8	0.8	0.6	0.6
100 to 499 workers	1.2	1.2	1.2	1.3	1.1	1.0	0.9
500 workers or more	1.3	1.2	1.1	0.9	0.9	0.5	0.5
Geographic areas							
Northeast	1.4	1.4	1.7	1.3	1.5	1.3	0.9
New England	2.5	2.0	2.4	2.3	3.3	2.9	1.9
Middle Atlantic	1.7	1.9	2.0	1.5	1.6	1.4	1.0
South	1.4	1.4	1.5	1.6	1.7	1.6	1.2
South Atlantic	1.7	1.6	1.4	2.3	2.1	2.4	1.6
East South Central	3.6	4.2	3.9	2.8	4.0	3.3	2.8
West South Central	2.7	2.9	3.5	3.2	3.8	2.6	2.2
Midwest	1.4	1.4	1.4	1.3	1.2	1.3	1.0
East North Central	1.5	1.5	1.7	1.6	1.6	1.8	1.3
West North Central	3.0	3.0	2.2	2.5	1.4	1.3	1.4
West	1.4	1.4	1.5	1.6	1.3	0.7	0.8
Mountain	3.3	3.3	1.8	1.3	1.8	1.7	1.1
Pacific	1.4	1.4	2.0	2.3	1.5	0.8	1.0

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 1. Establishments offering retirement and healthcare benefits: private industry workers, March 2019

(All establishments = 100 percent)

Characteristics	Retirement benefits			Healthcare benefits
	All plans ¹	Defined benefit	Defined contribution	
All establishments	51	8	49	56
Establishment characteristics				
Goods-producing industries	40	8	39	51
Construction	33	8	30	43
Manufacturing	51	6	50	64
Service-providing industries	52	8	50	56
Trade, transportation, and utilities	52	7	51	59
Wholesale trade	67	–	67	78
Retail trade	46	4	45	50
Transportation and warehousing	46	–	45	57
Utilities	100	–	100	98
Information	46	–	46	67
Financial activities	60	21	59	67
Finance and insurance	79	34	78	79
Credit intermediation and related activities	92	47	92	96
Insurance carriers and related activities	61	18	59	56
Real estate and rental and leasing	31	–	31	49
Professional and business services	53	3	53	65
Professional and technical services	61	–	61	74
Administrative and waste services	37	–	36	46
Education and health services	66	–	59	50
Educational services	49	–	46	54
Junior colleges, colleges, and universities	94	–	94	99
Health care and social assistance	67	–	60	49
Leisure and hospitality	30	–	30	43
Accommodation and food services	29	–	29	40
Other services	33	–	33	51
1 to 99 workers	49	7	47	54
1 to 49 workers	48	7	46	52
50 to 99 workers	77	12	76	87
100 workers or more	88	21	86	95
100 to 499 workers	87	21	84	95
500 workers or more	95	–	94	97

See footnotes at end of table.

Table 1. Establishments offering retirement and healthcare benefits: private industry workers, March 2019—continued

(All establishments = 100 percent)

Characteristics	Retirement benefits			Healthcare benefits
	All plans ¹	Defined benefit	Defined contribution	
Geographic areas				
Northeast	49	8	48	63
New England	60	—	59	67
Middle Atlantic	46	8	45	61
South	45	6	45	53
South Atlantic	52	7	52	55
East South Central	42	5	42	57
West South Central	34	5	33	47
Midwest	57	8	57	54
East North Central	53	9	52	53
West North Central	66	8	66	56
West	54	—	48	56
Mountain	59	—	43	42
Pacific	51	7	50	63

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

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

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

Table 1. Standard errors for establishments offering retirement and healthcare benefits: private industry workers, March 2019

Characteristics	Retirement benefits			Healthcare benefits
	All plans ¹	Defined benefit	Defined contribution	
All establishments	1.8	1.3	1.9	2.1
Establishment characteristics				
Goods-producing industries	2.9	1.0	2.8	3.3
Construction	3.3	1.3	3.1	4.2
Manufacturing	4.8	1.1	4.7	6.2
Service-providing industries	2.0	1.4	2.1	2.3
Trade, transportation, and utilities	2.4	1.0	2.3	2.7
Wholesale trade	7.6	–	7.6	7.3
Retail trade	3.4	0.6	3.3	3.0
Transportation and warehousing	6.1	–	6.4	6.1
Utilities	0.0	–	0.0	2.1
Information	10.9	–	10.9	11.9
Financial activities	3.4	1.8	3.3	3.9
Finance and insurance	3.4	2.3	3.5	2.3
Credit intermediation and related activities	2.5	2.9	2.5	2.3
Insurance carriers and related activities	7.7	3.6	7.7	4.7
Real estate and rental and leasing	5.8	–	5.8	8.4
Professional and business services	4.4	0.7	4.4	5.6
Professional and technical services	5.4	–	5.4	5.9
Administrative and waste services	7.8	–	7.8	9.7
Education and health services	5.6	–	6.7	6.6
Educational services	13.3	–	12.7	14.3
Junior colleges, colleges, and universities	5.6	–	5.7	1.4
Health care and social assistance	5.8	–	7.0	7.0
Leisure and hospitality	4.3	–	4.3	4.3
Accommodation and food services	4.3	–	4.4	4.2
Other services	7.2	–	7.2	9.0
1 to 99 workers	1.9	1.3	1.9	2.1
1 to 49 workers	2.0	1.4	2.0	2.2
50 to 99 workers	3.0	1.7	3.0	2.1
100 workers or more	1.7	2.1	1.9	1.2
100 to 499 workers	1.7	1.7	1.9	1.3
500 workers or more	2.3	–	2.5	1.3

See footnotes at end of table.

Table 1. Standard errors for establishments offering retirement and healthcare benefits: private industry workers, March 2019—continued

Characteristics	Retirement benefits			Healthcare benefits
	All plans ¹	Defined benefit	Defined contribution	
Geographic areas				
Northeast	2.9	1.0	2.8	4.9
New England	4.2	—	4.4	6.4
Middle Atlantic	3.5	0.9	3.3	6.2
South	3.2	0.6	3.1	3.4
South Atlantic	5.2	0.9	5.2	5.1
East South Central	3.6	1.0	3.6	9.9
West South Central	5.1	1.0	4.7	4.7
Midwest	3.2	1.2	3.1	4.4
East North Central	2.6	1.6	2.5	4.7
West North Central	6.3	1.9	6.3	9.4
West	4.1	—	4.7	4.2
Mountain	8.0	—	11.3	5.5
Pacific	4.4	1.9	4.0	5.2

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

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

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, March 2019

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	67	52	77	16	12	76	64	47	74
Worker characteristics									
Management, professional, and related	84	72	86	23	18	76	81	69	84
Management, business, and financial	87	77	89	24	19	79	86	74	87
Professional and related	82	69	85	23	17	74	79	65	83
Service	43	25	58	7	6	83	39	21	54
Protective service	61	39	64	–	–	–	57	35	61
Sales and office	72	54	74	14	9	65	69	51	73
Sales and related	68	44	65	10	5	54	66	42	64
Office and administrative support	75	60	80	18	12	69	72	57	79
Natural resources, construction, and maintenance	61	47	76	18	16	92	56	40	72
Construction, extraction, farming, fishing, and forestry	57	44	77	20	19	97	50	36	72
Installation, maintenance, and repair	65	49	75	16	14	85	62	45	72
Production, transportation, and material moving	72	55	77	20	15	77	65	48	74
Production	73	58	79	18	14	77	71	54	76
Transportation and material moving	70	52	74	22	17	77	59	42	71
Full time	77	61	80	19	15	77	73	57	77
Part time	39	22	57	8	5	65	35	19	54
Union	91	82	90	66	57	87	58	48	84
Nonunion	65	49	75	11	8	70	64	47	73
Average wage within the following categories: ³									
Lowest 25 percent	43	23	54	5	3	56	40	21	52
Lowest 10 percent	31	13	43	2	1	60	30	13	42
Second 25 percent	67	49	73	12	8	71	63	45	71
Third 25 percent	80	66	82	20	16	78	75	60	80
Highest 25 percent	87	77	89	32	26	80	82	71	86
Highest 10 percent	88	79	90	33	25	78	85	74	87
Establishment characteristics									
Goods-producing industries	76	61	80	21	17	83	73	56	77
Construction	57	44	76	15	14	99	50	36	72
Manufacturing	85	69	81	24	18	77	84	66	79
Service-providing industries	66	50	76	15	11	74	62	45	73
Trade, transportation, and utilities	76	54	71	17	12	69	68	47	68
Wholesale trade	78	63	81	10	8	73	77	61	79
Retail trade	72	44	61	12	6	54	66	39	59
Transportation and warehousing	80	66	82	32	25	78	63	50	80
Utilities	99	94	95	69	60	87	99	86	87

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, March 2019—continued

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	81	72	90	23	19	79	81	70	87
Financial activities	82	74	90	36	26	72	82	71	87
Finance and insurance	93	86	93	47	34	72	92	83	89
Credit intermediation and related activities	94	88	93	49	32	66	94	84	90
Insurance carriers and related activities	91	83	91	45	37	83	90	79	88
Real estate and rental and leasing	52	41	78	6	4	73	52	40	77
Professional and business services	64	53	82	13	10	76	63	50	80
Professional and technical services	82	67	82	13	10	75	82	65	80
Administrative and waste services	37	27	75	5	4	77	34	25	73
Education and health services	72	57	80	17	13	74	68	52	77
Educational services	73	61	84	16	13	83	66	54	81
Junior colleges, colleges, and universities	89	81	91	16	12	74	87	78	90
Health care and social assistance	72	57	79	17	13	73	68	52	77
Leisure and hospitality	35	16	46	3	3	100	33	13	41
Accommodation and food services	35	14	41	3	3	100	33	12	37
Other services	47	35	74	10	10	95	44	31	71
1 to 99 workers	54	38	71	7	6	76	52	36	69
1 to 49 workers	50	36	72	6	5	77	48	34	71
50 to 99 workers	67	46	69	10	7	74	63	42	67
100 workers or more	84	68	81	27	20	76	78	61	78
100 to 499 workers	80	61	76	16	13	77	75	55	73
500 workers or more	89	78	88	42	32	75	82	69	84
Geographic areas									
Northeast	67	55	81	21	17	81	62	49	79
New England	70	57	82	21	18	83	66	53	80
Middle Atlantic	66	54	81	20	17	81	60	47	79
South	66	47	71	14	10	72	63	44	69
South Atlantic	67	48	72	17	12	69	64	44	69
East South Central	67	46	69	15	11	75	67	44	66
West South Central	62	45	73	10	8	81	61	43	71
Midwest	70	54	78	16	13	79	66	50	76
East North Central	69	54	79	17	13	79	66	51	77
West North Central	71	54	75	14	11	78	68	49	73
West	68	54	79	16	11	72	63	49	77
Mountain	73	60	82	16	11	69	67	54	80
Pacific	66	51	78	16	11	74	61	46	75

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ private industry workers, March 2019

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.9	0.8	0.7	0.6	0.5	1.2	0.9	0.8	0.7
Worker characteristics									
Management, professional, and related	1.1	1.0	0.9	1.1	0.9	1.8	1.1	1.0	0.8
Management, business, and financial	1.2	1.1	0.9	1.7	1.5	2.2	1.0	1.0	0.9
Professional and related	1.5	1.4	1.3	1.2	1.0	2.5	1.6	1.3	1.2
Service	1.7	1.1	2.5	0.7	0.6	2.6	1.9	1.2	2.5
Protective service	7.8	6.3	9.8	—	—	—	8.5	6.9	10.4
Sales and office	1.0	1.1	0.8	0.7	0.5	2.1	1.0	1.1	0.8
Sales and related	1.7	1.2	1.4	0.8	0.7	4.1	1.6	1.2	1.4
Office and administrative support	1.4	1.3	0.8	1.0	0.7	2.3	1.4	1.3	0.9
Natural resources, construction, and maintenance	1.8	1.8	1.4	1.2	1.2	1.5	1.9	1.6	1.6
Construction, extraction, farming, fishing, and forestry	2.3	2.6	2.6	1.9	1.9	0.8	2.6	2.5	3.0
Installation, maintenance, and repair	2.2	2.1	1.8	1.3	1.2	3.1	2.3	1.9	1.8
Production, transportation, and material moving ...	1.8	1.7	1.0	1.4	1.1	1.8	1.8	1.6	1.1
Production	2.5	2.3	1.2	1.3	0.9	2.4	2.5	2.3	1.3
Transportation and material moving	2.0	2.2	1.6	2.4	2.0	2.8	2.1	2.0	1.7
Full time	0.9	0.9	0.7	0.7	0.6	1.3	0.9	0.9	0.7
Part time	1.5	0.9	1.6	0.7	0.5	2.9	1.4	0.8	1.8
Union	1.3	1.2	0.9	2.7	2.5	1.3	2.4	1.9	1.4
Nonunion	0.9	0.9	0.8	0.5	0.4	1.8	0.9	0.8	0.7
Average wage within the following categories: ³									
Lowest 25 percent	1.6	0.9	1.6	0.4	0.3	3.4	1.6	0.9	1.6
Lowest 10 percent	2.4	1.3	2.3	0.5	0.4	8.8	2.2	1.2	2.2
Second 25 percent	1.2	1.3	1.1	0.9	0.7	2.0	1.3	1.3	1.1
Third 25 percent	1.1	1.1	0.7	0.8	0.7	1.8	1.1	1.1	0.6
Highest 25 percent	1.1	1.0	0.7	1.3	1.1	1.4	1.2	1.1	0.6
Highest 10 percent	1.5	1.3	1.3	1.8	1.5	2.1	1.6	1.4	1.2
Establishment characteristics									
Goods-producing industries	1.8	1.9	0.9	1.3	1.1	1.1	1.9	1.8	0.9
Construction	2.6	2.5	2.2	1.7	1.7	0.9	2.7	2.3	2.3
Manufacturing	2.1	2.1	1.0	1.5	1.2	1.3	2.0	2.0	1.0
Service-providing industries	1.0	0.9	0.8	0.7	0.5	1.4	1.0	0.9	0.8
Trade, transportation, and utilities	1.0	1.0	0.9	1.1	0.8	1.9	1.3	1.1	0.9
Wholesale trade	2.8	2.5	1.6	1.7	1.4	5.0	2.6	2.4	1.6
Retail trade	1.6	1.4	1.0	0.9	0.6	2.8	1.4	1.1	1.1
Transportation and warehousing	2.8	2.6	1.6	3.9	3.3	2.5	4.0	3.4	1.7
Utilities	0.9	1.4	0.9	7.5	7.0	2.0	0.9	1.9	1.7

See footnotes at end of table.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ private industry workers, March 2019—continued

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution			
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate	
Information	3.0	3.1	1.4	2.6	2.3	3.9	3.0	3.0	1.5	
Financial activities	1.5	1.7	0.8	1.8	1.3	1.6	1.5	1.6	0.8	
Finance and insurance	0.8	0.8	0.7	1.9	1.5	1.9	0.8	0.8	0.7	
Credit intermediation and related activities	0.9	1.1	0.7	2.3	1.9	2.4	0.9	1.2	0.7	
Insurance carriers and related activities	1.7	1.6	1.5	3.3	2.6	2.5	1.7	1.4	1.3	
Real estate and rental and leasing	4.4	4.3	4.1	1.8	1.3	15.4	4.4	4.2	4.0	
Professional and business services	2.3	1.9	2.2	1.7	1.4	4.7	2.3	1.8	2.3	
Professional and technical services	2.8	3.0	3.2	2.6	2.2	7.5	2.8	2.9	3.2	
Administrative and waste services	2.4	2.2	4.3	1.6	1.3	10.5	2.5	2.2	4.4	
Education and health services	2.4	1.9	1.2	1.6	1.3	3.3	2.8	2.2	1.1	
Educational services	2.5	2.4	2.5	2.8	2.5	2.6	2.5	2.3	2.3	
Junior colleges, colleges, and universities	1.9	1.9	0.9	1.3	1.0	3.8	1.8	1.8	0.9	
Health care and social assistance	2.7	2.2	1.3	1.8	1.4	3.7	3.2	2.5	1.2	
Leisure and hospitality	2.4	1.4	3.1	0.7	0.7	0.0	2.5	1.4	3.1	
Accommodation and food services	2.7	1.5	3.4	0.6	0.6	0.0	2.8	1.4	3.2	
Other services	4.9	4.7	3.5	2.3	2.1	3.2	4.9	4.4	3.6	
1 to 99 workers	1.3	1.1	1.1	0.6	0.5	2.3	1.3	1.0	1.1	
1 to 49 workers	1.5	1.1	1.4	0.6	0.5	2.1	1.4	1.1	1.5	
50 to 99 workers	2.6	2.2	1.8	1.2	0.9	6.1	2.6	2.0	1.8	
100 workers or more	1.1	1.2	0.8	0.9	0.8	1.3	1.2	1.1	0.9	
100 to 499 workers	1.4	1.4	1.1	1.0	0.8	2.1	1.5	1.4	1.1	
500 workers or more	1.6	1.5	0.8	1.4	1.4	1.7	1.9	1.6	1.0	
Geographic areas										
Northeast	2.0	2.0	0.9	1.0	1.0	2.4	2.3	2.1	1.0	
New England	3.4	3.0	1.5	1.9	1.8	5.5	3.1	2.8	1.5	
Middle Atlantic	2.5	2.4	0.9	1.2	1.2	2.4	2.9	2.5	1.0	
South	1.6	1.6	1.4	0.8	0.6	1.8	1.6	1.6	1.3	
South Atlantic	2.3	1.9	1.9	1.0	0.9	2.6	2.3	2.1	2.0	
East South Central	4.5	6.1	4.4	2.9	2.3	3.1	4.9	5.8	3.8	
West South Central	2.6	2.2	1.6	1.1	0.9	2.6	2.4	2.1	1.7	
Midwest	1.7	1.5	1.2	1.2	1.0	2.1	1.6	1.4	1.2	
East North Central	1.8	2.0	1.5	1.2	1.1	2.7	1.9	1.9	1.5	
West North Central	3.8	2.1	1.7	2.9	2.2	2.2	2.8	1.6	1.9	
West	1.7	1.0	1.7	1.7	1.2	3.1	2.2	1.2	1.6	
Mountain	1.7	1.3	1.5	3.7	2.6	6.6	3.5	2.4	1.7	
Pacific	2.3	1.3	2.3	1.8	1.3	3.3	2.8	1.3	2.2	

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 3. Retirement benefit combinations: Access, private industry workers, March 2019

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	13	4	51
Worker characteristics			
Management, professional, and related	21	2	60
Management, business, and financial	23	1	63
Professional and related	20	3	59
Service	3	4	36
Protective service	—	—	50
Sales and office	12	3	58
Sales and related	7	3	58
Office and administrative support	15	3	58
Natural resources, construction, and maintenance	12	5	43
Construction, extraction, farming, fishing, and forestry	12	7	38
Installation, maintenance, and repair	13	3	49
Production, transportation, and material moving ...	13	7	52
Production	15	2	55
Transportation and material moving	11	11	48
Full time	15	4	58
Part time	4	4	31
Union	32	33	25
Nonunion	11	1	54
Average wage within the following categories: ¹			
Lowest 25 percent	3	2	38
Lowest 10 percent	1	1	29
Second 25 percent	8	4	56
Third 25 percent	16	5	60
Highest 25 percent	27	4	55
Highest 10 percent	30	3	55
Establishment characteristics			
Goods-producing industries	17	3	56
Construction	7	7	43
Manufacturing	22	1	61
Service-providing industries	12	4	50
Trade, transportation, and utilities	10	7	59
Wholesale trade	9	2	68
Retail trade	6	6	61
Transportation and warehousing	15	18	48
Utilities	69	—	30
Information	23	—	57
Financial activities	35	(²)	46
Finance and insurance	46	—	46

See footnotes at end of table.

Table 3. Retirement benefit combinations: Access, private industry workers, March 2019—continued

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
Credit intermediation and related activities	48	—	46
Insurance carriers and related activities	44	—	46
Real estate and rental and leasing	5	—	47
Professional and business services	11	2	51
Professional and technical services	12	—	69
Administrative and waste services	3	2	32
Education and health services	13	4	55
Educational services	9	7	57
Junior colleges, colleges, and universities	14	2	73
Health care and social assistance	13	4	55
Leisure and hospitality	—	3	32
Accommodation and food services	—	2	32
Other services	8	2	37
1 to 99 workers	5	2	47
1 to 49 workers	5	1	43
50 to 99 workers	6	3	57
100 workers or more	21	6	57
100 to 499 workers	11	5	64
500 workers or more	35	7	47
Geographic areas			
Northeast	15	6	47
New England	17	4	49
Middle Atlantic	15	6	46
South	12	2	51
South Atlantic	14	3	50
East South Central	14	—	53
West South Central	9	2	52
Midwest	13	3	54
East North Central	14	3	52
West North Central	10	4	57
West	11	5	52
Mountain	10	6	57
Pacific	11	4	50

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 2019.

² Less than 0.5.

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

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

**Table 3. Standard errors for retirement benefit combinations:
Access, private industry workers, March 2019**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	0.5	0.3	0.9
Worker characteristics			
Management, professional, and related	1.0	0.4	1.4
Management, business, and financial	1.5	0.7	1.9
Professional and related	1.1	0.5	1.9
Service	0.4	0.6	1.8
Protective service	—	—	8.4
Sales and office	0.7	0.3	1.0
Sales and related	0.7	0.3	1.8
Office and administrative support	0.9	0.4	1.3
Natural resources, construction, and maintenance	1.2	0.8	1.6
Construction, extraction, farming, fishing, and forestry	1.7	1.2	2.2
Installation, maintenance, and repair	1.2	0.8	2.4
Production, transportation, and material moving ...	0.9	0.9	1.7
Production	1.2	0.4	2.1
Transportation and material moving	1.3	1.7	2.5
Full time	0.6	0.3	1.0
Part time	0.5	0.6	1.3
Union	2.0	2.4	2.7
Nonunion	0.5	0.2	0.9
Average wage within the following categories: ¹			
Lowest 25 percent	0.3	0.3	1.6
Lowest 10 percent	0.4	0.3	2.2
Second 25 percent	0.6	0.6	1.3
Third 25 percent	0.7	0.5	1.2
Highest 25 percent	1.2	0.6	1.3
Highest 10 percent	1.7	0.7	2.1
Establishment characteristics			
Goods-producing industries	1.2	0.5	1.5
Construction	1.3	1.3	2.3
Manufacturing	1.5	0.3	1.8
Service-providing industries	0.6	0.4	1.1
Trade, transportation, and utilities	0.7	0.8	1.5
Wholesale trade	1.5	0.7	2.9
Retail trade	0.6	0.7	1.6
Transportation and warehousing	2.3	2.7	4.4
Utilities	7.5	—	7.5
Information	2.6	—	3.3
Financial activities	1.8	0.2	1.7
Finance and insurance	1.9	—	2.0

See footnotes at end of table.

**Table 3. Standard errors for retirement benefit combinations:
Access, private industry workers, March 2019—continued**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
Credit intermediation and related activities	2.4	—	2.3
Insurance carriers and related activities	3.3	—	3.3
Real estate and rental and leasing	1.4	—	4.4
Professional and business services	1.6	0.6	2.5
Professional and technical services	2.6	—	4.3
Administrative and waste services	1.3	0.9	2.5
Education and health services	1.5	1.0	2.5
Educational services	1.3	2.3	2.7
Junior colleges, colleges, and universities	1.1	0.6	1.5
Health care and social assistance	1.7	1.2	2.9
Leisure and hospitality	—	0.5	2.6
Accommodation and food services	—	0.6	2.8
Other services	2.2	0.7	4.3
1 to 99 workers	0.5	0.3	1.4
1 to 49 workers	0.5	0.4	1.5
50 to 99 workers	1.1	0.7	2.6
100 workers or more	0.8	0.5	1.2
100 to 499 workers	0.9	0.6	1.6
500 workers or more	1.6	0.9	1.9
Geographic areas			
Northeast	1.1	0.8	1.8
New England	2.2	1.0	3.0
Middle Atlantic	1.1	0.9	2.6
South	0.8	0.3	1.5
South Atlantic	1.0	0.4	2.3
East South Central	3.3	—	2.2
West South Central	0.8	0.5	2.4
Midwest	1.0	0.6	1.2
East North Central	1.3	0.5	1.3
West North Central	1.7	1.5	2.7
West	1.2	1.0	2.5
Mountain	2.1	2.3	4.8
Pacific	1.5	0.9	3.0

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 2019.

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

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

Table 5. Defined benefit retirement plans: Open, soft and hard frozen plans, private industry workers, March 2019

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

Characteristics	Open plans ¹	Soft freeze ²		Hard freeze ³
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	62	21	3	14
Worker characteristics				
Management, professional, and related	55	24	4	17
Management, business, and financial	59	19	2	20
Professional and related	53	28	4	15
Service	81	–	–	7
Protective service	84	–	–	–
Sales and office	57	23	3	17
Sales and related	59	18	1	22
Office and administrative support	56	24	4	16
Natural resources, construction, and maintenance	78	14	2	6
Construction, extraction, farming, fishing, and forestry	89	7	–	–
Installation, maintenance, and repair	64	23	3	9
Production, transportation, and material moving ...	60	24	5	11
Production	41	33	7	19
Transportation and material moving	75	17	–	–
Full time	61	21	3	15
Part time	72	22	–	–
Union	79	15	1	5
Nonunion	50	26	5	19
Average wage within the following categories: ⁴				
Lowest 25 percent	65	22	–	–
Lowest 10 percent	55	–	–	–
Second 25 percent	65	17	5	13
Third 25 percent	59	24	3	13
Highest 25 percent	62	21	3	14
Highest 10 percent	59	22	3	15
Establishment characteristics				
Goods-producing industries	51	26	7	16
Construction	95	–	–	4
Manufacturing	31	38	11	21
Service-providing industries	65	20	2	13
Trade, transportation, and utilities	69	24	2	5
Wholesale trade	61	25	–	–
Retail trade	70	23	–	7
Transportation and warehousing	74	22	–	–
Utilities	57	34	4	6
Information	34	47	–	–
Financial activities	50	22	3	25
Finance and insurance	48	23	3	26
Credit intermediation and related activities	49	16	3	32
Insurance carriers and related activities	52	31	–	–
Real estate and rental and leasing	96	–	–	–
Professional and business services	72	–	–	17
Professional and technical services	77	–	–	–

See footnotes at end of table.

Table 5. Defined benefit retirement plans: Open, soft and hard frozen plans, private industry workers, March 2019—continued

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

Characteristics	Open plans ¹	Soft freeze ²		Hard freeze ³
		All participants still accruing benefits	Some participants still accruing benefits	
Administrative and waste services	71	—	—	—
Education and health services	64	22	—	—
Educational services	57	33	—	—
Junior colleges, colleges, and universities	56	35	—	—
Health care and social assistance	65	20	—	—
Leisure and hospitality	95	—	—	—
Accommodation and food services	94	—	—	—
Other services	92	—	—	—
1 to 99 workers	70	15	2	13
1 to 49 workers	68	14	1	16
50 to 99 workers	75	17	—	—
100 workers or more	59	23	4	14
100 to 499 workers	64	22	5	9
500 workers or more	56	24	3	16
Geographic areas				
Northeast	65	18	2	15
New England	61	18	2	19
Middle Atlantic	66	18	2	14
South	57	26	5	12
South Atlantic	61	23	5	11
East South Central	45	39	8	8
West South Central	55	24	—	—
Midwest	61	22	3	13
East North Central	60	24	—	—
West North Central	64	17	—	—
West	66	18	3	14
Mountain	64	20	3	13
Pacific	67	17	2	14

¹ Plans open to new participants.

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard frozen plans, private industry workers, March 2019

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

Characteristics	Open plans ¹	Soft freeze ²		Hard freeze ³
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	1.7	1.3	0.5	1.1
Worker characteristics				
Management, professional, and related	2.9	1.9	0.9	2.0
Management, business, and financial	3.9	2.3	0.6	2.8
Professional and related	3.5	2.8	1.3	2.2
Service	5.4	–	–	2.1
Protective service	9.9	–	–	–
Sales and office	2.4	1.9	0.5	1.8
Sales and related	5.7	3.5	0.7	4.1
Office and administrative support	2.7	2.0	0.6	1.7
Natural resources, construction, and maintenance	2.0	1.6	0.7	1.1
Construction, extraction, farming, fishing, and forestry	1.3	1.1	–	–
Installation, maintenance, and repair	4.1	3.2	1.6	2.6
Production, transportation, and material moving ...	3.5	2.5	1.2	1.6
Production	3.8	3.5	1.4	3.2
Transportation and material moving	3.8	3.0	–	–
Full time	1.8	1.3	0.5	1.2
Part time	4.9	4.7	–	–
Union	1.7	1.5	0.3	0.6
Nonunion	2.6	1.7	0.8	1.8
Average wage within the following categories: ⁴				
Lowest 25 percent	5.0	4.9	–	–
Lowest 10 percent	16.3	–	–	–
Second 25 percent	3.5	2.1	1.3	1.9
Third 25 percent	2.0	2.0	0.7	1.2
Highest 25 percent	2.2	1.6	0.6	1.3
Highest 10 percent	3.1	2.6	0.9	1.9
Establishment characteristics				
Goods-producing industries	3.0	2.2	1.3	1.7
Construction	1.0	–	–	0.6
Manufacturing	3.2	2.7	1.8	2.4
Service-providing industries	1.9	1.4	0.5	1.3
Trade, transportation, and utilities	3.2	2.6	0.8	0.9
Wholesale trade	6.7	5.3	–	–
Retail trade	3.7	3.4	–	1.7
Transportation and warehousing	5.1	4.7	–	–
Utilities	4.0	4.2	1.5	2.2
Information	7.6	7.5	–	–
Financial activities	2.1	1.9	0.5	2.1
Finance and insurance	2.5	2.0	0.5	2.3
Credit intermediation and related activities	4.0	2.5	0.8	4.0
Insurance carriers and related activities	2.3	2.6	–	–
Real estate and rental and leasing	3.7	–	–	–

See footnotes at end of table.

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard frozen plans, private industry workers, March 2019—continued

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

Characteristics	Open plans ¹	Soft freeze ²		Hard freeze ³
		All participants still accruing benefits	Some participants still accruing benefits	
Professional and business services	6.0	—	—	5.1
Professional and technical services	8.9	—	—	—
Administrative and waste services	12.8	—	—	—
Education and health services	4.9	3.8	—	—
Educational services	5.7	5.6	—	—
Junior colleges, colleges, and universities	3.7	2.8	—	—
Health care and social assistance	5.5	4.3	—	—
Leisure and hospitality	2.9	—	—	—
Accommodation and food services	4.6	—	—	—
Other services	5.5	—	—	—
1 to 99 workers	2.4	1.5	0.6	2.2
1 to 49 workers	3.5	2.0	0.4	3.2
50 to 99 workers	4.4	3.6	—	—
100 workers or more	2.2	1.6	0.6	1.2
100 to 499 workers	2.8	2.4	1.0	1.4
500 workers or more	3.2	2.0	0.8	1.7
Geographic areas				
Northeast	3.0	2.4	0.7	1.5
New England	3.4	3.7	0.8	3.5
Middle Atlantic	4.0	2.8	0.9	1.8
South	3.1	2.4	0.8	1.9
South Atlantic	4.3	3.1	1.1	2.2
East South Central	7.3	7.5	2.1	1.7
West South Central	4.7	2.6	—	—
Midwest	3.7	2.2	1.4	3.0
East North Central	4.5	2.9	—	—
West North Central	6.3	1.9	—	—
West	3.5	2.9	0.7	1.9
Mountain	5.4	5.4	1.4	3.6
Pacific	4.3	3.5	0.8	2.2

¹ Plans open to new participants.

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

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

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, private industry workers, March 2019

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²		
	1 year	2 to 5 years	Greater than 5 years
All workers	—	—	88
Worker characteristics			
Management, professional, and related	—	—	90
Management, business, and financial	—	—	91
Professional and related	—	—	89
Service	—	—	64
Protective service	—	—	90
Sales and office	—	—	91
Sales and related	—	—	96
Office and administrative support	—	—	90
Natural resources, construction, and maintenance	—	13	87
Construction, extraction, farming, fishing, and forestry	—	4	96
Installation, maintenance, and repair	—	—	84
Production, transportation, and material moving	—	13	87
Production	—	—	86
Transportation and material moving	—	—	88
Full time	—	—	89
Part time	—	—	78
Union	—	11	89
Nonunion	—	—	88
Average wage within the following categories: ³			
Lowest 25 percent	—	—	74
Second 25 percent	—	—	89
Third 25 percent	—	—	87
Highest 25 percent	—	—	90
Highest 10 percent	—	—	93
Establishment characteristics			
Goods-producing industries	—	9	91
Construction	—	—	100
Manufacturing	—	9	91
Service-providing industries	—	—	87
Trade, transportation, and utilities	—	9	91
Wholesale trade	—	—	96
Retail trade	—	—	100

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, private industry workers, March 2019—continued

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²		
	1 year	2 to 5 years	Greater than 5 years
Transportation and warehousing	—	—	88
Utilities	—	23	77
Information	—	—	95
Financial activities	—	—	87
Finance and insurance	—	—	87
Credit intermediation and related activities	—	—	91
Insurance carriers and related activities	—	—	81
Professional and business services	—	6	94
Professional and technical services	—	—	93
Administrative and waste services	—	—	100
Education and health services	—	25	75
Educational services	—	—	85
Junior colleges, colleges, and universities	—	—	87
Health care and social assistance	—	27	73
1 to 99 workers	—	—	84
1 to 49 workers	—	—	81
50 to 99 workers	—	—	92
100 workers or more	—	—	89
100 to 499 workers	—	—	87
500 workers or more	—	—	90
Geographic areas			
Northeast	—	14	86
New England	—	—	82
Middle Atlantic	—	13	87
South	—	8	92
South Atlantic	—	4	96
East South Central	—	—	82
West South Central	—	—	91
Midwest	—	—	87
East North Central	—	—	89
West North Central	—	—	84
West	—	—	84
Mountain	—	—	91
Pacific	—	—	81

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

² The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2018 are included in the "1 year" column. Those frozen between 2014 and 2017 are included in the "2 to 5 years" column and plans frozen before 2014 are included in the "Greater than 5 years" column.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

**Table 6. Standard errors for defined benefit frozen retirement plans:¹
Selected attributes, private industry workers, March 2019**

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²		
	1 year	2 to 5 years	Greater than 5 years
All workers	—	—	1.5
Worker characteristics			
Management, professional, and related	—	—	1.3
Management, business, and financial	—	—	1.9
Professional and related	—	—	1.6
Service	—	—	11.6
Protective service	—	—	8.7
Sales and office	—	—	1.7
Sales and related	—	—	1.7
Office and administrative support	—	—	1.9
Natural resources, construction, and maintenance	—	3.8	3.8
Construction, extraction, farming, fishing, and forestry	—	2.0	2.0
Installation, maintenance, and repair	—	—	5.4
Production, transportation, and material moving ...	—	3.3	3.3
Production	—	—	4.3
Transportation and material moving	—	—	4.8
Full time	—	—	1.5
Part time	—	—	6.8
Union	—	2.4	2.4
Nonunion	—	—	1.8
Average wage within the following categories: ³			
Lowest 25 percent	—	—	12.8
Second 25 percent	—	—	2.6
Third 25 percent	—	—	2.3
Highest 25 percent	—	—	1.4
Highest 10 percent	—	—	1.3
Establishment characteristics			
Goods-producing industries	—	2.6	2.6
Construction	—	—	0.0
Manufacturing	—	2.7	2.7
Service-providing industries	—	—	1.9
Trade, transportation, and utilities	—	2.2	2.2
Wholesale trade	—	—	3.4
Retail trade	—	—	0.0

See footnotes at end of table.

**Table 6. Standard errors for defined benefit frozen retirement plans:¹
Selected attributes, private industry workers, March 2019—continued**

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²		
	1 year	2 to 5 years	Greater than 5 years
Transportation and warehousing	—	—	5.6
Utilities	—	5.7	5.7
Information	—	—	3.3
Financial activities	—	—	2.5
Finance and insurance	—	—	2.5
Credit intermediation and related activities	—	—	3.0
Insurance carriers and related activities	—	—	3.7
Professional and business services	—	3.0	3.0
Professional and technical services	—	—	4.2
Administrative and waste services	—	—	0.0
Education and health services	—	6.1	6.1
Educational services	—	—	7.4
Junior colleges, colleges, and universities	—	—	1.6
Health care and social assistance	—	7.2	7.2
1 to 99 workers	—	—	5.1
1 to 49 workers	—	—	6.7
50 to 99 workers	—	—	3.6
100 workers or more	—	—	1.5
100 to 499 workers	—	—	3.4
500 workers or more	—	—	1.6
Geographic areas			
Northeast	—	3.2	3.2
New England	—	—	8.0
Middle Atlantic	—	3.0	3.0
South	—	2.7	2.7
South Atlantic	—	1.1	1.1
East South Central	—	—	10.1
West South Central	—	—	5.4
Midwest	—	—	3.1
East North Central	—	—	3.4
West North Central	—	—	6.8
West	—	—	3.2
Mountain	—	—	1.7
Pacific	—	—	4.5

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

² The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2018 are included in the "1 year" column. Those frozen between 2014 and 2017 are included in the "2 to 5 years" column and plans frozen before 2014 are included in the "Greater than 5 years" column.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, private industry workers, March 2019

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans ²			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	8	92	12	20	37	33
Worker characteristics						
Management, professional, and related	6	94	12	17	43	32
Management, business, and financial	3	97	8	16	49	34
Professional and related	8	92	15	18	39	31
Sales and office	11	89	7	16	41	32
Sales and related	19	81	2	7	47	33
Office and administrative support	9	91	8	19	40	32
Production, transportation, and material moving ...	6	94	14	32	27	35
Production	—	100	8	37	36	36
Transportation and material moving	18	82	25	21	—	33
Full time	6	94	13	21	39	32
Part time	30	70	6	—	14	38
Union	4	96	18	36	20	26
Nonunion	9	91	11	16	41	34
Average wage within the following categories: ³						
Lowest 25 percent	27	73	—	—	36	21
Second 25 percent	9	91	12	21	39	35
Third 25 percent	7	93	13	24	26	36
Highest 25 percent	5	95	12	19	43	31
Highest 10 percent	3	97	8	20	49	32
Establishment characteristics						
Goods-producing industries	2	98	10	29	44	36
Construction	—	100	82	—	—	—
Manufacturing	2	98	7	31	46	37
Service-providing industries	10	90	13	17	34	31
Trade, transportation, and utilities	21	79	20	16	22	28
Wholesale trade	14	86	—	—	—	41
Retail trade	42	58	—	13	24	28
Financial activities	4	96	5	15	54	24
Finance and insurance	4	96	5	15	54	25
Professional and business services:						
Professional and technical services	—	100	—	—	67	—

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, private industry workers, March 2019—continued

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans ²			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
1 to 99 workers	6	94	12	13	31	41
1 to 49 workers	6	94	12	12	28	43
100 workers or more	8	92	12	22	38	31
100 to 499 workers	13	87	16	22	31	30
500 workers or more	5	95	10	23	41	31
Geographic areas						
Northeast	6	94	10	13	34	41
Middle Atlantic	7	93	—	16	32	37
South	9	91	8	26	34	37
South Atlantic	15	85	7	21	37	34
West South Central	6	94	—	25	32	44
Midwest	5	95	22	24	26	29
East North Central	3	97	20	27	23	31
West	10	90	10	15	57	19
Pacific	11	89	7	19	59	19

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 2019.

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

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

Table 7. Standard errors for defined benefit frozen retirement plans:¹ Plan alternatives, private industry workers, March 2019

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
All workers	1.1	1.1	1.5	1.6	2.0	2.2
Worker characteristics						
Management, professional, and related	1.7	1.7	2.5	2.0	3.2	2.9
Management, business, and financial	1.1	1.1	1.9	2.6	3.9	3.9
Professional and related	2.5	2.5	3.6	2.5	3.9	3.4
Sales and office	1.6	1.6	1.0	2.2	2.9	3.2
Sales and related	4.0	4.0	0.7	1.8	5.6	6.7
Office and administrative support	1.7	1.7	1.3	2.9	3.2	3.2
Production, transportation, and material moving ...	2.0	2.0	2.8	4.4	3.3	5.4
Production	–	0.0	1.8	5.4	4.6	6.2
Transportation and material moving	5.2	5.2	6.3	5.7	–	6.8
Full time	1.1	1.1	1.6	1.6	2.0	2.3
Part time	5.5	5.5	2.2	–	4.0	8.5
Union	1.4	1.4	3.0	5.1	2.7	4.7
Nonunion	1.3	1.3	1.8	1.5	2.5	2.4
Average wage within the following categories: ²						
Lowest 25 percent	6.3	6.3	–	–	6.9	6.0
Second 25 percent	2.2	2.2	2.5	3.6	3.4	3.7
Third 25 percent	1.7	1.7	2.3	3.2	2.6	3.8
Highest 25 percent	1.1	1.1	2.0	1.8	2.7	2.5
Highest 10 percent	1.1	1.1	1.7	3.2	3.6	3.6
Establishment characteristics						
Goods-producing industries	0.6	0.6	2.3	3.6	3.3	4.8
Construction	–	0.0	12.7	–	–	–
Manufacturing	0.7	0.7	2.6	3.6	3.7	5.3
Service-providing industries	1.5	1.5	2.0	1.6	2.5	2.4
Trade, transportation, and utilities	3.5	3.5	4.6	2.1	2.9	4.0
Wholesale trade	4.2	4.2	–	–	–	11.2
Retail trade	5.9	5.9	–	3.5	4.2	5.6
Financial activities	1.7	1.7	0.8	2.3	3.0	1.8
Finance and insurance	1.7	1.7	0.8	2.3	3.1	1.9
Professional and business services:						
Professional and technical services	–	0.0	–	–	15.8	–

See footnotes at end of table.

Table 7. Standard errors for frozen defined benefit retirement plans:¹ Plan alternatives, private industry workers, March 2019—continued

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans			
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan
1 to 99 workers	2.2	2.2	3.0	2.3	4.0	5.7
1 to 49 workers	2.3	2.3	3.2	3.0	4.7	7.2
100 workers or more	1.2	1.2	1.8	1.9	2.3	2.5
100 to 499 workers	2.3	2.3	2.9	3.5	3.4	4.4
500 workers or more	1.5	1.5	2.1	2.3	3.2	2.7
Geographic areas						
Northeast	1.7	1.7	2.7	1.6	4.6	4.9
Middle Atlantic	2.3	2.3	—	2.0	5.1	5.2
South	2.4	2.4	1.9	2.6	3.3	3.2
South Atlantic	3.9	3.9	1.8	3.0	4.6	4.7
West South Central	2.2	2.2	—	6.1	7.9	4.3
Midwest	1.7	1.7	4.0	4.4	4.1	5.2
East North Central	1.4	1.4	5.1	5.5	5.1	6.9
West	2.0	2.0	2.8	2.8	3.2	3.2
Pacific	2.1	2.1	1.9	4.0	3.7	4.4

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 2019.

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

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

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, March 2019

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	69	31	83	17
Worker characteristics				
Management, professional, and related	67	33	83	17
Management, business, and financial	70	30	85	15
Professional and related	65	35	82	18
Service	70	30	85	15
Protective service	—	—	96	4
Sales and office	73	27	85	15
Sales and related	78	22	86	14
Office and administrative support	71	29	84	16
Natural resources, construction, and maintenance	67	33	81	19
Construction, extraction, farming, fishing, and forestry	58	42	76	24
Installation, maintenance, and repair	74	26	86	14
Production, transportation, and material moving ...	70	30	81	19
Production	71	29	81	19
Transportation and material moving	69	31	81	19
Full time	69	31	83	17
Part time	73	27	85	15
Union	61	39	76	24
Nonunion	70	30	84	16
Average wage within the following categories: ¹				
Lowest 25 percent	77	23	85	15
Lowest 10 percent	74	26	83	17
Second 25 percent	71	29	85	15
Third 25 percent	68	32	82	18
Highest 25 percent	67	33	82	18
Highest 10 percent	66	34	83	17
Establishment characteristics				
Goods-producing industries	68	32	81	19
Construction	61	39	79	21
Manufacturing	68	32	80	20
Service-providing industries	70	30	84	16
Trade, transportation, and utilities	74	26	84	16
Wholesale trade	74	26	88	12
Retail trade	78	22	85	15
Transportation and warehousing	67	33	78	22
Utilities	82	18	88	12

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, March 2019—continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	78	22	92	8
Financial activities	66	34	79	21
Finance and insurance	67	33	78	22
Credit intermediation and related activities	65	35	75	25
Insurance carriers and related activities	73	27	82	18
Real estate and rental and leasing	61	39	86	14
Professional and business services	72	28	89	11
Professional and technical services	69	31	84	16
Administrative and waste services	79	21	94	6
Education and health services	62	38	81	19
Educational services	62	38	92	8
Junior colleges, colleges, and universities	55	45	88	12
Health care and social assistance	62	38	79	21
Other services	57	43	83	17
1 to 99 workers	69	31	83	17
1 to 49 workers	68	32	83	17
50 to 99 workers	71	29	85	15
100 workers or more	70	30	83	17
100 to 499 workers	73	27	85	15
500 workers or more	66	34	81	19
Geographic areas				
Northeast	63	37	81	19
New England	63	37	80	20
Middle Atlantic	63	37	81	19
South	73	27	82	18
South Atlantic	71	29	81	19
East South Central	75	25	81	19
West South Central	76	24	85	15
Midwest	70	30	84	16
East North Central	69	31	84	16
West North Central	72	28	83	17
West	69	31	86	14
Mountain	72	28	87	13
Pacific	68	32	86	14

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 2019.

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

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

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, March 2019

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	0.9	0.9	0.7	0.7
Worker characteristics				
Management, professional, and related	1.3	1.3	0.9	0.9
Management, business, and financial	1.5	1.5	0.9	0.9
Professional and related	1.7	1.7	1.2	1.2
Service	3.0	3.0	1.9	1.9
Protective service	–	–	1.4	1.4
Sales and office	0.9	0.9	0.8	0.8
Sales and related	1.6	1.6	1.5	1.5
Office and administrative support	1.1	1.1	1.0	1.0
Natural resources, construction, and maintenance	2.1	2.1	1.7	1.7
Construction, extraction, farming, fishing, and forestry	3.7	3.7	3.1	3.1
Installation, maintenance, and repair	2.0	2.0	1.8	1.8
Production, transportation, and material moving	2.4	2.4	1.5	1.5
Production	2.7	2.7	1.2	1.2
Transportation and material moving	3.9	3.9	3.1	3.1
Full time	0.8	0.8	0.7	0.7
Part time	2.0	2.0	1.7	1.7
Union	2.4	2.4	2.5	2.5
Nonunion	1.0	1.0	0.7	0.7
Average wage within the following categories: ¹				
Lowest 25 percent	1.9	1.9	1.5	1.5
Lowest 10 percent	3.7	3.7	3.0	3.0
Second 25 percent	1.4	1.4	1.0	1.0
Third 25 percent	1.2	1.2	1.0	1.0
Highest 25 percent	1.0	1.0	1.0	1.0
Highest 10 percent	1.6	1.6	1.1	1.1
Establishment characteristics				
Goods-producing industries	1.8	1.8	0.9	0.9
Construction	4.1	4.1	3.2	3.2
Manufacturing	2.2	2.2	0.7	0.7
Service-providing industries	1.1	1.1	0.8	0.8
Trade, transportation, and utilities	2.2	2.2	1.8	1.8
Wholesale trade	1.8	1.8	1.5	1.5
Retail trade	1.3	1.3	1.3	1.3
Transportation and warehousing	5.8	5.8	6.1	6.1
Utilities	3.4	3.4	2.4	2.4

See footnotes at end of table.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, March 2019—continued

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	2.7	2.7	1.9	1.9
Financial activities	1.4	1.4	1.2	1.2
Finance and insurance	1.6	1.6	1.2	1.2
Credit intermediation and related activities	1.6	1.6	1.7	1.7
Insurance carriers and related activities	2.9	2.9	1.4	1.4
Real estate and rental and leasing	3.8	3.8	3.9	3.9
Professional and business services	2.7	2.7	1.5	1.5
Professional and technical services	4.2	4.2	2.6	2.6
Administrative and waste services	4.0	4.0	2.2	2.2
Education and health services	2.4	2.4	1.8	1.8
Educational services	2.7	2.7	1.1	1.1
Junior colleges, colleges, and universities	2.3	2.3	1.4	1.4
Health care and social assistance	2.7	2.7	2.0	2.0
Other services	6.9	6.9	4.2	4.2
1 to 99 workers	1.5	1.5	1.1	1.1
1 to 49 workers	1.8	1.8	1.3	1.3
50 to 99 workers	2.9	2.9	2.3	2.3
100 workers or more	1.1	1.1	0.9	0.9
100 to 499 workers	1.4	1.4	1.3	1.3
500 workers or more	1.5	1.5	1.2	1.2
Geographic areas				
Northeast	2.6	2.6	1.8	1.8
New England	3.2	3.2	2.0	2.0
Middle Atlantic	3.1	3.1	2.6	2.6
South	1.3	1.3	0.8	0.8
South Atlantic	1.4	1.4	1.1	1.1
East South Central	5.0	5.0	2.0	2.0
West South Central	2.4	2.4	1.3	1.3
Midwest	1.5	1.5	1.2	1.2
East North Central	2.1	2.1	1.4	1.4
West North Central	1.7	1.7	2.4	2.4
West	1.7	1.7	1.6	1.6
Mountain	2.2	2.2	2.2	2.2
Pacific	2.3	2.3	2.1	2.1

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2019

(All workers = 100 percent)

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	69	55	79	69	49	71
Worker characteristics						
Management, professional, and related	87	74	85	86	65	75
Management, business, and financial	94	79	84	94	70	75
Professional and related	83	71	85	82	62	76
Service	44	30	68	43	26	59
Protective service	55	33	61	55	30	55
Sales and office	68	52	77	67	47	70
Sales and related	55	39	71	54	35	65
Office and administrative support	77	61	79	76	54	72
Natural resources, construction, and maintenance	73	60	83	72	56	77
Construction, extraction, farming, fishing, and forestry	68	56	81	68	53	77
Installation, maintenance, and repair	77	64	84	77	59	77
Production, transportation, and material moving ...	76	61	80	76	55	73
Production	81	66	82	81	60	74
Transportation and material moving	72	57	79	72	51	71
Full time	85	69	81	84	61	73
Part time	23	14	60	21	12	55
Union	94	82	87	94	76	82
Nonunion	67	52	78	66	46	70
Average wage within the following categories: ³						
Lowest 25 percent	37	23	63	36	21	59
Lowest 10 percent	24	14	59	24	13	55
Second 25 percent	71	54	76	70	48	68
Third 25 percent	86	72	83	86	65	75
Highest 25 percent	92	80	87	91	70	77
Highest 10 percent	94	83	88	94	72	77
Establishment characteristics						
Goods-producing industries	85	72	84	85	65	76
Construction	71	58	82	71	54	77
Manufacturing	92	78	85	91	70	76
Service-providing industries	66	52	78	65	46	70
Trade, transportation, and utilities	69	52	75	68	46	68
Wholesale trade	87	72	83	87	65	75
Retail trade	57	37	65	55	33	61
Transportation and warehousing	83	69	83	82	61	75
Utilities	98	91	93	98	80	82

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2019—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	43	33	77	26	20	80	67	48	71
Worker characteristics									
Management, professional, and related	62	48	78	37	30	81	85	64	75
Management, business, and financial	64	50	78	36	30	82	92	69	75
Professional and related	60	47	78	37	30	81	81	61	75
Service	24	17	69	14	10	74	42	25	59
Protective service	22	14	63	—	8	—	46	30	64
Sales and office	39	30	76	22	18	79	66	46	69
Sales and related	28	20	72	15	11	78	52	34	65
Office and administrative support	47	37	77	28	22	79	75	54	71
Natural resources, construction, and maintenance	36	31	85	26	22	85	71	55	77
Construction, extraction, farming, fishing, and forestry	31	26	85	23	20	90	68	52	77
Installation, maintenance, and repair	42	35	84	29	23	81	75	58	77
Production, transportation, and material moving	46	37	80	29	23	79	75	55	73
Production	49	40	82	30	24	81	79	59	74
Transportation and material moving	44	35	79	29	23	78	71	50	71
Full time	53	41	78	32	26	81	83	60	73
Part time	12	8	67	8	5	69	21	11	54
Union	72	61	85	56	46	83	92	75	81
Nonunion	40	30	76	23	18	79	65	46	70
Average wage within the following categories: ³									
Lowest 25 percent	16	11	67	9	6	68	35	21	59
Lowest 10 percent	10	7	69	6	4	62	23	13	55
Second 25 percent	39	30	76	23	19	80	69	47	68
Third 25 percent	55	43	78	34	27	80	84	63	75
Highest 25 percent	67	55	81	42	35	83	90	70	77
Highest 10 percent	73	59	81	46	38	82	93	72	77
Establishment characteristics									
Goods-producing industries	52	44	85	33	28	84	84	64	76
Construction	32	27	85	22	20	90	70	54	77
Manufacturing	62	52	84	39	32	82	90	69	76
Service-providing industries	41	31	75	24	19	79	64	45	70
Trade, transportation, and utilities	36	27	75	22	17	76	67	46	69
Wholesale trade	50	39	78	36	27	77	85	64	75
Retail trade	23	15	65	12	9	71	54	32	61
Transportation and warehousing	56	46	81	35	28	79	81	61	75
Utilities	61	55	90	44	40	90	97	80	82

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2019—continued

(All workers = 100 percent)

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	90	79	88	90	70	78
Financial activities	86	73	85	86	66	76
Finance and insurance	94	81	86	94	72	77
Credit intermediation and related activities	96	81	85	96	73	76
Insurance carriers and related activities	91	80	88	90	71	78
Real estate and rental and leasing	65	52	80	65	48	73
Professional and business services	71	57	80	71	51	72
Professional and technical services	86	74	86	86	64	75
Administrative and waste services	48	34	70	48	30	63
Education and health services	72	57	80	71	49	69
Educational services	75	62	82	74	53	72
Junior colleges, colleges, and universities	91	76	84	91	68	75
Health care and social assistance	71	57	79	70	48	69
Leisure and hospitality	36	23	64	36	21	59
Accommodation and food services	35	22	62	35	20	58
Other services	51	41	80	51	39	77
1 to 99 workers	56	43	77	55	38	70
1 to 49 workers	51	40	78	51	36	70
50 to 99 workers	70	52	74	69	47	68
100 workers or more	86	70	81	85	62	73
100 to 499 workers	83	65	78	81	58	71
500 workers or more	90	76	85	89	67	75
Geographic areas						
Northeast	69	55	80	69	49	71
New England	71	59	83	71	51	72
Middle Atlantic	68	54	79	68	48	71
South	68	52	76	67	47	69
South Atlantic	67	51	76	67	46	69
East South Central	70	54	77	70	48	69
West South Central	68	52	76	68	47	69
Midwest	68	54	79	67	48	71
East North Central	68	54	79	67	48	72
West North Central	68	54	79	68	47	69
West	73	61	83	72	54	75
Mountain	72	59	82	72	53	74
Pacific	73	61	84	72	54	75

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2019—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	72	60	84	56	45	80	89	70	78
Financial activities	64	50	79	31	23	75	85	65	77
Finance and insurance	75	59	79	35	26	74	92	71	77
Credit intermediation and related activities	79	62	79	36	27	73	95	72	76
Insurance carriers and related activities	68	53	77	34	24	72	90	70	78
Real estate and rental and leasing	33	26	80	21	17	80	64	47	74
Professional and business services	44	33	75	30	24	80	69	50	72
Professional and technical services	60	46	76	41	34	82	85	63	74
Administrative and waste services	22	15	70	18	14	79	46	30	65
Education and health services	48	36	73	25	21	81	69	48	69
Educational services	48	36	74	27	20	73	74	53	72
Junior colleges, colleges, and universities	63	49	78	34	23	67	90	68	75
Health care and social assistance	48	36	73	25	21	82	68	47	68
Leisure and hospitality	19	14	73	11	8	74	35	21	59
Accommodation and food services	18	13	72	12	8	71	34	20	57
Other services	26	21	79	15	13	86	51	39	77
1 to 99 workers	30	23	77	18	14	80	54	37	70
1 to 49 workers	27	21	78	17	14	82	49	35	71
50 to 99 workers	38	29	76	22	17	76	67	45	67
100 workers or more	58	45	78	35	28	80	84	61	73
100 to 499 workers	51	38	75	30	24	78	81	57	71
500 workers or more	68	54	80	42	34	81	89	67	75
Geographic areas									
Northeast	45	36	79	25	20	81	68	48	71
New England	46	36	78	19	15	78	68	49	72
Middle Atlantic	45	35	79	27	22	82	68	48	71
South	36	27	75	20	16	76	67	46	69
South Atlantic	36	27	74	20	15	77	66	46	70
East South Central	34	27	80	21	16	77	69	48	69
West South Central	36	26	72	22	16	75	66	46	69
Midwest	42	32	76	24	18	77	66	47	71
East North Central	41	32	77	24	19	77	66	47	71
West North Central	43	32	74	22	17	77	67	46	69
West	53	42	80	36	31	84	70	52	74
Mountain	49	37	77	31	25	82	70	52	74
Pacific	54	44	81	39	33	85	71	53	75

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

² 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 2019.

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

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

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2019

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.8	0.8	0.6	0.8	0.7	0.6
Worker characteristics						
Management, professional, and related	1.0	1.0	0.7	1.0	1.0	0.8
Management, business, and financial	1.0	1.2	1.0	1.0	1.1	1.1
Professional and related	1.5	1.6	0.9	1.5	1.5	0.8
Service	1.5	1.1	2.1	1.5	1.0	2.3
Protective service	6.5	5.5	7.8	6.5	4.8	7.0
Sales and office	0.9	0.9	0.9	0.9	0.8	0.9
Sales and related	1.4	1.0	1.2	1.3	1.0	1.2
Office and administrative support	1.2	1.3	1.0	1.2	1.2	1.1
Natural resources, construction, and maintenance	1.9	2.0	1.3	1.9	1.8	1.4
Construction, extraction, farming, fishing, and forestry	2.8	2.7	2.0	2.8	2.6	2.1
Installation, maintenance, and repair	2.3	2.4	1.2	2.3	2.1	1.3
Production, transportation, and material moving ...	1.8	1.6	0.9	1.8	1.5	1.1
Production	2.4	1.9	0.9	2.4	1.9	1.2
Transportation and material moving	2.1	2.1	1.5	2.2	2.0	1.5
Full time	0.7	0.8	0.6	0.7	0.7	0.6
Part time	1.2	1.0	2.5	1.2	0.9	2.6
Union	0.8	1.1	1.1	0.8	1.1	0.9
Nonunion	0.8	0.8	0.6	0.8	0.7	0.7
Average wage within the following categories: ³						
Lowest 25 percent	1.1	0.8	2.0	1.1	0.8	2.1
Lowest 10 percent	2.0	1.4	5.4	2.0	1.4	5.6
Second 25 percent	1.4	1.3	0.9	1.4	1.3	1.1
Third 25 percent	1.2	1.2	0.6	1.2	1.1	0.7
Highest 25 percent	1.0	1.0	0.6	1.0	1.0	0.8
Highest 10 percent	1.1	1.4	1.0	1.1	1.4	1.1
Establishment characteristics						
Goods-producing industries	1.4	1.5	0.7	1.4	1.5	1.1
Construction	2.7	2.7	1.4	2.7	2.4	1.4
Manufacturing	1.3	1.3	0.9	1.3	1.3	1.1
Service-providing industries	0.9	0.8	0.7	0.9	0.8	0.8
Trade, transportation, and utilities	1.0	0.7	0.7	1.0	0.7	0.8
Wholesale trade	1.7	1.8	1.0	1.8	2.1	1.5
Retail trade	1.4	1.0	0.8	1.4	0.8	0.8
Transportation and warehousing	2.6	2.1	1.2	3.0	2.2	1.2
Utilities	1.1	1.5	1.2	1.1	1.6	1.6

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2019—continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.9	0.7	0.7	0.9	0.8	0.8	0.8	0.7	0.6
Worker characteristics									
Management, professional, and related	1.5	1.2	1.0	1.8	1.7	1.0	1.0	1.0	0.8
Management, business, and financial	2.3	1.9	1.2	2.0	1.7	1.1	1.1	1.2	1.1
Professional and related	1.9	1.4	1.2	2.3	2.2	1.6	1.5	1.5	0.8
Service	1.4	1.2	3.1	1.1	0.9	3.5	1.4	1.0	2.2
Protective service	5.3	3.6	13.1	—	2.9	—	7.5	4.8	6.2
Sales and office	1.1	1.1	1.2	1.0	0.9	1.1	0.9	0.8	1.0
Sales and related	1.3	1.2	2.0	1.0	0.8	1.7	1.3	1.0	1.2
Office and administrative support	1.6	1.6	1.3	1.4	1.3	1.4	1.2	1.1	1.1
Natural resources, construction, and maintenance	2.1	1.9	1.1	1.8	1.4	1.5	1.9	1.8	1.3
Construction, extraction, farming, fishing, and forestry	2.8	2.6	2.3	2.1	2.0	1.8	2.9	2.5	2.1
Installation, maintenance, and repair	2.3	1.8	0.9	2.3	1.7	2.2	2.4	2.1	1.3
Production, transportation, and material moving ...	1.7	1.5	1.0	1.6	1.4	1.3	1.7	1.5	1.1
Production	1.9	1.7	1.1	2.0	1.6	1.6	2.2	1.8	1.1
Transportation and material moving	2.5	2.2	1.5	2.4	2.1	2.2	2.2	2.0	1.6
Full time	1.0	0.9	0.6	1.1	1.0	0.8	0.7	0.7	0.6
Part time	1.0	1.0	3.3	0.8	0.7	3.5	1.2	0.8	2.6
Union	1.7	1.9	1.6	1.9	1.9	1.8	1.2	1.2	0.9
Nonunion	0.9	0.7	0.7	0.9	0.8	0.9	0.8	0.7	0.7
Average wage within the following categories: ³									
Lowest 25 percent	1.0	0.8	2.6	0.8	0.6	3.7	1.1	0.7	2.1
Lowest 10 percent	1.4	1.2	5.7	1.0	0.8	7.9	1.8	1.4	5.9
Second 25 percent	1.3	1.2	1.3	1.2	1.1	1.4	1.3	1.3	1.1
Third 25 percent	1.6	1.4	1.1	1.4	1.1	1.1	1.2	1.1	0.7
Highest 25 percent	1.5	1.3	0.8	1.6	1.4	0.7	1.0	1.0	0.8
Highest 10 percent	2.0	1.9	1.4	2.6	2.5	1.4	1.1	1.4	1.1
Establishment characteristics									
Goods-producing industries	2.1	1.9	0.8	2.2	1.8	0.8	1.3	1.4	1.1
Construction	2.7	2.5	1.9	2.0	1.9	1.6	2.8	2.4	1.4
Manufacturing	1.8	1.6	0.7	2.3	1.9	1.0	1.1	1.3	1.1
Service-providing industries	0.9	0.8	0.8	1.0	0.9	1.0	0.8	0.7	0.8
Trade, transportation, and utilities	1.0	1.0	1.1	0.9	0.9	1.5	0.9	0.6	0.7
Wholesale trade	1.8	1.6	2.1	2.0	1.8	1.7	1.9	2.2	1.5
Retail trade	1.3	1.0	1.6	1.2	1.0	2.8	1.2	0.8	0.8
Transportation and warehousing	3.7	3.3	1.6	3.3	3.2	2.6	3.0	2.1	1.2
Utilities	4.8	4.3	2.0	5.5	5.3	1.9	1.3	1.9	1.6

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2019—continued

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	1.7	1.9	1.3	1.7	2.3	2.2
Financial activities	1.4	1.1	0.7	1.4	1.3	0.9
Finance and insurance	0.6	0.7	0.5	0.6	1.0	0.8
Credit intermediation and related activities	0.6	0.8	0.9	0.6	1.2	1.2
Insurance carriers and related activities	1.1	1.4	0.8	1.1	1.6	1.2
Real estate and rental and leasing	5.1	3.6	2.4	5.0	3.3	3.1
Professional and business services	2.4	2.6	1.6	2.4	2.5	1.7
Professional and technical services	2.2	2.7	1.9	2.2	2.6	2.1
Administrative and waste services	2.8	3.0	3.9	2.8	2.8	3.6
Education and health services	2.1	2.4	1.7	2.0	2.2	2.0
Educational services	1.9	2.0	1.3	2.0	1.9	1.6
Junior colleges, colleges, and universities	1.8	1.8	1.0	1.8	1.8	1.3
Health care and social assistance	2.4	2.7	2.0	2.2	2.5	2.3
Leisure and hospitality	1.9	1.6	3.7	1.9	1.6	3.5
Accommodation and food services	2.5	2.2	4.4	2.5	2.1	4.3
Other services	4.2	3.1	2.7	4.2	2.9	2.4
1 to 99 workers	1.3	1.1	0.9	1.3	1.0	0.9
1 to 49 workers	1.5	1.2	1.1	1.4	1.0	1.1
50 to 99 workers	1.7	1.9	2.1	1.7	1.7	1.9
100 workers or more	1.0	1.0	0.7	1.0	1.1	0.8
100 to 499 workers	1.2	1.1	0.8	1.2	1.1	1.0
500 workers or more	1.3	1.4	1.0	1.4	1.5	1.2
Geographic areas						
Northeast	1.1	1.2	0.9	1.1	1.0	1.0
New England	2.5	1.9	1.2	2.2	2.3	2.0
Middle Atlantic	1.3	1.5	1.3	1.5	1.0	1.4
South	1.6	1.2	1.0	1.5	1.0	1.1
South Atlantic	1.3	1.5	1.3	1.3	1.4	1.2
East South Central	6.4	3.8	2.8	6.5	2.5	3.5
West South Central	3.3	2.4	1.9	3.3	1.5	2.5
Midwest	1.7	1.8	1.1	1.7	1.8	1.3
East North Central	2.2	2.2	1.5	2.1	2.3	1.7
West North Central	2.7	2.8	1.5	2.7	3.0	2.0
West	1.5	1.7	1.1	1.4	1.8	1.5
Mountain	2.9	3.1	1.8	2.9	3.8	3.4
Pacific	1.7	2.1	1.4	1.6	1.9	1.6

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ private industry workers, March 2019—continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	3.2	3.3	1.8	4.3	3.9	2.2	1.7	2.2	2.0
Financial activities	1.7	1.5	0.8	1.5	1.1	1.2	1.5	1.3	0.9
Finance and insurance	1.6	1.3	0.7	1.2	0.9	1.1	0.6	0.9	0.8
Credit intermediation and related activities	1.9	1.5	0.7	1.9	1.5	1.6	0.7	1.1	1.1
Insurance carriers and related activities	3.9	3.4	1.5	2.0	1.5	2.1	1.2	1.6	1.2
Real estate and rental and leasing	4.9	3.8	3.6	4.2	3.3	4.6	5.1	3.4	3.1
Professional and business services	3.3	2.4	1.9	3.0	2.8	2.7	2.4	2.4	1.8
Professional and technical services	4.7	3.7	2.2	4.8	4.9	3.4	2.2	2.5	2.1
Administrative and waste services	3.0	2.3	3.9	3.0	2.4	5.1	2.8	2.8	3.8
Education and health services	2.2	2.2	2.2	2.3	2.1	1.9	1.9	2.1	2.0
Educational services	2.6	2.1	2.3	2.5	2.3	2.9	1.9	1.9	1.6
Junior colleges, colleges, and universities	2.4	2.0	1.1	2.2	2.0	2.4	1.8	1.8	1.3
Health care and social assistance	2.5	2.5	2.5	2.6	2.3	2.1	2.1	2.3	2.2
Leisure and hospitality	1.8	1.6	4.5	1.7	1.3	6.1	1.9	1.6	3.5
Accommodation and food services	2.3	1.9	5.0	2.3	1.8	6.8	2.5	2.2	4.4
Other services	3.3	2.8	3.0	2.8	2.4	3.5	4.3	2.9	2.4
1 to 99 workers	1.1	1.0	1.0	1.1	1.0	1.5	1.3	0.9	0.9
1 to 49 workers	1.3	1.1	1.1	1.2	1.2	1.9	1.4	1.0	1.1
50 to 99 workers	2.0	2.0	2.1	1.7	1.5	2.8	1.8	1.6	1.9
100 workers or more	1.4	1.1	0.7	1.2	1.0	0.7	1.0	1.1	0.8
100 to 499 workers	1.7	1.4	1.1	1.6	1.4	1.3	1.3	1.1	1.1
500 workers or more	2.0	1.6	1.0	2.0	1.7	0.8	1.4	1.5	1.2
Geographic areas									
Northeast	1.2	1.1	1.3	1.5	1.5	1.4	1.1	1.0	1.0
New England	2.2	2.4	3.0	1.7	1.8	3.5	2.1	2.1	2.0
Middle Atlantic	1.8	1.4	1.4	1.9	1.8	1.4	1.4	1.0	1.3
South	1.4	1.1	1.2	1.2	1.0	1.4	1.6	1.0	1.1
South Atlantic	1.6	1.3	0.8	1.5	1.2	1.6	1.3	1.5	1.0
East South Central	4.6	3.5	0.8	4.4	3.6	1.4	6.5	2.5	3.5
West South Central	2.5	2.2	3.6	2.2	1.9	3.4	3.3	1.4	2.6
Midwest	1.5	1.3	1.1	1.4	1.0	1.4	1.6	1.7	1.3
East North Central	1.7	1.3	0.8	1.3	0.8	1.9	2.0	2.1	1.7
West North Central	3.1	3.2	3.2	3.3	2.8	1.2	2.6	2.8	1.9
West	2.4	2.1	1.5	2.8	2.5	1.4	1.3	1.6	1.5
Mountain	4.3	3.7	3.0	5.3	4.2	1.6	2.8	3.7	3.4
Pacific	2.8	2.5	1.7	3.1	3.0	1.8	1.3	1.6	1.5

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 10. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2019

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	79	21	66	34
Worker characteristics				
Management, professional, and related	80	20	68	32
Management, business, and financial	78	22	68	32
Professional and related	81	19	67	33
Service	78	22	60	40
Protective service	79	21	67	33
Sales and office	78	22	65	35
Sales and related	76	24	63	37
Office and administrative support	79	21	65	35
Natural resources, construction, and maintenance	78	22	67	33
Construction, extraction, farming, fishing, and forestry	78	22	66	34
Installation, maintenance, and repair	78	22	67	33
Production, transportation, and material moving ...	79	21	70	30
Production	79	21	72	28
Transportation and material moving	78	22	68	32
Full time	79	21	67	33
Part time	78	22	62	38
Union	87	13	84	16
Nonunion	78	22	64	36
Average wage within the following categories: ¹				
Lowest 25 percent	76	24	58	42
Lowest 10 percent	75	25	60	40
Second 25 percent	78	22	63	37
Third 25 percent	79	21	67	33
Highest 25 percent	81	19	71	29
Highest 10 percent	80	20	71	29
Establishment characteristics				
Goods-producing industries	79	21	71	29
Construction	78	22	65	35
Manufacturing	80	20	73	27
Service-providing industries	79	21	65	35
Trade, transportation, and utilities	78	22	66	34
Wholesale trade	79	21	68	32
Retail trade	74	26	60	40
Transportation and warehousing	80	20	71	29
Utilities	88	12	78	22

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2019—continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	81	19	74	26
Financial activities	79	21	70	30
Finance and insurance	79	21	72	28
Credit intermediation and related activities	78	22	70	30
Insurance carriers and related activities	79	21	73	27
Real estate and rental and leasing	79	21	60	40
Professional and business services	77	23	63	37
Professional and technical services	80	20	63	37
Administrative and waste services	72	28	57	43
Education and health services	80	20	64	36
Educational services	79	21	65	35
Junior colleges, colleges, and universities	80	20	71	29
Health care and social assistance	81	19	63	37
Leisure and hospitality	79	21	63	37
Accommodation and food services	78	22	61	39
Other services	78	22	61	39
1 to 99 workers	78	22	61	39
1 to 49 workers	78	22	61	39
50 to 99 workers	78	22	61	39
100 workers or more	79	21	70	30
100 to 499 workers	78	22	66	34
500 workers or more	81	19	76	24
Geographic areas				
Northeast	81	19	72	28
New England	78	22	71	29
Middle Atlantic	81	19	72	28
South	77	23	63	37
South Atlantic	77	23	63	37
East South Central	77	23	64	36
West South Central	78	22	61	39
Midwest	78	22	68	32
East North Central	78	22	69	31
West North Central	78	22	66	34
West	80	20	66	34
Mountain	77	23	65	35
Pacific	82	18	66	34

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2019

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.4	0.4
Worker characteristics				
Management, professional, and related	0.4	0.4	0.6	0.6
Management, business, and financial	0.6	0.6	0.7	0.7
Professional and related	0.4	0.4	0.8	0.8
Service	0.9	0.9	1.5	1.5
Protective service	2.1	2.1	4.1	4.1
Sales and office	0.4	0.4	0.6	0.6
Sales and related	0.6	0.6	0.9	0.9
Office and administrative support	0.5	0.5	0.8	0.8
Natural resources, construction, and maintenance	0.7	0.7	0.9	0.9
Construction, extraction, farming, fishing, and forestry	1.2	1.2	1.6	1.6
Installation, maintenance, and repair	0.8	0.8	1.1	1.1
Production, transportation, and material moving ...	0.5	0.5	0.9	0.9
Production	0.7	0.7	1.0	1.0
Transportation and material moving	0.8	0.8	1.5	1.5
Full time	0.3	0.3	0.4	0.4
Part time	1.6	1.6	2.4	2.4
Union	0.7	0.7	0.7	0.7
Nonunion	0.3	0.3	0.4	0.4
Average wage within the following categories: ¹				
Lowest 25 percent	0.8	0.8	1.5	1.5
Lowest 10 percent	1.5	1.5	2.1	2.1
Second 25 percent	0.5	0.5	0.8	0.8
Third 25 percent	0.4	0.4	0.6	0.6
Highest 25 percent	0.4	0.4	0.5	0.5
Highest 10 percent	0.5	0.5	0.7	0.7
Establishment characteristics				
Goods-producing industries	0.5	0.5	0.7	0.7
Construction	0.8	0.8	1.0	1.0
Manufacturing	0.6	0.6	0.8	0.8
Service-providing industries	0.3	0.3	0.5	0.5
Trade, transportation, and utilities	0.5	0.5	0.9	0.9
Wholesale trade	0.7	0.7	1.2	1.2
Retail trade	0.5	0.5	0.8	0.8
Transportation and warehousing	1.2	1.2	2.0	2.0
Utilities	0.9	0.9	2.5	2.5

See footnotes at end of table.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, March 2019—continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	0.6	0.6	1.5	1.5
Financial activities	0.4	0.4	0.8	0.8
Finance and insurance	0.2	0.2	0.3	0.3
Credit intermediation and related activities	0.3	0.3	0.5	0.5
Insurance carriers and related activities	0.4	0.4	0.6	0.6
Real estate and rental and leasing	1.9	1.9	4.0	4.0
Professional and business services	0.8	0.8	1.0	1.0
Professional and technical services	1.0	1.0	1.1	1.1
Administrative and waste services	1.0	1.0	1.8	1.8
Education and health services	0.8	0.8	1.2	1.2
Educational services	0.8	0.8	1.0	1.0
Junior colleges, colleges, and universities	0.5	0.5	0.7	0.7
Health care and social assistance	0.9	0.9	1.4	1.4
Leisure and hospitality	1.6	1.6	2.7	2.7
Accommodation and food services	1.6	1.6	3.2	3.2
Other services	2.0	2.0	3.2	3.2
1 to 99 workers	0.5	0.5	0.7	0.7
1 to 49 workers	0.6	0.6	0.7	0.7
50 to 99 workers	0.9	0.9	1.3	1.3
100 workers or more	0.3	0.3	0.5	0.5
100 to 499 workers	0.4	0.4	0.7	0.7
500 workers or more	0.4	0.4	0.6	0.6
Geographic areas				
Northeast	0.5	0.5	0.8	0.8
New England	1.2	1.2	1.2	1.2
Middle Atlantic	0.6	0.6	0.9	0.9
South	0.5	0.5	0.8	0.8
South Atlantic	0.7	0.7	1.0	1.0
East South Central	1.4	1.4	1.4	1.4
West South Central	1.0	1.0	1.6	1.6
Midwest	0.4	0.4	0.6	0.6
East North Central	0.5	0.5	0.6	0.6
West North Central	0.4	0.4	1.6	1.6
West	0.5	0.5	1.0	1.0
Mountain	0.8	0.8	1.9	1.9
Pacific	0.5	0.5	1.2	1.2

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2019

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$450.28	14	\$588.68	86	\$428.62	\$137.43
Worker characteristics							
Management, professional, and related	100	461.15	12	572.64	88	446.08	133.23
Management, business, and financial	100	442.35	10	540.90	90	431.79	137.78
Professional and related	100	473.22	13	587.42	87	455.64	130.19
Service	100	439.66	14	595.11	86	413.36	145.17
Protective service	100	423.82	—	—	—	—	—
Sales and office	100	445.41	11	596.48	89	426.23	136.26
Sales and related	100	424.00	9	609.85	91	405.37	137.91
Office and administrative support	100	454.76	12	592.13	88	435.65	135.51
Natural resources, construction, and maintenance	100	445.56	20	580.63	80	412.11	145.83
Construction, extraction, farming, fishing, and forestry	100	440.29	26	590.88	74	388.50	153.92
Installation, maintenance, and repair	100	450.43	15	563.98	85	431.11	139.33
Production, transportation, and material moving ...	100	444.77	16	607.33	84	414.58	138.14
Production	100	435.35	15	539.54	85	417.01	132.85
Transportation and material moving	100	455.68	16	678.70	84	411.72	144.38
Full time	100	450.66	13	580.26	87	431.09	137.25
Part time	100	444.35	20	675.09	80	386.76	140.44
Union	100	565.25	35	666.14	65	510.47	133.62
Nonunion	100	432.05	10	545.89	90	419.27	137.87
Average wage within the following categories: ¹							
Lowest 25 percent	100	421.34	12	623.88	88	394.13	144.67
Lowest 10 percent	100	414.77	13	606.51	87	385.93	148.43
Second 25 percent	100	435.74	12	586.72	88	416.09	137.43
Third 25 percent	100	451.66	14	575.97	86	430.66	139.33
Highest 25 percent	100	471.03	15	590.46	85	450.20	132.79
Highest 10 percent	100	462.68	13	549.96	87	449.18	132.43
Establishment characteristics							
Goods-producing industries	100	441.38	16	538.13	84	422.46	135.16
Construction	100	436.95	25	562.17	75	396.25	158.04
Manufacturing	100	443.15	13	527.34	87	430.40	128.70
Service-providing industries	100	452.85	13	607.39	87	430.32	138.06
Trade, transportation, and utilities	100	448.39	14	667.88	86	412.78	141.79
Wholesale trade	100	437.90	13	567.97	87	418.77	128.15
Retail trade	100	424.57	12	722.66	88	384.78	158.40
Transportation and warehousing	100	479.87	17	702.59	83	434.03	135.35
Utilities	100	548.73	23	568.92	77	542.81	98.51

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2019—continued

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	100	\$459.42	16	\$529.08	84	\$446.20	\$124.57
Financial activities	100	439.01	7	604.32	93	426.90	124.80
Finance and insurance	100	431.30	5	566.98	95	423.79	121.11
Credit intermediation and related activities	100	424.12	4	528.44	96	420.14	121.10
Insurance carriers and related activities	100	440.72	6	598.93	94	429.85	121.46
Real estate and rental and leasing	100	471.58	—	—	—	—	—
Professional and business services	100	424.11	13	535.24	87	407.84	143.66
Professional and technical services	100	438.62	18	554.57	82	412.86	136.25
Administrative and waste services	100	390.90	6	425.26	94	388.74	156.50
Education and health services	100	491.89	10	628.52	90	477.40	132.72
Educational services	100	497.32	7	634.77	93	486.37	139.24
Junior colleges, colleges, and universities	100	519.12	5	638.04	95	513.22	139.21
Health care and social assistance	100	491.00	10	627.77	90	475.89	131.62
Leisure and hospitality	100	427.44	19	557.73	81	395.89	132.83
Accommodation and food services	100	428.81	19	579.83	81	393.07	136.82
Other services	100	489.51	26	672.48	74	424.43	196.98
1 to 99 workers	100	440.63	16	573.63	84	415.08	143.47
1 to 49 workers	100	440.29	16	574.85	84	414.66	143.51
50 to 99 workers	100	441.46	16	570.81	84	416.08	143.39
100 workers or more	100	457.49	12	604.29	88	438.22	133.15
100 to 499 workers	100	448.51	11	626.58	89	427.61	136.38
500 workers or more	100	468.57	13	582.01	87	451.68	129.06
Geographic areas							
Northeast	100	483.31	15	618.82	85	459.82	134.31
New England	100	473.11	8	613.90	92	460.49	141.70
Middle Atlantic	100	487.07	17	619.69	83	459.55	131.29
South	100	431.53	10	567.69	90	416.12	139.41
South Atlantic	100	435.48	10	593.78	90	417.95	140.97
East South Central	100	429.81	—	—	—	—	—
West South Central	100	425.60	10	518.42	90	414.86	135.11
Midwest	100	447.17	13	621.23	87	420.17	141.93
East North Central	100	450.46	14	634.43	86	419.87	144.80
West North Central	100	439.73	12	584.48	88	420.82	135.64
West	100	453.96	17	562.72	83	431.21	132.54
Mountain	100	430.78	13	576.00	87	409.28	141.57
Pacific	100	464.03	19	558.84	81	441.49	128.31

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2019

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$3.47	0.7	\$9.76	0.7	\$3.49	\$1.35
Worker characteristics						
Management, professional, and related	4.97	0.8	15.90	0.8	5.03	2.41
Management, business, and financial	8.19	0.8	31.15	0.8	7.72	2.67
Professional and related	5.15	1.1	16.44	1.1	4.95	3.06
Service	11.18	2.4	25.16	2.4	10.85	5.79
Protective service	21.63	—	—	—	—	—
Sales and office	3.85	1.1	13.83	1.1	3.54	2.27
Sales and related	5.42	1.7	21.58	1.7	5.85	2.88
Office and administrative support	5.13	1.3	16.70	1.3	4.61	3.08
Natural resources, construction, and maintenance	8.67	2.0	18.43	2.0	7.88	4.13
Construction, extraction, farming, fishing, and forestry	14.00	3.2	18.09	3.2	15.06	7.41
Installation, maintenance, and repair	8.29	2.4	31.58	2.4	7.77	4.24
Production, transportation, and material moving ...	6.43	1.5	14.02	1.5	7.18	2.62
Production	8.68	1.6	13.43	1.6	9.73	3.11
Transportation and material moving	9.88	2.6	22.53	2.6	9.81	3.98
Full time	3.36	0.6	9.38	0.6	3.45	1.48
Part time	17.37	3.5	32.97	3.5	15.10	8.59
Union	9.12	2.4	13.35	2.4	9.82	3.82
Nonunion	3.66	0.6	11.75	0.6	3.59	1.52
Average wage within the following categories: ¹						
Lowest 25 percent	10.84	1.8	31.06	1.8	9.24	3.75
Lowest 10 percent	22.63	3.8	87.68	3.8	16.47	7.71
Second 25 percent	4.82	1.2	16.85	1.2	4.31	3.12
Third 25 percent	4.38	0.9	10.90	0.9	4.89	2.55
Highest 25 percent	4.74	0.9	14.43	0.9	4.74	2.35
Highest 10 percent	6.50	1.0	18.89	1.0	7.09	3.97
Establishment characteristics						
Goods-producing industries	6.53	1.1	11.36	1.1	6.76	2.82
Construction	11.62	2.6	18.29	2.6	12.30	4.74
Manufacturing	6.92	1.2	13.88	1.2	7.41	3.80
Service-providing industries	4.04	0.8	12.18	0.8	4.01	1.54
Trade, transportation, and utilities	5.85	1.3	14.80	1.3	4.44	2.28
Wholesale trade	7.54	1.6	31.55	1.6	6.88	2.38
Retail trade	6.79	1.3	24.91	1.3	5.29	3.75
Transportation and warehousing	15.03	3.5	38.25	3.5	14.74	5.45
Utilities	14.97	4.0	33.47	4.0	14.00	6.14

See footnotes at end of table.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2019—continued

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	\$9.80	2.4	\$26.94	2.4	\$9.02	\$4.00
Financial activities	4.85	1.1	32.48	1.1	4.38	2.06
Finance and insurance	3.93	0.4	38.38	0.4	3.40	1.07
Credit intermediation and related activities	5.80	0.7	57.85	0.7	5.17	1.84
Insurance carriers and related activities	5.05	1.1	50.94	1.1	4.64	2.44
Real estate and rental and leasing	24.69	—	—	—	—	—
Professional and business services	8.70	1.9	14.83	1.9	10.63	4.28
Professional and technical services	9.59	3.4	26.73	3.4	10.68	5.80
Administrative and waste services	14.77	2.1	53.21	2.1	14.66	4.96
Education and health services	8.37	1.5	16.60	1.5	7.67	4.91
Educational services	6.90	1.8	45.02	1.8	5.45	3.75
Junior colleges, colleges, and universities	7.89	1.5	8.16	1.5	7.83	3.51
Health care and social assistance	9.68	1.8	17.83	1.8	8.91	5.70
Leisure and hospitality	16.48	4.5	35.49	4.5	17.68	8.16
Accommodation and food services	20.05	5.4	43.82	5.4	20.07	10.48
Other services	29.91	4.0	94.18	4.0	18.05	29.60
1 to 99 workers	5.50	1.2	17.27	1.2	5.09	2.01
1 to 49 workers	6.20	1.4	22.09	1.4	5.33	3.22
50 to 99 workers	9.14	2.2	20.62	2.2	9.08	5.38
100 workers or more	3.41	0.8	9.82	0.8	3.53	1.78
100 to 499 workers	4.87	0.9	15.12	0.9	4.81	2.34
500 workers or more	5.20	1.2	12.65	1.2	5.48	2.43
Geographic areas						
Northeast	5.84	1.5	14.56	1.5	6.78	3.35
New England	10.99	1.7	38.59	1.7	11.37	7.50
Middle Atlantic	5.88	1.8	14.62	1.8	8.27	3.59
South	5.95	1.2	25.67	1.2	5.30	2.90
South Atlantic	7.73	1.6	47.73	1.6	7.56	4.54
East South Central	18.34	—	—	—	—	—
West South Central	10.29	2.0	21.49	2.0	10.35	4.73
Midwest	6.47	1.2	14.16	1.2	9.34	1.36
East North Central	8.41	1.6	18.04	1.6	13.10	1.82
West North Central	9.25	1.7	21.67	1.7	7.39	2.20
West	8.64	1.6	17.88	1.6	6.77	2.49
Mountain	16.70	1.3	33.82	1.3	14.27	5.80
Pacific	9.95	2.2	21.17	2.2	6.74	2.47

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 2019.

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

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

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, March 2019

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	73	16	10	1
Worker characteristics				
Management, professional, and related	71	16	11	1
Management, business, and financial	76	17	7	1
Professional and related	68	16	14	1
Service	83	12	5	(³)
Protective service	89	7	—	—
Sales and office	68	23	9	1
Sales and related	63	30	6	1
Office and administrative support	70	19	10	1
Natural resources, construction, and maintenance	76	9	14	2
Construction, extraction, farming, fishing, and forestry	77	—	14	—
Installation, maintenance, and repair	75	—	13	—
Production, transportation, and material moving ...	78	11	11	1
Production	80	11	—	—
Transportation and material moving	76	—	14	—
Full time	73	16	10	1
Part time	78	15	—	—
Union	77	4	18	2
Nonunion	73	17	9	1
Average wage within the following categories: ⁴				
Lowest 25 percent	82	13	4	1
Lowest 10 percent	90	7	—	—
Second 25 percent	72	19	8	(³)
Third 25 percent	75	14	11	1
Highest 25 percent	69	16	13	1
Highest 10 percent	66	17	15	2
Establishment characteristics				
Goods-producing industries	78	11	9	1
Construction	79	6	12	2
Manufacturing	78	13	—	—
Service-providing industries	72	17	10	1
Trade, transportation, and utilities	67	21	11	(³)
Wholesale trade	80	—	11	—
Retail trade	58	36	—	—
Transportation and warehousing	67	—	19	—
Utilities	85	—	12	—

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, March 2019—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
Information	76	—	16	—
Financial activities	65	27	8	1
Finance and insurance	60	31	8	1
Credit intermediation and related activities	63	31	—	—
Insurance carriers and related activities	56	30	12	2
Real estate and rental and leasing	87	—	5	—
Professional and business services	75	12	—	—
Professional and technical services	72	11	—	—
Administrative and waste services	88	—	8	—
Education and health services	73	17	—	—
Educational services	78	18	—	—
Junior colleges, colleges, and universities	68	29	—	—
Health care and social assistance	72	17	—	—
Leisure and hospitality	87	10	—	—
Accommodation and food services	87	10	—	—
Other services	78	—	—	—
1 to 99 workers	76	13	11	1
1 to 49 workers	74	15	10	1
50 to 99 workers	79	—	12	—
100 workers or more	72	18	10	1
100 to 499 workers	77	14	8	1
500 workers or more	64	22	12	1
Geographic areas				
Northeast	72	17	—	—
New England	72	13	—	—
Middle Atlantic	72	18	—	—
South	74	18	7	(³)
South Atlantic	74	20	6	(³)
East South Central	78	—	7	—
West South Central	73	17	10	(³)
Midwest	75	13	10	1
East North Central	76	14	9	1
West North Central	74	13	12	1
West	71	14	14	1
Mountain	68	19	—	—
Pacific	73	11	15	1

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

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

³ Less than 0.5.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

**Table 12. Standard errors for medical care benefits, single coverage:
Employee participation by type of contribution, private industry workers,
March 2019**

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	1.2	0.9	1.0	0.2
Worker characteristics				
Management, professional, and related	2.0	1.5	1.9	0.3
Management, business, and financial	1.8	1.9	1.2	0.2
Professional and related	2.7	1.6	2.8	0.5
Service	2.2	2.1	0.9	0.1
Protective service	2.9	2.1	–	–
Sales and office	1.6	1.3	1.1	0.2
Sales and related	3.0	2.7	0.9	0.3
Office and administrative support	2.1	1.4	1.5	0.2
Natural resources, construction, and maintenance	1.9	1.1	1.7	0.8
Construction, extraction, farming, fishing, and forestry	3.5	–	3.2	–
Installation, maintenance, and repair	2.0	–	1.8	–
Production, transportation, and material moving ...	1.7	1.2	1.3	0.2
Production	2.1	1.6	–	–
Transportation and material moving	2.8	–	2.5	–
Full time	1.2	1.0	1.0	0.2
Part time	2.2	1.4	–	–
Union	3.1	0.7	2.9	0.7
Nonunion	1.3	1.0	1.0	0.2
Average wage within the following categories: ³				
Lowest 25 percent	1.8	1.5	0.8	0.3
Lowest 10 percent	2.6	2.4	–	–
Second 25 percent	1.7	1.6	1.0	0.1
Third 25 percent	1.4	1.0	1.1	0.1
Highest 25 percent	1.8	1.4	1.7	0.4
Highest 10 percent	3.2	1.8	3.2	0.7
Establishment characteristics				
Goods-producing industries	1.5	1.4	1.1	0.4
Construction	2.3	1.4	2.3	1.1
Manufacturing	2.2	2.1	–	–
Service-providing industries	1.4	1.1	1.2	0.2
Trade, transportation, and utilities	2.0	1.5	1.6	0.1
Wholesale trade	2.3	–	2.0	–
Retail trade	2.5	2.4	–	–
Transportation and warehousing	4.6	–	4.7	–
Utilities	3.8	–	3.7	–

See footnotes at end of table.

**Table 12. Standard errors for medical care benefits, single coverage:
Employee participation by type of contribution, private industry workers,
March 2019—continued**

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
Information	3.8	—	3.7	—
Financial activities	1.7	2.0	0.9	0.3
Finance and insurance	2.0	2.2	0.9	0.4
Credit intermediation and related activities	2.5	2.6	—	—
Insurance carriers and related activities	3.3	3.3	1.8	0.8
Real estate and rental and leasing	3.8	—	2.0	—
Professional and business services	4.5	2.6	—	—
Professional and technical services	7.7	2.5	—	—
Administrative and waste services	2.9	—	2.9	—
Education and health services	3.1	3.0	—	—
Educational services	2.5	1.5	—	—
Junior colleges, colleges, and universities	2.5	2.4	—	—
Health care and social assistance	3.6	3.5	—	—
Leisure and hospitality	2.7	2.5	—	—
Accommodation and food services	3.5	3.0	—	—
Other services	5.3	—	—	—
1 to 99 workers	2.1	1.3	2.0	0.2
1 to 49 workers	2.9	1.7	2.7	0.2
50 to 99 workers	2.7	—	2.6	—
100 workers or more	1.4	1.2	1.0	0.2
100 to 499 workers	1.4	1.1	1.1	0.2
500 workers or more	2.3	2.0	1.4	0.5
Geographic areas				
Northeast	2.2	1.9	—	—
New England	4.0	3.0	—	—
Middle Atlantic	2.8	2.5	—	—
South	1.9	1.9	1.1	0.1
South Atlantic	2.9	3.0	1.7	0.1
East South Central	5.0	—	2.1	—
West South Central	2.2	1.8	1.7	0.2
Midwest	2.6	1.9	1.0	0.2
East North Central	3.4	2.6	1.2	0.3
West North Central	4.0	2.3	1.9	0.2
West	2.7	1.5	3.0	0.4
Mountain	2.4	2.7	—	—
Pacific	3.9	1.7	4.0	0.6

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 2019.

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

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

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2019

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$1,091.51	7	\$1,560.38	93	\$1,056.86	\$577.44
Worker characteristics							
Management, professional, and related	100	1,123.61	5	1,442.21	95	1,108.50	562.61
Management, business, and financial	100	1,119.54	3	1,419.89	97	1,109.36	543.47
Professional and related	100	1,126.20	5	1,450.92	95	1,107.93	575.03
Service	100	996.65	8	1,649.31	92	940.06	685.26
Protective service	100	1,085.40	—	—	—	—	—
Sales and office	100	1,048.50	4	1,542.50	96	1,029.06	576.32
Sales and related	100	975.36	3	1,495.13	97	961.67	563.01
Office and administrative support	100	1,080.44	4	1,554.79	96	1,059.03	582.25
Natural resources, construction, and maintenance	100	1,084.94	12	1,600.39	88	1,012.22	584.59
Construction, extraction, farming, fishing, and forestry	100	1,058.90	17	1,664.05	83	937.06	600.92
Installation, maintenance, and repair	100	1,109.04	8	1,481.38	92	1,075.36	570.88
Production, transportation, and material moving ...	100	1,151.76	12	1,595.57	88	1,091.16	532.26
Production	100	1,165.63	11	1,529.11	89	1,119.78	502.31
Transportation and material moving	100	1,135.99	13	1,660.97	87	1,057.97	566.99
Full time	100	1,098.86	6	1,543.04	94	1,068.94	573.28
Part time	100	977.43	16	1,668.34	84	848.28	649.39
Union	100	1,467.54	32	1,661.99	68	1,377.08	427.60
Nonunion	100	1,031.60	3	1,384.27	97	1,020.99	594.23
Average wage within the following categories: ¹							
Lowest 25 percent	100	938.66	5	1,553.27	95	905.41	665.36
Lowest 10 percent	100	960.12	6	1,552.16	94	924.37	621.83
Second 25 percent	100	1,028.54	5	1,591.87	95	998.44	598.54
Third 25 percent	100	1,107.07	8	1,532.85	92	1,071.21	571.59
Highest 25 percent	100	1,181.70	8	1,571.89	92	1,147.48	532.28
Highest 10 percent	100	1,176.56	6	1,431.47	94	1,159.98	512.68
Establishment characteristics							
Goods-producing industries	100	1,149.88	11	1,529.01	89	1,105.01	501.43
Construction	100	1,022.09	15	1,623.67	85	920.03	616.59
Manufacturing	100	1,199.61	9	1,490.54	91	1,170.45	464.43
Service-providing industries	100	1,074.75	6	1,576.77	94	1,043.74	598.17
Trade, transportation, and utilities	100	1,067.98	9	1,612.46	91	1,015.02	578.41
Wholesale trade	100	1,072.24	5	1,354.19	95	1,056.10	522.00
Retail trade	100	927.51	6	1,607.38	94	881.05	645.57
Transportation and warehousing	100	1,215.85	15	1,692.66	85	1,129.48	543.97
Utilities	100	1,482.93	11	1,683.68	89	1,458.35	460.79

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2019—continued

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	100	\$1,218.60	10	\$1,475.47	90	\$1,188.88	\$476.45
Financial activities	100	1,129.92	3	1,679.28	97	1,112.59	496.91
Finance and insurance	100	1,147.67	2	1,616.65	98	1,136.79	452.87
Credit intermediation and related activities	100	1,100.44	1	1,813.47	99	1,093.29	463.19
Insurance carriers and related activities	100	1,191.76	3	1,513.49	97	1,182.12	447.38
Real estate and rental and leasing	100	1,054.92	—	—	—	—	—
Professional and business services	100	994.29	3	1,394.16	97	983.29	598.70
Professional and technical services	100	982.76	4	1,356.13	96	967.04	601.97
Administrative and waste services	100	908.77	1	1,611.67	99	903.08	645.13
Education and health services	100	1,120.22	5	1,744.87	95	1,090.50	655.73
Educational services	100	1,172.45	2	1,690.10	98	1,161.67	599.52
Junior colleges, colleges, and universities	100	1,322.17	2	1,727.84	98	1,314.55	555.27
Health care and social assistance	100	1,111.50	5	1,748.63	95	1,078.25	665.41
Leisure and hospitality	100	1,006.92	9	1,491.36	91	959.03	604.30
Accommodation and food services	100	995.36	10	1,457.73	90	946.28	630.58
Other services	100	1,103.40	8	1,222.89	92	1,092.47	826.89
1 to 99 workers	100	989.55	6	1,472.57	94	958.49	654.64
1 to 49 workers	100	984.46	6	1,442.98	94	956.35	650.04
50 to 99 workers	100	1,001.53	7	1,533.00	93	963.59	665.57
100 workers or more	100	1,165.81	7	1,611.98	93	1,129.67	520.31
100 to 499 workers	100	1,077.90	5	1,633.00	95	1,048.36	571.57
500 workers or more	100	1,273.60	10	1,599.56	90	1,235.42	453.65
Geographic areas							
Northeast	100	1,219.42	9	1,665.11	91	1,174.51	513.96
New England	100	1,214.94	4	1,642.27	96	1,198.55	519.59
Middle Atlantic	100	1,221.07	11	1,667.91	89	1,164.86	511.70
South	100	1,033.94	4	1,543.50	96	1,015.08	610.33
South Atlantic	100	1,045.79	4	1,534.08	96	1,026.68	613.87
East South Central	100	1,057.12	—	—	—	—	—
West South Central	100	1,002.25	3	1,479.76	97	987.35	616.72
Midwest	100	1,106.84	9	1,574.34	91	1,062.29	564.17
East North Central	100	1,130.49	10	1,554.89	90	1,084.80	550.69
West North Central	100	1,054.95	6	1,638.47	94	1,014.63	592.71
West	100	1,059.44	8	1,466.39	92	1,023.93	589.80
Mountain	100	1,038.33	7	1,506.20	93	1,002.42	583.41
Pacific	100	1,068.76	8	1,451.50	92	1,033.57	592.67

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 2019.

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

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

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2019

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$10.58	0.4	\$21.81	0.4	\$10.71	\$6.05
Worker characteristics						
Management, professional, and related	14.05	0.5	37.66	0.5	14.17	10.74
Management, business, and financial	21.17	0.5	48.80	0.5	21.36	10.40
Professional and related	15.04	0.6	47.90	0.6	15.01	15.26
Service	34.60	1.6	82.34	1.6	33.45	24.74
Protective service	52.55	—	—	—	—	—
Sales and office	14.96	0.4	36.39	0.4	15.59	9.80
Sales and related	21.37	0.5	87.57	0.5	22.83	12.93
Office and administrative support	15.82	0.5	46.60	0.5	16.18	13.13
Natural resources, construction, and maintenance	21.52	1.5	45.01	1.5	21.82	17.61
Construction, extraction, farming, fishing, and forestry	35.38	2.7	38.86	2.7	35.78	31.55
Installation, maintenance, and repair	23.26	1.8	98.35	1.8	22.80	17.88
Production, transportation, and material moving	17.50	1.5	29.55	1.5	18.08	12.02
Production	23.44	1.7	32.20	1.7	23.93	13.97
Transportation and material moving	25.54	2.5	54.56	2.5	25.54	19.17
Full time	10.38	0.4	20.27	0.4	10.58	6.07
Part time	57.32	3.3	75.69	3.3	41.16	32.98
Union	18.13	2.3	24.91	2.3	23.42	11.88
Nonunion	11.75	0.2	32.88	0.2	11.69	6.40
Average wage within the following categories: ¹						
Lowest 25 percent	34.31	0.9	56.70	0.9	34.04	21.59
Lowest 10 percent	45.58	1.8	137.80	1.8	41.55	23.78
Second 25 percent	19.78	0.9	72.47	0.9	19.19	11.75
Third 25 percent	12.04	0.8	34.49	0.8	11.90	10.74
Highest 25 percent	12.81	0.7	32.63	0.7	12.99	9.35
Highest 10 percent	19.34	0.8	38.71	0.8	20.03	13.28
Establishment characteristics						
Goods-producing industries	16.20	1.0	33.33	1.0	15.54	11.22
Construction	28.21	2.1	43.88	2.1	26.45	16.73
Manufacturing	19.13	1.3	52.25	1.3	17.43	12.96
Service-providing industries	12.62	0.5	27.82	0.5	12.87	7.07
Trade, transportation, and utilities	15.50	1.3	24.63	1.3	13.47	9.07
Wholesale trade	23.02	1.3	67.22	1.3	24.80	21.49
Retail trade	19.96	0.9	46.44	0.9	16.88	10.71
Transportation and warehousing	45.10	3.5	70.59	3.5	48.69	22.58
Utilities	45.28	2.8	54.52	2.8	49.31	48.74

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, March 2019—continued

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	\$34.14	2.3	\$64.64	2.3	\$31.77	\$20.82
Financial activities	16.61	1.0	53.08	1.0	17.52	10.52
Finance and insurance	10.49	0.3	130.44	0.3	9.03	5.98
Credit intermediation and related activities	14.68	0.4	294.59	0.4	12.80	9.94
Insurance carriers and related activities	16.10	0.7	103.64	0.7	15.11	8.87
Real estate and rental and leasing	79.12	—	—	—	—	—
Professional and business services	21.69	0.6	98.73	0.6	22.03	14.56
Professional and technical services	19.53	1.0	116.89	1.0	18.38	21.74
Administrative and waste services	39.22	0.3	142.31	0.3	38.60	29.33
Education and health services	26.52	0.9	89.06	0.9	24.60	22.20
Educational services	26.86	0.6	83.08	0.6	27.73	17.32
Junior colleges, colleges, and universities	28.38	0.5	124.13	0.5	28.48	11.29
Health care and social assistance	30.57	1.0	94.92	1.0	28.34	25.84
Leisure and hospitality	61.23	2.2	66.17	2.2	61.94	35.97
Accommodation and food services	71.75	2.4	79.83	2.4	74.57	38.02
Other services	97.93	2.9	78.78	2.9	107.73	99.23
1 to 99 workers	16.63	0.5	29.58	0.5	16.10	11.11
1 to 49 workers	17.46	0.7	35.67	0.7	17.71	13.98
50 to 99 workers	28.11	0.9	44.35	0.9	28.24	24.32
100 workers or more	11.78	0.6	27.68	0.6	11.78	7.02
100 to 499 workers	15.43	0.7	49.67	0.7	15.29	10.05
500 workers or more	14.60	1.0	38.50	1.0	15.87	8.48
Geographic areas						
Northeast	20.71	1.2	52.48	1.2	22.70	13.48
New England	25.31	1.1	90.81	1.1	25.04	29.89
Middle Atlantic	21.94	1.5	56.69	1.5	26.94	14.17
South	15.02	0.5	54.38	0.5	13.89	9.66
South Atlantic	18.20	0.5	73.85	0.5	18.44	8.83
East South Central	38.15	—	—	—	—	—
West South Central	31.31	0.7	102.52	0.7	28.60	25.95
Midwest	21.51	1.0	20.75	1.0	23.81	10.81
East North Central	26.10	1.4	15.84	1.4	30.96	9.98
West North Central	36.65	1.6	63.79	1.6	30.81	24.65
West	26.99	0.9	36.11	0.9	26.70	15.25
Mountain	47.37	1.0	60.96	1.0	50.90	19.25
Pacific	32.96	1.2	44.74	1.2	31.37	20.41

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 2019.

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

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

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, March 2019

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	73	16	11	1
Worker characteristics				
Management, professional, and related	72	17	11	1
Management, business, and financial	74	19	7	1
Professional and related	70	15	—	—
Service	82	12	6	(³)
Protective service	90	6	—	—
Sales and office	66	23	10	1
Sales and related	61	30	—	—
Office and administrative support	69	19	11	(³)
Natural resources, construction, and maintenance	75	9	14	2
Construction, extraction, farming, fishing, and forestry	78	—	13	—
Installation, maintenance, and repair	73	11	14	2
Production, transportation, and material moving	78	10	11	1
Production	80	11	—	—
Transportation and material moving	75	—	14	—
Full time	73	16	11	1
Part time	77	16	7	(³)
Union	77	4	17	2
Nonunion	72	17	10	1
Average wage within the following categories: ⁴				
Lowest 25 percent	80	13	—	—
Lowest 10 percent	90	7	—	—
Second 25 percent	72	18	10	(³)
Third 25 percent	74	14	11	1
Highest 25 percent	69	16	13	1
Highest 10 percent	67	18	14	1
Establishment characteristics				
Goods-producing industries	79	11	10	1
Construction	79	6	12	2
Manufacturing	79	13	—	—
Service-providing industries	71	17	11	1
Trade, transportation, and utilities	66	21	—	—
Wholesale trade	80	—	12	—
Retail trade	57	36	—	—
Transportation and warehousing	66	—	18	—
Utilities	79	4	—	—

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, March 2019—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
Information	74	—	16	—
Financial activities	64	27	8	1
Finance and insurance	59	31	9	1
Credit intermediation and related activities	62	31	—	—
Insurance carriers and related activities	55	31	13	2
Real estate and rental and leasing	86	9	—	—
Professional and business services	73	13	—	—
Professional and technical services	73	12	—	—
Administrative and waste services	86	—	10	—
Education and health services	72	16	—	—
Educational services	78	17	—	—
Junior colleges, colleges, and universities	68	28	5	—
Health care and social assistance	71	16	—	—
Leisure and hospitality	87	11	—	—
Accommodation and food services	89	9	—	—
Other services	78	—	—	—
1 to 99 workers	75	13	11	1
1 to 49 workers	73	15	11	1
50 to 99 workers	80	7	12	1
100 workers or more	71	18	10	1
100 to 499 workers	77	14	8	(³)
500 workers or more	63	23	13	1
Geographic areas				
Northeast	73	15	10	1
New England	74	11	—	—
Middle Atlantic	73	16	9	2
South	75	18	—	—
South Atlantic	75	19	—	—
East South Central	78	—	8	—
West South Central	73	17	—	—
Midwest	74	14	11	1
East North Central	75	14	10	1
West North Central	73	14	13	1
West	69	15	15	1
Mountain	64	23	—	—
Pacific	71	—	17	—

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 2019.

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

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

**Table 14. Standard errors for medical care benefits, family coverage:
Employee participation by type of contribution, private industry workers,
March 2019**

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	1.2	0.9	0.9	0.1
Worker characteristics				
Management, professional, and related	2.0	1.5	1.8	0.3
Management, business, and financial	2.0	2.0	1.1	0.2
Professional and related	2.7	1.5	—	—
Service	2.5	2.0	1.7	0.2
Protective service	2.6	2.0	—	—
Sales and office	1.6	1.3	1.1	0.2
Sales and related	3.0	2.8	—	—
Office and administrative support	2.0	1.3	1.5	0.1
Natural resources, construction, and maintenance	2.1	1.2	1.8	0.8
Construction, extraction, farming, fishing, and forestry	3.4	—	3.1	—
Installation, maintenance, and repair	2.3	1.6	1.8	1.0
Production, transportation, and material moving ...	1.6	1.1	1.3	0.3
Production	1.9	1.5	—	—
Transportation and material moving	2.7	—	2.5	—
Full time	1.2	1.0	1.0	0.1
Part time	2.4	1.6	1.2	0.2
Union	3.2	0.7	2.9	0.9
Nonunion	1.3	1.0	1.0	0.2
Average wage within the following categories: ³				
Lowest 25 percent	2.1	1.3	—	—
Lowest 10 percent	2.7	2.3	—	—
Second 25 percent	1.7	1.5	1.1	0.1
Third 25 percent	1.3	1.0	1.0	0.1
Highest 25 percent	1.9	1.4	1.6	0.3
Highest 10 percent	3.1	1.9	3.0	0.6
Establishment characteristics				
Goods-producing industries	1.4	1.4	1.1	0.3
Construction	2.7	1.5	2.7	1.0
Manufacturing	1.9	2.0	—	—
Service-providing industries	1.4	1.1	1.2	0.1
Trade, transportation, and utilities	2.0	1.4	—	—
Wholesale trade	2.0	—	1.8	—
Retail trade	2.6	2.3	—	—
Transportation and warehousing	4.3	—	4.6	—
Utilities	6.0	1.9	—	—

See footnotes at end of table.

**Table 14. Standard errors for medical care benefits, family coverage:
Employee participation by type of contribution, private industry workers,
March 2019—continued**

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
Information	3.7	—	3.0	—
Financial activities	1.6	1.9	0.9	0.3
Finance and insurance	2.0	2.2	1.0	0.4
Credit intermediation and related activities	2.8	2.8	—	—
Insurance carriers and related activities	2.8	3.1	1.9	0.8
Real estate and rental and leasing	3.4	2.8	—	—
Professional and business services	4.3	2.9	—	—
Professional and technical services	6.6	2.8	—	—
Administrative and waste services	2.9	—	2.8	—
Education and health services	3.3	2.6	—	—
Educational services	2.8	1.4	—	—
Junior colleges, colleges, and universities	3.1	2.1	1.9	—
Health care and social assistance	3.9	3.1	—	—
Leisure and hospitality	2.8	2.6	—	—
Accommodation and food services	3.1	2.7	—	—
Other services	3.6	—	—	—
1 to 99 workers	1.9	1.2	1.9	0.2
1 to 49 workers	2.6	1.6	2.6	0.2
50 to 99 workers	2.7	1.1	2.4	0.5
100 workers or more	1.4	1.2	1.0	0.1
100 to 499 workers	1.5	1.0	1.2	0.2
500 workers or more	2.4	2.2	1.4	0.3
Geographic areas				
Northeast	2.1	1.6	1.9	0.3
New England	3.8	2.9	—	—
Middle Atlantic	2.4	2.0	1.5	0.4
South	1.9	1.7	—	—
South Atlantic	2.9	2.7	—	—
East South Central	4.8	—	2.0	—
West South Central	2.5	1.9	—	—
Midwest	2.5	2.0	1.0	0.2
East North Central	3.3	2.7	1.1	0.3
West North Central	3.9	2.2	1.8	0.2
West	2.6	1.9	2.9	0.4
Mountain	3.4	3.9	—	—
Pacific	3.4	—	3.8	—

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 2019.

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

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

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2019

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

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$45.62	\$77.62	\$122.33	\$171.28	\$236.63	\$205.84	\$320.32	\$473.36	\$757.32	\$1107.79
Worker characteristics										
Management, professional, and related	43.25	75.04	117.60	170.82	231.90	205.28	306.85	467.32	736.33	1112.13
Management, business, and financial	48.90	82.30	125.62	180.00	226.65	206.92	327.94	470.00	681.64	1020.96
Professional and related	36.26	69.72	108.79	166.66	233.89	199.23	302.79	463.94	775.08	1154.18
Service	36.68	80.17	123.30	176.72	245.69	246.00	377.00	573.89	885.97	1248.42
Protective service	-	-	116.86	147.04	-	153.50	-	465.69	-	1348.69
Sales and office	49.38	75.76	125.67	167.24	224.85	216.67	330.00	476.79	743.19	1078.94
Sales and related	53.93	83.95	125.33	170.14	226.46	209.00	308.86	478.00	666.84	1015.73
Office and administrative support	46.05	73.43	125.67	166.18	224.85	220.25	339.93	476.61	762.68	1101.14
Natural resources, construction, and maintenance	48.93	78.24	125.00	178.10	240.74	216.76	302.46	461.65	761.13	1093.83
Construction, extraction, farming, fishing, and forestry	48.93	76.17	124.27	195.15	272.81	243.80	295.96	481.82	813.83	1103.77
Installation, maintenance, and repair	48.53	81.43	125.52	167.00	223.47	200.74	313.00	423.20	697.94	1046.24
Production, transportation, and material moving ...	48.53	81.73	120.75	169.65	242.75	185.37	285.72	409.12	671.37	1051.65
Production	46.82	73.19	119.28	163.27	233.66	174.11	277.33	395.05	649.50	1010.80
Transportation and material moving	54.93	92.19	122.48	178.13	249.77	199.89	311.54	425.22	730.31	1084.62
Full time	46.72	77.65	122.48	170.25	232.00	205.28	318.60	471.16	756.74	1100.03
Part time	33.12	-	119.23	198.07	296.07	268.54	365.61	553.23	777.64	1284.85
Union	48.53	84.00	119.23	163.07	214.77	174.11	263.85	368.76	476.78	726.23
Nonunion	45.50	77.07	122.43	172.25	239.80	210.17	327.50	490.96	782.38	1139.36
Average wage within the following categories: ²										
Lowest 25 percent	51.00	88.60	125.68	180.36	242.95	250.15	373.88	549.65	867.12	1234.92
Lowest 10 percent	56.86	93.00	127.57	186.06	236.63	237.03	372.98	538.02	808.00	1083.87
Second 25 percent	42.39	73.19	119.23	164.42	237.62	213.39	321.00	485.72	782.38	1152.19
Third 25 percent	48.90	78.54	124.15	170.49	233.20	207.21	310.79	464.47	719.76	1091.96
Highest 25 percent	44.30	74.98	119.23	170.82	231.90	195.57	297.92	442.36	681.64	1035.08
Highest 10 percent	43.78	72.00	117.43	171.07	226.72	198.23	293.71	435.43	637.26	956.38
Establishment characteristics										
Goods-producing industries	48.93	74.44	117.99	170.15	230.15	185.83	277.00	395.22	641.84	969.27
Construction	59.57	95.72	133.05	199.26	273.91	244.44	325.84	502.83	825.56	1103.77
Manufacturing	48.00	72.00	114.05	158.78	219.40	172.38	262.16	379.60	601.51	907.19
Service-providing industries	45.00	78.83	123.20	171.99	237.19	214.34	340.68	490.96	782.38	1154.18
Trade, transportation, and utilities	48.53	84.04	120.99	172.08	230.37	202.19	311.54	449.32	697.94	1061.94
Wholesale trade	53.49	82.33	114.83	167.00	204.65	200.53	297.27	429.22	641.43	976.84
Retail trade	43.91	86.40	132.55	182.62	287.31	225.33	337.31	502.27	818.42	1211.20
Transportation and warehousing	52.48	92.00	119.09	172.08	230.37	199.89	325.05	416.89	608.25	1076.83
Utilities	30.57	54.89	89.29	137.70	194.00	150.00	229.67	360.16	478.34	737.00

See footnotes at end of table.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2019—continued

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

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information	\$46.83	\$72.42	\$125.83	\$165.96	\$186.06	\$238.06	\$301.65	\$408.94	\$549.02	\$795.01
Financial activities	50.44	70.25	124.16	145.26	192.73	216.45	343.31	460.22	619.39	922.99
Finance and insurance	50.49	69.01	122.35	144.64	181.50	215.93	317.22	437.67	517.00	723.90
Credit intermediation and related activities	50.92	69.01	122.69	145.13	186.73	219.45	325.05	452.56	523.61	723.23
Insurance carriers and related activities	42.75	66.37	122.58	144.64	180.62	200.02	304.70	426.80	517.00	734.56
Real estate and rental and leasing	47.76	72.78	128.26	160.05	286.42	—	411.90	662.40	981.95	1038.46
Professional and business services	47.02	93.85	140.83	187.40	252.97	212.16	348.76	507.33	806.14	1194.54
Professional and technical services	45.50	86.15	137.40	183.87	239.43	216.00	331.54	516.69	793.43	1130.40
Administrative and waste services	70.52	119.09	143.73	180.00	245.13	226.42	358.67	519.12	966.20	1244.00
Education and health services	33.83	68.04	103.79	167.47	245.69	228.01	336.22	524.64	921.17	1325.01
Educational services	50.43	78.00	118.11	183.32	250.00	273.00	388.60	549.79	794.00	1005.29
Junior colleges, colleges, and universities	40.24	73.71	117.74	185.00	247.08	259.05	367.00	502.25	676.99	923.98
Health care and social assistance	32.32	64.67	100.30	163.76	244.96	220.37	325.58	515.39	988.19	1356.71
Leisure and hospitality	—	67.50	122.43	172.83	229.18	—	390.26	538.02	849.93	1088.91
Accommodation and food services	—	83.64	124.19	180.36	231.36	—	415.81	549.65	866.01	1163.15
Other services	56.41	102.00	130.00	227.00	—	—	373.88	644.59	1069.43	1320.69
1 to 99 workers	50.68	82.32	127.41	176.47	245.13	247.12	356.40	531.59	898.50	1248.42
1 to 49 workers	50.00	79.17	127.41	180.00	243.17	247.12	353.82	530.61	862.80	1251.84
50 to 99 workers	53.70	85.89	127.48	168.33	249.72	247.12	358.67	533.20	949.00	1213.84
100 workers or more	42.76	73.87	118.58	169.20	228.93	184.26	287.30	432.84	660.47	988.19
100 to 499 workers	42.85	77.00	119.23	170.82	236.63	200.74	319.79	480.00	744.80	1058.81
500 workers or more	42.04	70.14	113.82	166.15	219.40	155.00	259.12	380.25	539.39	796.00
Geographic areas										
Northeast	46.72	73.66	115.47	166.72	238.94	175.39	268.32	395.22	644.00	1018.13
New England	46.72	78.54	127.64	180.36	245.00	198.06	285.67	425.22	674.89	1036.14
Middle Atlantic	45.62	71.71	108.57	162.50	233.20	156.52	264.62	383.27	628.93	1009.27
South	40.46	75.22	123.43	174.68	236.63	215.00	339.74	501.89	839.11	1130.40
South Atlantic	40.00	75.36	124.27	179.98	246.16	216.00	341.49	506.45	854.58	1118.00
East South Central	45.60	81.15	122.26	180.36	221.57	193.33	331.54	447.32	734.81	1065.96
West South Central	40.04	70.92	123.03	170.25	231.90	222.63	339.79	507.33	864.51	1201.30
Midwest	54.73	82.97	125.79	176.72	245.69	200.79	320.32	460.00	702.86	1111.55
East North Central	54.30	86.50	127.21	179.60	246.60	203.68	322.59	455.29	673.63	1052.56
West North Central	55.68	77.98	123.50	176.72	240.63	191.62	307.31	478.08	868.83	1258.58
West	43.78	76.42	115.85	167.84	221.44	237.60	341.29	488.00	744.80	1128.19
Mountain	45.72	79.63	127.34	187.40	249.77	228.52	323.56	476.61	715.89	1142.05
Pacific	42.39	75.16	111.45	158.17	216.45	240.25	355.34	493.42	753.51	1121.67

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 2019.

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

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

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2019

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$1.87	\$1.87	\$1.27	\$1.58	\$3.58	\$2.93	\$6.86	\$6.37	\$17.19	\$20.26
Worker characteristics										
Management, professional, and related	3.41	3.32	4.16	2.83	6.47	3.90	14.48	11.06	33.43	37.28
Management, business, and financial	3.62	4.06	3.49	4.88	6.63	5.49	12.34	14.64	24.26	30.85
Professional and related	4.40	4.52	3.70	5.93	9.98	8.56	8.33	16.15	41.98	56.21
Service	10.62	6.24	3.29	4.42	10.93	27.11	17.77	51.63	98.30	41.25
Protective service	–	–	12.87	8.87	–	12.48	–	81.13	–	49.35
Sales and office	3.80	4.79	1.45	2.16	6.57	7.39	8.60	6.17	33.22	25.84
Sales and related	2.47	5.84	2.83	5.24	17.05	13.83	8.56	12.80	22.12	39.33
Office and administrative support	5.57	5.21	1.90	2.76	7.49	6.23	6.53	10.80	30.48	43.15
Natural resources, construction, and maintenance	0.67	5.93	3.79	5.60	16.74	13.99	23.41	22.35	41.13	66.06
Construction, extraction, farming, fishing, and forestry	0.76	14.73	9.23	11.81	29.80	8.53	26.02	39.62	73.04	102.29
Installation, maintenance, and repair	3.68	3.85	3.78	7.21	12.92	6.17	18.54	30.32	56.63	91.75
Production, transportation, and material moving ...	4.13	3.95	2.52	4.62	9.71	11.36	11.46	13.55	20.53	31.57
Production	4.63	3.54	3.45	4.63	15.27	5.89	16.01	11.79	29.62	58.96
Transportation and material moving	9.01	1.38	3.43	9.80	15.06	7.20	19.55	18.46	50.03	62.75
Full time	1.67	1.73	1.24	1.74	4.02	2.99	8.44	6.95	19.73	18.00
Part time	3.65	–	4.92	8.51	19.12	45.03	33.08	59.61	203.34	169.69
Union	3.45	4.32	4.42	4.78	6.29	14.29	9.44	4.91	17.78	72.01
Nonunion	2.22	2.08	1.36	1.99	4.35	6.49	5.65	7.47	18.98	31.80
Average wage within the following categories: ²										
Lowest 25 percent	4.24	5.05	4.02	7.08	14.84	28.31	9.41	25.58	54.35	27.47
Lowest 10 percent	8.14	5.59	5.74	15.66	9.10	39.52	15.83	34.14	77.77	37.62
Second 25 percent	4.46	3.59	3.13	3.17	7.96	9.14	10.85	16.92	26.59	49.46
Third 25 percent	2.87	2.80	2.03	4.03	6.68	5.44	13.04	11.06	35.56	28.11
Highest 25 percent	2.08	2.67	3.50	2.30	7.26	6.30	9.07	10.79	20.62	50.09
Highest 10 percent	2.64	4.22	5.41	2.81	13.28	6.39	12.89	19.51	35.67	40.50
Establishment characteristics										
Goods-producing industries	2.20	2.41	3.59	6.13	8.35	8.86	14.14	8.75	15.90	25.92
Construction	10.28	6.92	2.06	10.98	19.32	3.97	12.93	33.35	54.42	13.65
Manufacturing	4.37	4.77	4.94	4.15	10.47	8.61	12.39	14.47	21.41	45.65
Service-providing industries	2.64	2.03	1.19	1.77	3.79	4.98	5.77	6.85	19.99	37.33
Trade, transportation, and utilities	2.97	2.06	2.93	3.49	7.37	3.77	9.83	18.33	30.95	23.77
Wholesale trade	5.10	3.36	6.71	2.70	5.97	16.17	14.25	32.30	47.63	85.62
Retail trade	1.91	3.02	4.78	4.86	18.25	22.73	26.13	28.93	40.52	70.95
Transportation and warehousing	8.97	6.74	10.70	19.43	10.85	11.87	30.09	35.66	59.97	110.89
Utilities	4.26	6.59	6.77	16.84	16.45	11.27	48.65	15.13	85.44	116.71

See footnotes at end of table.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, March 2019—continued

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information	\$5.90	\$5.63	\$1.32	\$3.70	\$4.38	\$33.32	\$32.21	\$19.10	\$16.05	\$82.69
Financial activities	4.58	3.50	1.69	3.47	9.29	5.77	5.01	9.45	50.19	103.20
Finance and insurance	3.53	2.23	0.96	1.87	4.21	5.43	12.05	5.32	16.06	15.47
Credit intermediation and related activities	4.82	4.02	3.13	4.05	8.18	4.83	19.92	10.78	38.09	26.53
Insurance carriers and related activities	10.80	7.76	3.66	2.42	4.99	11.46	15.99	11.35	18.09	19.23
Real estate and rental and leasing	11.65	21.39	8.74	18.89	29.99	—	32.55	147.70	50.00	74.29
Professional and business services	3.24	6.63	2.74	9.36	14.90	12.62	11.74	19.93	48.07	56.28
Professional and technical services	7.84	3.87	7.07	17.55	21.21	23.88	31.88	38.73	74.79	78.67
Administrative and waste services	10.76	5.63	2.09	10.05	34.65	36.17	15.69	10.72	135.30	28.47
Education and health services	4.38	8.19	3.74	5.61	16.28	23.24	19.13	39.15	77.74	97.95
Educational services	5.28	3.45	7.01	7.85	23.69	24.26	13.75	20.22	40.80	57.94
Junior colleges, colleges, and universities	6.72	4.13	5.94	8.94	19.94	22.49	7.73	21.52	32.93	63.45
Health care and social assistance	4.55	9.02	4.90	8.20	19.22	23.85	19.09	55.09	94.23	88.94
Leisure and hospitality	—	16.35	2.88	11.43	27.92	—	56.13	43.01	79.87	105.42
Accommodation and food services	—	25.04	4.62	14.14	23.99	—	62.00	105.64	57.89	109.24
Other services	10.01	11.78	9.66	23.48	—	—	106.18	45.57	116.76	193.81
1 to 99 workers	2.19	3.49	2.95	4.08	5.32	6.18	7.94	17.51	42.45	32.80
1 to 49 workers	1.94	4.48	3.43	5.52	5.72	8.67	12.18	21.07	41.24	39.41
50 to 99 workers	6.98	3.57	3.93	4.54	16.80	22.06	13.71	33.75	33.01	85.17
100 workers or more	2.23	2.93	3.39	2.70	5.74	5.08	6.00	10.44	18.53	25.09
100 to 499 workers	3.12	3.88	3.14	2.89	6.68	7.01	14.12	11.86	16.29	32.00
500 workers or more	2.60	3.60	4.69	5.24	2.86	11.63	10.08	7.26	19.70	39.48
Geographic areas										
Northeast	1.76	5.16	5.78	5.43	10.57	15.71	15.19	14.72	26.56	31.66
New England	7.85	12.78	7.65	11.16	23.08	11.18	44.60	28.50	57.51	83.88
Middle Atlantic	3.38	5.62	3.09	8.92	11.18	18.54	10.94	14.59	51.00	30.25
South	4.62	3.72	1.43	5.26	3.10	8.12	10.51	11.83	25.78	54.32
South Atlantic	7.37	5.70	2.33	6.63	11.02	10.74	14.08	20.50	21.02	30.78
East South Central	6.05	6.47	1.61	8.54	8.36	16.86	10.72	16.87	51.94	52.96
West South Central	7.26	3.50	3.18	4.21	8.27	12.08	34.34	28.59	56.76	152.05
Midwest	2.19	1.88	1.58	1.46	6.12	7.13	12.01	10.41	24.98	59.82
East North Central	3.80	2.49	2.28	6.51	10.12	3.52	9.56	13.28	9.02	59.98
West North Central	5.42	5.29	1.77	5.00	4.73	13.62	38.27	16.02	63.66	69.70
West	4.98	5.36	5.74	2.18	4.60	8.44	16.60	11.07	30.91	91.39
Mountain	7.80	7.10	8.84	5.20	19.70	13.83	26.51	14.57	8.40	40.64
Pacific	6.35	10.50	6.61	6.39	3.17	10.31	17.81	20.32	36.51	131.93

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, March 2019

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	56	55	98	42	41	98	34	32	96
Worker characteristics									
Management, professional, and related	77	76	99	58	57	99	59	57	96
Management, business, and financial	82	81	99	66	65	99	64	61	95
Professional and related	74	74	99	53	53	99	57	55	96
Service	30	29	95	24	23	98	12	11	96
Protective service	34	33	97	25	25	96	10	10	98
Sales and office	54	53	98	41	40	96	32	31	97
Sales and related	40	39	98	34	32	95	19	18	95
Office and administrative support	64	63	99	46	45	97	40	40	98
Natural resources, construction, and maintenance	52	51	98	35	34	98	24	24	97
Construction, extraction, farming, fishing, and forestry	44	43	98	29	29	99	17	17	99
Installation, maintenance, and repair	60	59	98	41	40	97	32	31	96
Production, transportation, and material moving	64	62	98	48	47	97	30	29	96
Production	68	68	99	52	52	99	34	33	96
Transportation and material moving	59	57	97	44	42	95	26	25	97
Full time	70	69	99	51	50	98	44	42	96
Part time	14	13	91	17	16	93	4	3	90
Union	83	80	97	66	64	96	37	36	97
Nonunion	54	53	98	40	39	98	33	32	96
Average wage within the following categories: ²									
Lowest 25 percent	24	23	95	18	18	96	6	6	95
Lowest 10 percent	15	14	92	10	10	98	3	3	95
Second 25 percent	56	55	98	42	40	97	28	27	96
Third 25 percent	72	71	99	53	52	98	46	44	97
Highest 25 percent	82	81	99	63	62	99	63	60	96
Highest 10 percent	85	85	99	67	66	99	69	66	95
Establishment characteristics									
Goods-producing industries	70	69	99	53	52	99	38	36	96
Construction	43	42	97	29	28	97	16	15	98
Manufacturing	82	81	99	65	65	99	48	46	96
Service-providing industries	53	52	98	40	39	97	33	32	96
Trade, transportation, and utilities	55	53	97	43	41	95	24	23	95
Wholesale trade	71	70	99	55	54	97	45	44	97
Retail trade	42	41	96	35	33	94	12	10	90
Transportation and warehousing	71	68	96	53	50	94	33	31	96
Utilities	94	94	100	49	47	97	88	88	99

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, March 2019—continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	83	82	100	77	76	99	70	69	98
Financial activities	79	79	99	66	65	98	66	63	95
Finance and insurance	91	90	100	77	75	98	78	74	95
Credit intermediation and related activities	93	92	99	77	74	96	84	79	94
Insurance carriers and related activities	87	87	100	75	75	99	71	69	98
Real estate and rental and leasing	48	47	98	35	34	97	34	33	95
Professional and business services	56	55	98	41	41	99	40	39	97
Professional and technical services	71	70	99	57	57	99	57	55	98
Administrative and waste services	32	29	93	19	19	99	14	14	99
Education and health services	62	61	99	39	38	98	42	41	97
Educational services	67	66	99	42	42	100	55	54	97
Junior colleges, colleges, and universities	87	86	99	54	53	100	80	78	97
Health care and social assistance	62	61	98	38	37	97	40	39	97
Leisure and hospitality	22	22	97	20	20	100	5	5	100
Accommodation and food services	21	21	97	19	19	100	3	3	100
Other services	32	31	99	27	26	98	18	18	99
1 to 99 workers	40	40	98	32	31	99	25	24	97
1 to 49 workers	36	35	99	30	29	99	23	22	98
50 to 99 workers	54	52	97	38	37	98	31	30	97
100 workers or more	75	74	98	55	53	97	45	43	96
100 to 499 workers	69	68	98	48	47	97	36	35	97
500 workers or more	84	82	98	64	62	97	57	54	94
Geographic areas									
Northeast	54	53	99	67	67	99	33	32	96
New England	60	58	98	45	44	98	42	41	97
Middle Atlantic	52	51	99	75	75	99	30	29	96
South	55	54	98	34	33	97	32	31	96
South Atlantic	56	55	98	35	33	97	33	32	96
East South Central	54	53	98	33	32	97	31	30	95
West South Central	55	54	98	33	32	97	30	29	97
Midwest	59	57	97	44	42	97	37	35	95
East North Central	59	58	98	44	43	97	36	34	95
West North Central	58	56	97	42	40	95	39	37	95
West	56	56	99	33	33	99	34	33	98
Mountain	61	60	99	38	38	98	36	35	97
Pacific	54	54	99	31	31	99	33	33	98

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ private industry workers, March 2019

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.9	0.9	0.3	0.9	0.9	0.2	0.7	0.7	0.5
Worker characteristics									
Management, professional, and related	1.3	1.3	0.3	1.5	1.5	0.3	1.3	1.3	0.8
Management, business, and financial	1.6	1.7	0.3	1.9	1.9	0.4	1.8	1.5	1.0
Professional and related	1.7	1.7	0.3	2.0	2.0	0.3	1.8	1.8	0.8
Service	1.5	1.5	1.4	1.8	1.8	0.9	1.2	1.3	1.6
Protective service	4.3	4.5	1.6	4.8	4.7	1.8	2.8	2.9	1.4
Sales and office	1.1	1.1	0.2	1.2	1.2	0.2	1.1	1.0	0.4
Sales and related	1.2	1.1	0.5	1.0	1.1	0.6	1.0	0.9	1.1
Office and administrative support	1.6	1.6	0.2	1.8	1.8	0.3	1.5	1.5	0.3
Natural resources, construction, and maintenance	1.9	1.9	0.4	1.9	1.9	0.5	1.6	1.6	0.8
Construction, extraction, farming, fishing, and forestry	2.6	2.6	0.5	2.6	2.6	0.4	2.3	2.3	0.7
Installation, maintenance, and repair	2.5	2.4	0.5	2.3	2.3	0.8	2.1	2.0	1.1
Production, transportation, and material moving ...	1.9	1.9	0.3	2.1	2.0	0.3	1.2	1.2	0.7
Production	2.7	2.7	0.3	2.5	2.5	0.3	1.6	1.6	1.0
Transportation and material moving	2.1	2.0	0.5	2.9	2.8	0.7	1.8	1.7	0.7
Full time	1.0	1.0	0.2	1.1	1.1	0.1	0.8	0.8	0.4
Part time	0.8	0.8	1.8	0.8	0.8	1.5	0.5	0.5	5.4
Union	1.5	1.5	0.5	2.0	1.9	0.5	2.0	1.9	0.7
Nonunion	0.9	1.0	0.3	0.9	0.9	0.3	0.8	0.8	0.6
Average wage within the following categories: ²									
Lowest 25 percent	1.1	1.1	1.3	1.0	1.0	0.9	0.7	0.7	2.0
Lowest 10 percent	1.5	1.4	4.3	1.1	1.1	0.7	0.8	0.8	3.1
Second 25 percent	1.7	1.7	0.4	1.6	1.6	0.4	1.2	1.2	0.6
Third 25 percent	1.2	1.2	0.2	1.3	1.3	0.3	1.1	1.1	0.4
Highest 25 percent	1.1	1.1	0.1	1.5	1.5	0.2	1.3	1.3	0.7
Highest 10 percent	1.5	1.6	0.2	2.2	2.2	0.3	1.7	1.7	0.8
Establishment characteristics									
Goods-producing industries	2.0	2.0	0.3	2.0	2.0	0.2	1.4	1.4	0.6
Construction	2.9	2.9	0.8	2.4	2.5	1.0	1.8	1.8	0.7
Manufacturing	2.2	2.2	0.2	2.4	2.4	0.2	1.5	1.5	0.7
Service-providing industries	1.0	1.0	0.3	1.0	1.0	0.3	0.8	0.8	0.6
Trade, transportation, and utilities	0.8	0.7	0.3	1.1	1.1	0.5	0.9	0.9	0.8
Wholesale trade	1.9	1.8	0.3	2.8	2.7	0.8	2.6	2.5	0.8
Retail trade	1.0	0.9	0.5	1.0	1.0	0.8	1.1	1.0	1.7
Transportation and warehousing	3.7	3.5	0.7	4.3	4.2	0.9	2.6	2.5	0.9
Utilities	2.4	2.4	0.0	5.2	5.3	2.6	6.4	6.4	0.1

See footnotes at end of table.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ private industry workers, March 2019—continued

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	2.7	2.7	0.1	3.3	3.3	0.5	3.4	3.4	0.8
Financial activities	1.7	1.7	0.2	1.7	1.6	0.4	2.1	1.7	0.8
Finance and insurance	0.9	0.9	0.1	1.6	1.4	0.3	1.4	1.0	0.9
Credit intermediation and related activities	1.2	1.2	0.2	2.7	2.5	0.7	1.8	1.9	1.2
Insurance carriers and related activities	1.5	1.5	(³)	2.7	2.7	0.2	2.2	2.2	0.8
Real estate and rental and leasing	4.9	4.8	1.1	4.3	4.1	1.9	4.8	4.6	2.8
Professional and business services	2.7	2.9	0.9	3.3	3.3	0.4	2.5	2.4	1.4
Professional and technical services	3.0	3.0	0.4	4.2	4.2	0.5	4.1	4.0	0.7
Administrative and waste services	2.1	2.3	3.1	2.3	2.3	0.5	2.0	2.1	1.0
Education and health services	2.4	2.5	0.8	1.8	1.9	1.3	2.2	2.3	1.1
Educational services	2.4	2.4	0.2	2.4	2.4	0.1	2.8	2.8	0.9
Junior colleges, colleges, and universities	1.9	2.0	0.3	2.1	2.1	0.1	2.1	2.0	0.6
Health care and social assistance	2.8	2.9	0.9	2.1	2.1	1.5	2.5	2.6	1.4
Leisure and hospitality	1.5	1.4	1.5	1.9	1.9	0.3	0.9	0.9	0.1
Accommodation and food services	1.9	1.9	1.6	2.1	2.0	0.4	0.8	0.8	0.2
Other services	3.6	3.6	0.8	3.6	3.4	1.4	3.6	3.6	0.9
1 to 99 workers	1.3	1.3	0.3	1.1	1.1	0.2	1.0	1.0	0.3
1 to 49 workers	1.5	1.5	0.3	1.3	1.3	0.2	1.2	1.2	0.4
50 to 99 workers	1.9	1.8	0.5	2.2	2.1	0.5	1.9	1.9	0.8
100 workers or more	1.3	1.3	0.4	1.4	1.3	0.4	1.1	1.0	0.8
100 to 499 workers	1.6	1.5	0.2	1.7	1.6	0.3	1.3	1.3	0.5
500 workers or more	1.5	1.7	0.8	1.9	1.9	0.8	1.9	1.8	1.2
Geographic areas									
Northeast	1.7	1.7	0.3	1.2	1.2	0.2	1.6	1.6	0.8
New England	3.2	3.2	0.5	2.7	2.8	0.6	2.2	2.0	1.9
Middle Atlantic	1.9	2.0	0.4	1.3	1.3	0.2	2.0	1.9	0.7
South	1.4	1.4	0.3	1.7	1.6	0.3	0.9	1.0	0.6
South Atlantic	1.9	1.8	0.4	1.4	1.3	0.4	1.0	1.0	0.4
East South Central	4.1	4.6	1.2	5.9	5.9	0.5	4.0	4.3	2.4
West South Central	2.5	2.5	0.5	3.8	3.7	0.4	1.6	1.5	1.4
Midwest	2.2	2.4	0.8	1.6	1.6	0.9	1.4	1.3	1.6
East North Central	2.9	3.1	0.8	2.0	2.0	0.3	1.8	1.4	1.9
West North Central	3.0	3.4	2.1	2.6	2.9	2.9	2.2	2.6	3.0
West	2.0	2.1	0.3	2.0	2.0	0.2	2.2	2.2	0.4
Mountain	1.8	1.8	0.1	2.0	2.0	0.4	1.8	1.8	0.7
Pacific	2.9	3.0	0.5	2.9	2.9	0.2	3.0	3.1	0.5

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

³ Less than 0.05.

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

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

Table 17. Life insurance plans: Employee contribution requirement, private industry workers, March 2019

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	4	96
Worker characteristics		
Management, professional, and related	3	97
Management, business, and financial	3	97
Professional and related	3	97
Service	4	96
Sales and office	5	95
Sales and related	7	93
Office and administrative support	3	97
Natural resources, construction, and maintenance:		
Construction, extraction, farming, fishing, and forestry	5	95
Production, transportation, and material moving ...	5	95
Production	4	96
Transportation and material moving	6	94
Full time	4	96
Part time	3	97
Union	2	98
Nonunion	4	96
Average wage within the following categories: ¹		
Lowest 25 percent	4	96
Lowest 10 percent	8	92
Second 25 percent	5	95
Third 25 percent	3	97
Highest 25 percent	3	97
Highest 10 percent	3	97
Establishment characteristics		
Goods-producing industries:		
Construction	9	91
Service-providing industries	3	97
Trade, transportation, and utilities	5	95
Wholesale trade	5	95
Retail trade	6	94
Transportation and warehousing	4	96
Utilities	—	100
Financial activities	4	96
Finance and insurance	3	97
Credit intermediation and related activities	2	98
Insurance carriers and related activities	4	96
Professional and business services	2	98
Education and health services	1	99

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, private industry workers, March 2019—continued

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

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

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 2019.

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

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

Table 17. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, March 2019

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.3	0.3
Worker characteristics		
Management, professional, and related	0.4	0.4
Management, business, and financial	0.5	0.5
Professional and related	0.5	0.5
Service	1.2	1.2
Sales and office	0.4	0.4
Sales and related	0.9	0.9
Office and administrative support	0.5	0.5
Natural resources, construction, and maintenance:		
Construction, extraction, farming, fishing, and forestry	1.7	1.7
Production, transportation, and material moving ...	0.9	0.9
Production	1.0	1.0
Transportation and material moving	1.4	1.4
Full time	0.3	0.3
Part time	0.7	0.7
Union	0.8	0.8
Nonunion	0.4	0.4
Average wage within the following categories: ¹		
Lowest 25 percent	0.9	0.9
Lowest 10 percent	2.8	2.8
Second 25 percent	0.6	0.6
Third 25 percent	0.3	0.3
Highest 25 percent	0.4	0.4
Highest 10 percent	0.7	0.7
Establishment characteristics		
Goods-producing industries:		
Construction	1.6	1.6
Service-providing industries	0.3	0.3
Trade, transportation, and utilities	0.7	0.7
Wholesale trade	1.0	1.0
Retail trade	0.9	0.9
Transportation and warehousing	1.7	1.7
Utilities	–	0.0
Financial activities	0.6	0.6
Finance and insurance	0.6	0.6
Credit intermediation and related activities	0.6	0.6
Insurance carriers and related activities	1.3	1.3
Professional and business services	0.8	0.8
Education and health services	0.5	0.5

See footnotes at end of table.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, March 2019—continued

Characteristics	Employee contribution required	Employee contribution not required
Educational services	0.7	0.7
Junior colleges, colleges, and universities	1.1	1.1
Health care and social assistance	0.6	0.6
Leisure and hospitality	2.1	2.1
Accommodation and food services	2.6	2.6
1 to 99 workers	0.6	0.6
1 to 49 workers	0.8	0.8
50 to 99 workers	0.6	0.6
100 workers or more	0.4	0.4
100 to 499 workers	0.4	0.4
500 workers or more	0.7	0.7
Geographic areas		
Northeast	0.7	0.7
New England	1.6	1.6
Middle Atlantic	0.7	0.7
South	0.7	0.7
South Atlantic	0.9	0.9
East South Central	1.2	1.2
West South Central	1.6	1.6
Midwest	0.5	0.5
East North Central	0.5	0.5
West North Central	1.4	1.4
West	0.5	0.5
Mountain	0.8	0.8
Pacific	0.6	0.6

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 2019.

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

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

Table 18. Life insurance plans: Method of benefit payment, private industry workers, March 2019

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	60	2	35	2	1
Worker characteristics					
Management, professional, and related	72	1	24	2	1
Management, business, and financial	74	1	23	1	1
Professional and related	70	1	25	2	1
Service	49	—	46	2	—
Protective service	57	—	42	—	—
Sales and office	64	3	31	2	(¹)
Sales and related	63	4	31	1	1
Office and administrative support	64	2	31	2	(¹)
Natural resources, construction, and maintenance:					
Construction, extraction, farming, fishing, and forestry	17	1	79	4	—
Production, transportation, and material moving	50	1	44	4	1
Production	46	—	47	5	—
Transportation and material moving	54	—	40	3	—
Full time	61	2	34	2	1
Part time	47	—	41	7	—
Union	42	4	44	9	1
Nonunion	63	2	34	1	1
Average wage within the following categories: ²					
Lowest 25 percent	44	1	52	3	(¹)
Lowest 10 percent	30	—	67	3	—
Second 25 percent	57	2	39	2	(¹)
Third 25 percent	59	2	35	3	1
Highest 25 percent	70	2	25	2	1
Highest 10 percent	74	2	21	1	2
Establishment characteristics					
Goods-producing industries:					
Construction	19	—	79	2	—
Service-providing industries	63	2	32	2	1
Trade, transportation, and utilities	57	3	36	4	1
Wholesale trade	52	2	43	2	1
Retail trade	54	5	35	5	1
Transportation and warehousing	63	—	32	—	—
Utilities	74	4	19	3	—
Information	78	3	13	—	—
Financial activities	80	2	17	—	—
Finance and insurance	84	2	13	—	—
Credit intermediation and related activities	86	—	10	—	—
Insurance carriers and related activities	83	2	15	—	—
Real estate and rental and leasing	61	—	39	—	—
Professional and business services	66	2	30	—	—
Professional and technical services	63	4	32	—	—

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, private industry workers, March 2019—continued

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
Administrative and waste services	54	—	44	1	—
Education and health services	65	—	29	3	—
Educational services	63	2	32	—	—
Junior colleges, colleges, and universities	73	4	21	—	—
Health care and social assistance	65	—	29	4	—
Leisure and hospitality	37	—	63	—	—
Accommodation and food services	28	—	72	—	—
Other services	48	—	52	—	—
1 to 99 workers	52	1	45	1	(¹)
1 to 49 workers	54	1	44	1	1
50 to 99 workers	48	—	48	2	—
100 workers or more	66	2	28	3	1
100 to 499 workers	59	3	35	3	1
500 workers or more	74	2	20	3	1
Geographic areas					
Northeast	68	3	23	5	1
New England	67	—	25	5	—
Middle Atlantic	69	—	23	4	—
South	61	2	34	2	1
South Atlantic	62	3	33	—	—
East South Central	61	4	32	—	—
West South Central	60	—	37	1	—
Midwest	57	1	39	3	(¹)
East North Central	56	—	40	3	—
West North Central	60	—	37	2	—
West	55	1	41	1	1
Mountain	55	—	42	1	—
Pacific	56	1	40	1	1

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 2019.

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

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

Table 18. Standard errors for life insurance plans: Method of benefit payment, private industry workers, March 2019

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	1.2	0.3	1.1	0.3	0.1
Worker characteristics					
Management, professional, and related	1.7	0.4	1.5	0.4	0.3
Management, business, and financial	1.6	0.5	1.6	0.2	0.4
Professional and related	2.1	0.5	1.9	0.7	0.3
Service	3.7	—	3.6	0.5	—
Protective service	12.6	—	12.6	—	—
Sales and office	1.4	0.5	1.5	0.4	0.1
Sales and related	1.9	1.6	2.1	0.4	0.2
Office and administrative support	1.8	0.5	1.8	0.6	0.2
Natural resources, construction, and maintenance:					
Construction, extraction, farming, fishing, and forestry	2.2	0.4	2.6	0.9	—
Production, transportation, and material moving ...	2.3	0.5	2.3	0.6	0.3
Production	2.4	—	2.7	0.9	—
Transportation and material moving	3.3	—	2.9	0.7	—
Full time	1.3	0.2	1.3	0.3	0.2
Part time	4.1	—	3.7	1.0	—
Union	2.8	1.6	2.5	1.0	0.3
Nonunion	1.3	0.2	1.3	0.3	0.2
Average wage within the following categories: ¹					
Lowest 25 percent	3.3	0.2	3.3	0.7	0.1
Lowest 10 percent	5.9	—	5.8	0.9	—
Second 25 percent	1.7	0.7	1.4	0.4	0.2
Third 25 percent	1.6	0.4	1.6	0.5	0.2
Highest 25 percent	1.5	0.5	1.4	0.3	0.3
Highest 10 percent	2.3	0.8	2.1	0.4	0.5
Establishment characteristics					
Goods-producing industries:					
Construction	2.0	—	2.3	0.6	—
Service-providing industries	1.4	0.4	1.3	0.3	0.2
Trade, transportation, and utilities	2.1	0.5	1.9	0.5	0.3
Wholesale trade	4.6	0.8	4.4	0.5	0.5
Retail trade	2.0	0.9	1.9	1.0	0.3
Transportation and warehousing	5.4	—	4.8	—	—
Utilities	3.6	1.5	2.9	1.1	—
Information	3.3	1.3	3.1	—	—
Financial activities	1.5	0.7	1.4	—	—
Finance and insurance	1.2	0.8	1.1	—	—
Credit intermediation and related activities	2.2	—	1.6	—	—
Insurance carriers and related activities	1.8	0.4	1.7	—	—
Real estate and rental and leasing	6.4	—	6.5	—	—
Professional and business services	3.6	0.8	3.6	—	—
Professional and technical services	5.5	1.5	5.1	—	—

See footnotes at end of table.

Table 18. Standard errors for life insurance plans: Method of benefit payment, private industry workers, March 2019—continued

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
Administrative and waste services	5.6	—	5.6	0.6	—
Education and health services	3.1	—	2.4	1.2	—
Educational services	3.4	1.0	3.1	—	—
Junior colleges, colleges, and universities	2.1	1.6	2.1	—	—
Health care and social assistance	3.5	—	2.7	1.3	—
Leisure and hospitality	6.7	—	6.7	—	—
Accommodation and food services	5.2	—	5.2	—	—
Other services	6.5	—	6.5	—	—
1 to 99 workers	1.9	0.3	1.8	0.3	0.2
1 to 49 workers	2.0	0.2	2.0	0.3	0.3
50 to 99 workers	3.2	—	3.3	0.7	—
100 workers or more	1.5	0.4	1.4	0.5	0.2
100 to 499 workers	2.0	0.5	2.0	0.8	0.3
500 workers or more	1.6	0.8	1.4	0.5	0.3
Geographic areas					
Northeast	3.3	1.3	2.2	0.8	0.3
New England	5.0	—	2.9	2.3	—
Middle Atlantic	4.0	—	3.0	0.5	—
South	2.4	0.4	2.2	0.6	0.3
South Atlantic	3.7	0.5	2.8	—	—
East South Central	6.3	1.9	8.4	—	—
West South Central	2.9	—	3.3	0.4	—
Midwest	1.5	0.4	1.6	0.5	0.1
East North Central	1.6	—	1.6	0.6	—
West North Central	3.4	—	3.7	0.8	—
West	2.8	0.4	3.0	0.3	0.3
Mountain	4.1	—	4.3	0.6	—
Pacific	3.6	0.5	3.9	0.2	0.4

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, March 2019

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

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	1	65	9	21	4	1.3	1.0
Worker characteristics							
Management, professional, and related	1	62	9	24	5	1.4	1.0
Management, business, and financial	1	56	9	27	6	1.4	1.0
Professional and related	–	65	9	22	–	1.3	1.0
Service	1	78	–	9	–	1.2	1.0
Protective service	–	92	–	–	–	1.1	1.0
Sales and office	1	68	8	19	5	1.3	1.0
Sales and related	1	76	7	15	2	1.2	1.0
Office and administrative support	1	64	9	20	6	1.3	1.0
Natural resources, construction, and maintenance:							
Construction, extraction, farming, fishing, and forestry	–	65	–	10	–	1.3	1.0
Production, transportation, and material moving ...	–	65	10	22	–	1.3	1.0
Production	–	55	9	32	–	1.4	1.0
Transportation and material moving	–	75	11	12	–	1.2	1.0
Full time	1	65	10	21	4	1.3	1.0
Part time	–	79	7	14	–	1.2	1.0
Union	1	76	4	19	1	1.2	1.0
Nonunion	1	64	10	21	4	1.3	1.0
Average wage within the following categories: ²							
Lowest 25 percent	–	81	7	12	1	1.2	1.0
Lowest 10 percent	–	89	–	6	–	1.1	1.0
Second 25 percent	1	70	12	13	4	1.3	1.0
Third 25 percent	1	64	9	21	5	1.4	1.0
Highest 25 percent	1	60	9	26	4	1.4	1.0
Highest 10 percent	1	56	9	31	4	1.4	1.0
Establishment characteristics							
Goods-producing industries:							
Construction	–	59	–	–	–	1.5	1.0
Service-providing industries							
Trade, transportation, and utilities	–	71	10	16	–	1.2	1.0
Wholesale trade	–	60	14	21	5	1.4	1.0
Retail trade	–	81	7	12	–	1.2	1.0
Transportation and warehousing	–	69	–	–	–	1.2	1.0
Utilities	–	62	–	29	–	1.4	1.0
Information	–	58	–	30	5	1.4	1.0
Financial activities	2	65	5	24	5	1.4	1.0
Finance and insurance	2	63	4	26	5	1.4	1.0
Credit intermediation and related activities	1	67	5	20	7	1.4	1.0
Insurance carriers and related activities	–	56	4	34	–	1.4	1.0
Real estate and rental and leasing	–	79	6	–	–	1.2	1.0
Professional and business services	–	65	9	21	5	1.3	1.0
Professional and technical services	–	65	12	18	–	1.3	1.0

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, March 2019—continued

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

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
Administrative and waste services	—	64	—	26	—	1.3	1.0
Education and health services	—	73	12	11	—	1.2	1.0
Educational services	—	58	11	18	—	1.3	1.0
Junior colleges, colleges, and universities	—	57	12	16	—	1.3	1.0
Health care and social assistance	—	75	—	10	3	1.2	1.0
Leisure and hospitality	—	79	—	17	—	1.2	1.0
Accommodation and food services	—	95	—	—	—	1.0	1.0
Other services	—	49	—	31	—	1.6	—
1 to 99 workers	1	63	14	17	5	1.4	1.0
1 to 49 workers	1	61	15	17	5	1.4	1.0
50 to 99 workers	—	66	11	17	—	1.3	1.0
100 workers or more	1	67	7	22	3	1.3	1.0
100 to 499 workers	—	67	7	22	—	1.3	1.0
500 workers or more	1	66	7	23	3	1.3	1.0
Geographic areas							
Northeast	2	64	10	20	5	1.4	1.0
New England	—	56	—	30	2	1.4	1.0
Middle Atlantic	3	67	9	16	6	1.3	1.0
South	1	66	8	22	4	1.3	1.0
South Atlantic	1	69	9	18	3	1.3	1.0
East South Central	—	73	5	—	6	1.3	1.0
West South Central	—	58	8	30	—	1.4	1.0
Midwest	—	69	8	18	—	1.3	1.0
East North Central	—	69	9	18	—	1.3	1.0
West North Central	—	68	8	18	—	1.3	1.0
West	(³)	62	13	22	3	1.3	1.0
Mountain	—	64	—	19	—	1.3	1.0
Pacific	—	61	12	24	—	1.3	1.0

¹ Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

³ Less than 0.5.

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

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

Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, March 2019

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	0.2	1.2	0.9	1.1	0.5	(²)	0.0
Worker characteristics							
Management, professional, and related	0.3	1.9	1.0	1.4	0.8	(²)	0.0
Management, business, and financial	0.5	1.9	1.2	1.5	1.3	(²)	0.0
Professional and related	–	2.6	1.4	1.9	–	(²)	0.0
Service	0.2	5.3	–	1.8	–	(²)	0.0
Protective service	–	3.8	–	–	–	(²)	0.0
Sales and office	0.2	1.9	1.7	1.5	1.1	(²)	0.0
Sales and related	0.3	2.4	1.9	1.5	0.7	(²)	0.0
Office and administrative support	0.3	2.5	2.5	2.0	1.3	(²)	0.0
Natural resources, construction, and maintenance:							
Construction, extraction, farming, fishing, and forestry	–	9.4	–	2.6	–	0.1	0.0
Production, transportation, and material moving ...	–	1.8	1.7	2.3	–	(²)	0.0
Production	–	2.7	2.1	3.3	–	(²)	0.0
Transportation and material moving	–	2.3	2.7	2.9	–	(²)	0.0
Full time	0.2	1.3	0.9	1.1	0.5	(²)	0.0
Part time	–	2.8	1.6	2.8	–	(²)	0.0
Union	0.3	3.8	0.9	3.8	0.2	(²)	0.0
Nonunion	0.2	1.3	0.9	1.1	0.6	(²)	0.0
Average wage within the following categories: ³							
Lowest 25 percent	–	2.9	1.7	2.5	0.4	(²)	0.0
Lowest 10 percent	–	3.6	–	2.4	–	(²)	0.0
Second 25 percent	0.2	2.5	2.6	1.3	0.9	(²)	0.0
Third 25 percent	0.3	1.8	1.0	1.4	0.9	(²)	0.0
Highest 25 percent	0.2	1.5	0.9	1.4	0.8	(²)	0.0
Highest 10 percent	0.1	3.0	1.3	2.5	0.9	(²)	0.0
Establishment characteristics							
Goods-producing industries:							
Construction	–	7.3	–	–	–	0.1	0.0
Service-providing industries	0.2	1.4	1.0	1.2	0.6	(²)	0.0
Trade, transportation, and utilities	–	1.7	1.3	1.7	–	(²)	0.0
Wholesale trade	–	3.3	2.5	2.8	2.2	(²)	0.0
Retail trade	–	1.6	1.0	1.3	–	(²)	0.0
Transportation and warehousing	–	4.5	–	–	–	0.1	0.0
Utilities	–	4.3	–	4.0	–	(²)	0.0
Information	–	3.8	–	4.2	1.9	(²)	0.0
Financial activities	0.3	1.9	0.8	1.6	0.5	(²)	0.0
Finance and insurance	0.3	1.9	0.9	1.7	0.6	(²)	0.0
Credit intermediation and related activities	0.2	2.6	1.2	2.2	1.1	(²)	0.0
Insurance carriers and related activities	–	3.0	1.4	2.5	–	(²)	0.0
Real estate and rental and leasing	–	5.2	2.4	–	–	0.1	0.0
Professional and business services	–	3.0	2.0	3.7	1.7	(²)	0.0
Professional and technical services	–	4.3	3.6	4.4	–	0.1	0.0

See footnotes at end of table.

Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, March 2019—continued

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
Administrative and waste services	—	6.6	—	7.0	—	0.1	0.0
Education and health services	—	3.9	3.1	2.4	—	0.1	0.0
Educational services	—	3.4	2.2	3.1	—	(²)	0.0
Junior colleges, colleges, and universities	—	3.3	1.8	2.4	—	(²)	0.0
Health care and social assistance	—	4.5	—	2.8	1.2	0.1	0.0
Leisure and hospitality	—	4.9	—	5.0	—	0.1	0.0
Accommodation and food services	—	2.2	—	—	—	(²)	0.0
Other services	—	9.8	—	7.3	—	0.1	—
1 to 99 workers	0.4	2.6	2.2	1.9	1.0	(²)	0.0
1 to 49 workers	0.5	3.4	3.0	2.2	1.1	0.1	0.0
50 to 99 workers	—	3.6	2.4	2.6	—	(²)	0.0
100 workers or more	0.2	1.3	0.6	1.3	0.6	(²)	0.0
100 to 499 workers	—	2.1	0.9	1.9	—	(²)	0.0
500 workers or more	0.3	1.7	0.9	1.6	0.7	(²)	0.0
Geographic areas							
Northeast	0.7	2.9	1.4	1.5	1.6	0.1	0.0
New England	—	6.4	—	5.7	0.4	0.1	0.1
Middle Atlantic	1.0	2.9	1.1	1.6	2.1	0.1	0.0
South	0.2	2.0	1.3	2.4	0.8	(²)	0.0
South Atlantic	0.3	2.5	1.8	3.1	1.1	(²)	0.0
East South Central	—	2.4	2.5	—	1.5	(²)	0.0
West South Central	—	4.8	2.3	5.3	—	0.1	0.0
Midwest	—	1.4	1.6	1.6	—	(²)	0.0
East North Central	—	1.5	2.0	1.9	—	(²)	0.0
West North Central	—	2.7	2.8	2.9	—	(²)	0.0
West	0.2	3.2	2.8	2.4	1.0	(²)	0.0
Mountain	—	6.7	—	3.0	—	(²)	0.0
Pacific	—	3.7	2.1	3.3	—	(²)	0.0

¹ Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

² Less than 0.05.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 20. Life insurance plans: Maximum benefit amount, private industry workers, March 2019

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	80	\$50,000	–	\$250,000	\$750,000	–	20
Worker characteristics							
Management, professional, and related	81	50,000	\$100,000	400,000	1,000,000	\$2,000,000	19
Management, business, and financial	82	50,000	100,000	300,000	–	2,000,000	18
Professional and related	80	50,000	–	500,000	1,000,000	2,000,000	20
Service	87	50,000	50,000	–	1,000,000	–	13
Sales and office	82	50,000	50,000	200,000	600,000	–	18
Sales and related	86	50,000	50,000	–	500,000	1,000,000	14
Office and administrative support	81	50,000	–	250,000	600,000	2,000,000	19
Production, transportation, and material moving ...	72	50,000	–	–	500,000	1,000,000	28
Production	75	50,000	–	250,000	500,000	1,000,000	25
Transportation and material moving	69	50,000	50,000	100,000	400,000	600,000	31
Full time	81	50,000	–	250,000	750,000	2,000,000	19
Part time	69	50,000	100,000	250,000	850,000	–	31
Union	77	–	100,000	150,000	–	1,000,000	23
Nonunion	81	50,000	–	300,000	750,000	2,000,000	19
Average wage within the following categories: ²							
Lowest 25 percent	81	50,000	50,000	–	500,000	1,000,000	19
Second 25 percent	82	50,000	50,000	200,000	500,000	–	18
Third 25 percent	79	50,000	70,000	250,000	600,000	–	21
Highest 25 percent	80	50,000	100,000	400,000	1,000,000	2,000,000	20
Highest 10 percent	80	50,000	100,000	500,000	1,000,000	2,000,000	20
Establishment characteristics							
Goods-producing industries:							
Construction	71	50,000	50,000	200,000	–	750,000	29
Service-providing industries	82	50,000	–	250,000	750,000	2,000,000	18
Trade, transportation, and utilities	76	50,000	50,000	100,000	–	–	24
Wholesale trade	89	50,000	50,000	200,000	500,000	–	11
Retail trade	76	50,000	50,000	50,000	250,000	1,000,000	24
Transportation and warehousing	67	50,000	–	100,000	–	500,000	33
Utilities	66	–	–	–	1,000,000	1,000,000	34
Information	86	–	–	–	2,000,000	5,000,000	14
Financial activities	84	50,000	100,000	300,000	–	2,000,000	16
Finance and insurance	82	50,000	100,000	300,000	1,000,000	2,000,000	18
Credit intermediation and related activities	87	50,000	–	250,000	650,000	2,000,000	13
Insurance carriers and related activities	71	–	250,000	–	–	–	29
Professional and business services	82	50,000	–	–	1,000,000	2,000,000	18
Administrative and waste services	77	50,000	–	–	–	2,000,000	23
Education and health services	83	50,000	100,000	–	750,000	–	17
Educational services	85	50,000	50,000	200,000	500,000	500,000	15
Junior colleges, colleges, and universities	88	50,000	50,000	200,000	500,000	500,000	12
Health care and social assistance	82	50,000	100,000	–	1,000,000	1,500,000	18
Leisure and hospitality	92	20,000	–	200,000	–	1,000,000	8
1 to 99 workers	80	50,000	–	200,000	–	2,000,000	20
1 to 49 workers	83	50,000	–	250,000	–	2,000,000	17
50 to 99 workers	75	50,000	–	–	500,000	1,000,000	25

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amount, private industry workers, March 2019—continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
100 workers or more	81	\$50,000	\$70,000	\$300,000	\$750,000	\$1,500,000	19
100 to 499 workers	81	50,000	50,000	200,000	500,000	—	19
500 workers or more	80	50,000	100,000	500,000	1,000,000	1,500,000	20
Geographic areas							
Northeast	77	50,000	100,000	250,000	—	1,000,000	23
New England	67	50,000	—	—	—	1,000,000	33
Middle Atlantic	81	50,000	100,000	250,000	—	1,000,000	19
South	82	50,000	50,000	250,000	750,000	2,000,000	18
South Atlantic	84	50,000	50,000	250,000	—	2,000,000	16
East South Central	81	50,000	—	—	—	1,000,000	19
West South Central	79	50,000	50,000	—	—	2,000,000	21
Midwest	80	50,000	—	250,000	500,000	—	20
East North Central	81	50,000	100,000	250,000	—	—	19
West North Central	79	50,000	50,000	250,000	500,000	—	21
West	81	50,000	100,000	—	1,000,000	2,000,000	19
Mountain	79	50,000	—	500,000	—	—	21
Pacific	82	50,000	100,000	—	—	2,000,000	18

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 20. Standard errors for life insurance plans: Maximum benefit amount, private industry workers, March 2019

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.2	\$0.00	–	\$41,452.14	\$50,182.79	–	1.2
Worker characteristics							
Management, professional, and related	1.5	0.00	\$0.00	82,999.62	31,606.96	\$0.00	1.5
Management, business, and financial	1.6	0.00	6,451.74	46,524.19	–	0.00	1.6
Professional and related	2.0	0.00	–	70,380.22	0.00	182,482.88	2.0
Service	3.0	0.00	0.00	–	263,812.43	–	3.0
Sales and office	1.9	0.00	0.00	59,342.02	155,035.29	–	1.9
Sales and related	1.6	0.00	0.00	–	53,202.44	144,265.38	1.6
Office and administrative support	2.2	0.00	–	43,795.89	152,744.27	460,385.16	2.2
Production, transportation, and material moving ...	2.5	0.00	–	–	0.00	31,606.96	2.5
Production	3.4	0.00	–	74,684.34	27,372.43	0.00	3.4
Transportation and material moving	3.8	0.00	12,104.54	0.00	92,149.34	99,949.99	3.8
Full time	1.2	0.00	–	45,419.54	55,687.18	584,230.26	1.2
Part time	3.9	0.00	0.00	68,126.26	235,112.74	–	3.9
Union	3.5	–	18,542.45	27,372.43	–	136,862.16	3.5
Nonunion	1.1	0.00	–	67,048.49	95,803.51	571,625.97	1.1
Average wage within the following categories: ²							
Lowest 25 percent	3.7	6,888.58	0.00	–	143,687.16	261,275.72	3.7
Second 25 percent	2.4	0.00	0.00	27,750.00	88,461.86	–	2.4
Third 25 percent	1.5	0.00	20,564.78	42,444.43	148,527.50	–	1.5
Highest 25 percent	1.4	0.00	0.00	75,653.40	0.00	0.00	1.4
Highest 10 percent	1.9	0.00	0.00	112,397.45	0.00	158,034.81	1.9
Establishment characteristics							
Goods-producing industries:							
Construction	5.0	0.00	0.00	59,131.21	–	64,517.44	5.0
Service-providing industries	1.3	0.00	–	42,444.43	124,520.33	541,716.02	1.3
Trade, transportation, and utilities	2.6	0.00	0.00	0.00	–	–	2.6
Wholesale trade	2.4	0.00	9,124.14	40,548.58	70,232.20	–	2.4
Retail trade	3.3	0.00	0.00	0.00	47,410.44	151,856.02	3.3
Transportation and warehousing	4.4	0.00	–	16,423.46	–	147,122.40	4.4
Utilities	5.9	–	–	–	266,012.22	292,115.13	5.9
Information	2.9	–	–	–	0.00	0.00	2.9
Financial activities	1.3	0.00	0.00	0.00	–	0.00	1.3
Finance and insurance	1.3	0.00	0.00	17,069.71	0.00	0.00	1.3
Credit intermediation and related activities	1.7	0.00	–	41,971.06	121,045.45	129,034.88	1.7
Insurance carriers and related activities	2.3	–	74,332.38	–	–	–	2.3
Professional and business services	3.0	0.00	–	–	121,731.26	0.00	3.0
Administrative and waste services	5.6	0.00	–	–	–	0.00	5.6
Education and health services	2.8	0.00	4,562.07	–	211,583.76	–	2.8
Educational services	3.1	0.00	12,903.49	48,897.24	134,407.03	0.00	3.1
Junior colleges, colleges, and universities	2.5	0.00	0.00	15,803.48	129,034.88	0.00	2.5
Health care and social assistance	3.2	0.00	28,490.13	–	228,103.59	427,960.28	3.2
Leisure and hospitality	2.9	5,080.11	–	58,423.03	–	0.00	2.9
1 to 99 workers	2.1	0.00	–	51,135.92	–	129,034.88	2.1
1 to 49 workers	2.0	0.00	–	63,875.52	–	0.00	2.0
50 to 99 workers	4.3	0.00	–	–	27,372.43	252,855.69	4.3
100 workers or more	1.3	0.00	18,832.02	24,987.50	159,084.88	177,393.63	1.3
100 to 499 workers	1.7	0.00	0.00	21,878.93	0.00	–	1.7

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Maximum benefit amount, private industry workers, March 2019—continued

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
500 workers or more	1.8	\$0.00	\$0.00	\$0.00	\$0.00	\$91,241.44	1.8
Geographic areas							
Northeast	2.3	0.00	0.00	46,299.97	—	0.00	2.3
New England	7.5	0.00	—	—	—	129,034.88	7.5
Middle Atlantic	1.4	0.00	4,562.07	32,897.57	—	0.00	1.4
South	2.4	0.00	5,161.40	43,833.89	182,995.39	584,230.26	2.4
South Atlantic	3.3	0.00	5,161.40	50,997.35	—	584,230.26	3.3
East South Central	4.8	0.00	—	—	—	0.00	4.8
West South Central	4.4	0.00	11,541.23	—	—	575,833.96	4.4
Midwest	2.0	0.00	—	38,169.03	52,414.22	—	2.0
East North Central	2.6	0.00	25,628.94	55,687.18	—	—	2.6
West North Central	3.0	0.00	0.00	58,280.36	0.00	—	3.0
West	2.0	0.00	0.00	—	0.00	0.00	2.0
Mountain	3.1	0.00	—	0.00	—	—	3.1
Pacific	2.7	0.00	22,162.47	—	—	0.00	2.7

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 2019.

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

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

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, March 2019

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$10,000	–	\$20,000	\$40,000	\$50,000
Worker characteristics					
Management, professional, and related	10,000	\$15,000	25,000	50,000	50,000
Management, business, and financial	10,000	15,000	25,000	50,000	50,000
Professional and related	10,000	15,000	25,000	50,000	52,000
Service	5,000	10,000	–	20,000	–
Protective service	–	10,000	–	–	50,000
Sales and office	10,000	–	20,000	–	50,000
Sales and related	–	–	20,000	25,000	50,000
Office and administrative support	10,000	–	20,000	50,000	50,000
Natural resources, construction, and maintenance:					
Construction, extraction, farming, fishing, and forestry	10,000	10,000	20,000	25,000	50,000
Production, transportation, and material moving ...	10,000	15,000	20,000	26,000	50,000
Production	10,000	15,000	20,000	25,000	50,000
Transportation and material moving	10,000	–	20,000	–	50,000
Full time	10,000	15,000	20,000	40,000	50,000
Part time	5,000	5,000	10,000	25,000	50,000
Union	5,000	10,000	20,000	–	50,000
Nonunion	10,000	15,000	20,000	–	50,000
Average wage within the following categories: ³					
Lowest 25 percent	5,000	10,000	15,000	20,000	–
Lowest 10 percent	5,000	10,000	15,000	–	–
Second 25 percent	10,000	15,000	20,000	25,000	50,000
Third 25 percent	10,000	15,000	20,000	45,000	50,000
Highest 25 percent	10,000	15,000	25,000	50,000	50,000
Highest 10 percent	–	15,000	25,000	50,000	–
Establishment characteristics					
Goods-producing industries:					
Construction	10,000	10,000	20,000	25,000	50,000
Service-providing industries	10,000	10,000	20,000	40,000	50,000
Trade, transportation, and utilities	10,000	10,000	20,000	25,000	50,000
Wholesale trade	10,000	15,000	20,000	25,000	50,000
Retail trade	5,000	10,000	20,000	20,000	–
Transportation and warehousing	10,000	–	20,000	35,000	50,000
Utilities	10,000	–	–	50,000	50,000
Information	–	–	–	50,000	50,000
Financial activities	15,000	15,000	25,000	50,000	50,000
Finance and insurance	15,000	25,000	–	50,000	50,000
Credit intermediation and related activities	–	20,000	30,000	50,000	50,000
Insurance carriers and related activities	15,000	25,000	–	50,000	50,000
Real estate and rental and leasing	–	15,000	–	–	50,000
Professional and business services	10,000	15,000	25,000	50,000	–
Professional and technical services	–	–	25,000	50,000	–

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, March 2019—continued

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Administrative and waste services	\$10,000	\$10,000	—	—	\$50,000
Education and health services	10,000	10,000	\$25,000	\$50,000	50,000
Educational services	10,000	15,000	25,000	50,000	50,000
Junior colleges, colleges, and universities	10,000	—	—	50,000	—
Health care and social assistance	10,000	10,000	—	50,000	50,000
Leisure and hospitality	5,000	—	—	15,000	—
Accommodation and food services	5,000	—	—	15,000	20,000
Other services	10,000	—	—	—	50,000
1 to 99 workers	10,000	—	20,000	—	50,000
1 to 49 workers	—	10,000	20,000	—	50,000
50 to 99 workers	10,000	15,000	20,000	—	50,000
100 workers or more	10,000	—	20,000	40,000	50,000
100 to 499 workers	10,000	12,000	20,000	—	50,000
500 workers or more	—	10,000	20,000	50,000	52,000
Geographic areas					
Northeast	—	—	25,000	50,000	—
New England	10,000	—	25,000	50,000	50,000
Middle Atlantic	—	—	25,000	50,000	—
South	10,000	15,000	20,000	30,000	50,000
South Atlantic	—	10,000	—	25,000	50,000
East South Central	10,000	15,000	—	25,000	50,000
West South Central	10,000	15,000	20,000	—	50,000
Midwest	10,000	—	20,000	30,000	50,000
East North Central	10,000	—	20,000	—	50,000
West North Central	10,000	—	20,000	30,000	50,000
West	—	10,000	20,000	50,000	50,000
Mountain	10,000	10,000	20,000	—	50,000
Pacific	5,000	—	20,000	50,000	50,000

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

² 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 2019.

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

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

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, March 2019

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$0.00	–	\$0.00	\$7,960.52	\$0.00
Worker characteristics					
Management, professional, and related	0.00	\$0.00	0.00	0.00	1,590.85
Management, business, and financial	0.00	0.00	0.00	0.00	0.00
Professional and related	0.00	0.00	2,838.77	0.00	8,443.65
Service	0.00	790.17	–	4,375.79	–
Protective service	–	0.00	–	–	4,605.66
Sales and office	0.00	–	0.00	–	0.00
Sales and related	–	–	0.00	0.00	0.00
Office and administrative support	0.00	–	912.41	2,580.70	0.00
Natural resources, construction, and maintenance:					
Construction, extraction, farming, fishing, and forestry	0.00	2,559.64	0.00	0.00	364.97
Production, transportation, and material moving	0.00	364.97	0.00	3,645.09	0.00
Production	0.00	0.00	0.00	3,505.38	0.00
Transportation and material moving	0.00	–	0.00	–	2,414.02
Full time	0.00	456.21	0.00	3,832.14	0.00
Part time	0.00	0.00	1,988.56	5,241.42	11,755.64
Union	706.75	0.00	0.00	–	0.00
Nonunion	0.00	1,759.80	0.00	–	0.00
Average wage within the following categories: ³					
Lowest 25 percent	0.00	0.00	0.00	912.41	–
Lowest 10 percent	0.00	1,580.35	3,452.74	–	–
Second 25 percent	0.00	2,738.76	0.00	930.48	0.00
Third 25 percent	0.00	3,366.05	912.41	10,898.67	0.00
Highest 25 percent	0.00	0.00	0.00	0.00	7,861.60
Highest 10 percent	–	2,040.22	7,412.49	0.00	–
Establishment characteristics					
Goods-producing industries:					
Construction	0.00	0.00	0.00	2,414.02	0.00
Service-providing industries	1,672.48	1,507.56	0.00	11,027.76	0.00
Trade, transportation, and utilities	790.17	2,133.96	0.00	0.00	0.00
Wholesale trade	0.00	0.00	0.00	1,290.35	0.00
Retail trade	0.00	0.00	5,913.12	3,649.66	–
Transportation and warehousing	2,731.15	–	0.00	10,016.63	5,550.00
Utilities	0.00	–	–	0.00	0.00
Information	–	–	–	0.00	0.00
Financial activities	2,365.25	2,234.95	6,766.65	0.00	0.00
Finance and insurance	0.00	2,737.24	–	0.00	0.00
Credit intermediation and related activities	–	3,533.77	7,633.81	0.00	0.00
Insurance carriers and related activities	0.00	0.00	–	0.00	0.00
Real estate and rental and leasing	–	0.00	–	–	0.00
Professional and business services	0.00	0.00	0.00	0.00	–
Professional and technical services	–	–	5,698.03	0.00	–

See footnotes at end of table.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, March 2019—continued

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Administrative and waste services	\$2,227.49	\$1,824.83	—	—	\$0.00
Education and health services	0.00	516.14	\$3,871.05	\$0.00	0.00
Educational services	0.00	4,260.11	0.00	0.00	0.00
Junior colleges, colleges, and universities	0.00	—	—	0.00	—
Health care and social assistance	0.00	0.00	—	0.00	0.00
Leisure and hospitality	0.00	—	—	0.00	—
Accommodation and food services	0.00	—	—	0.00	4,080.44
Other services	0.00	—	—	—	0.00
1 to 99 workers	0.00	—	0.00	—	0.00
1 to 49 workers	—	1,714.27	0.00	—	0.00
50 to 99 workers	0.00	0.00	4,080.44	—	0.00
100 workers or more	0.00	—	0.00	5,161.40	0.00
100 to 499 workers	0.00	3,155.42	0.00	—	0.00
500 workers or more	—	1,984.37	1,580.35	912.41	2,815.21
Geographic areas					
Northeast	—	—	0.00	0.00	—
New England	1,644.88	—	4,279.60	10,235.32	13,159.03
Middle Atlantic	—	—	912.41	0.00	—
South	0.00	4,069.20	0.00	6,318.76	0.00
South Atlantic	—	2,470.27	—	0.00	0.00
East South Central	0.00	0.00	—	0.00	0.00
West South Central	0.00	912.41	1,328.50	—	0.00
Midwest	0.00	—	0.00	7,069.89	0.00
East North Central	0.00	—	0.00	—	0.00
West North Central	948.21	—	0.00	7,315.26	0.00
West	—	1,852.00	0.00	9,452.19	0.00
Mountain	0.00	0.00	1,290.35	—	0.00
Pacific	1,315.90	—	912.41	11,988.44	0.00

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 22. Short-term disability plans: Employee contribution requirement, private industry workers, March 2019

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	15	85
Worker characteristics		
Management, professional, and related	12	88
Management, business, and financial	11	89
Professional and related	12	88
Service	29	71
Protective service	31	69
Sales and office	16	84
Sales and related	18	82
Office and administrative support	15	85
Natural resources, construction, and maintenance	12	88
Construction, extraction, farming, fishing, and forestry	12	88
Installation, maintenance, and repair	11	89
Production, transportation, and material moving ...	13	87
Production	11	89
Transportation and material moving	15	85
Full time	12	88
Part time	41	59
Union	11	89
Nonunion	16	84
Average wage within the following categories: ¹		
Lowest 25 percent	29	71
Lowest 10 percent	38	62
Second 25 percent	17	83
Third 25 percent	13	87
Highest 25 percent	11	89
Highest 10 percent	11	89
Establishment characteristics		
Goods-producing industries	10	90
Construction	16	84
Manufacturing	10	90
Service-providing industries	17	83
Trade, transportation, and utilities	19	81
Wholesale trade	20	80
Retail trade	22	78
Utilities	8	92
Information	5	95
Financial activities	8	92
Finance and insurance	6	94
Credit intermediation and related activities	5	95
Insurance carriers and related activities ...	5	95
Professional and business services	15	85
Administrative and waste services	37	63
Education and health services	19	81
Educational services	15	85
Junior colleges, colleges, and universities	7	93
Health care and social assistance	20	80

See footnotes at end of table.

Table 22. Short-term disability plans: Employee contribution requirement, private industry workers, March 2019—continued

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

Characteristics	Employee contribution required	Employee contribution not required
Leisure and hospitality	24	76
Accommodation and food services	25	75
1 to 99 workers	20	80
1 to 49 workers	18	82
50 to 99 workers	24	76
100 workers or more	12	88
100 to 499 workers	12	88
500 workers or more	12	88
Geographic areas		
Northeast	37	63
Middle Atlantic	44	56
South	5	95
South Atlantic	5	95
East South Central	4	96
West South Central	4	96
Midwest	5	95
East North Central	4	96
West	9	91
Mountain	5	95
Pacific	11	89

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 2019.

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

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

Table 22. Standard errors for short-term disability plans: Employee contribution requirement, private industry workers, March 2019

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.8	0.8
Worker characteristics		
Management, professional, and related	0.9	0.9
Management, business, and financial	1.0	1.0
Professional and related	1.2	1.2
Service	2.9	2.9
Protective service	7.5	7.5
Sales and office	1.0	1.0
Sales and related	1.9	1.9
Office and administrative support	0.9	0.9
Natural resources, construction, and maintenance	1.5	1.5
Construction, extraction, farming, fishing, and forestry	3.2	3.2
Installation, maintenance, and repair	1.5	1.5
Production, transportation, and material moving ...	2.0	2.0
Production	1.8	1.8
Transportation and material moving	3.7	3.7
Full time	0.7	0.7
Part time	2.8	2.8
Union	1.0	1.0
Nonunion	0.9	0.9
Average wage within the following categories: ¹		
Lowest 25 percent	2.6	2.6
Lowest 10 percent	8.5	8.5
Second 25 percent	1.1	1.1
Third 25 percent	1.3	1.3
Highest 25 percent	0.9	0.9
Highest 10 percent	1.2	1.2
Establishment characteristics		
Goods-producing industries	1.6	1.6
Construction	3.0	3.0
Manufacturing	1.8	1.8
Service-providing industries	0.9	0.9
Trade, transportation, and utilities	1.6	1.6
Wholesale trade	3.6	3.6
Retail trade	1.7	1.7
Utilities	2.9	2.9
Information	1.6	1.6
Financial activities	1.2	1.2
Finance and insurance	0.6	0.6
Credit intermediation and related activities	0.8	0.8
Insurance carriers and related activities	1.4	1.4
Professional and business services	2.5	2.5
Administrative and waste services	4.6	4.6
Education and health services	2.7	2.7
Educational services	3.0	3.0
Junior colleges, colleges, and universities	0.9	0.9
Health care and social assistance	3.1	3.1

See footnotes at end of table.

Table 22. Standard errors for short-term disability plans: Employee contribution requirement, private industry workers, March 2019—continued

Characteristics	Employee contribution required	Employee contribution not required
Leisure and hospitality	3.1	3.1
Accommodation and food services	4.7	4.7
1 to 99 workers	1.8	1.8
1 to 49 workers	1.6	1.6
50 to 99 workers	3.2	3.2
100 workers or more	0.8	0.8
100 to 499 workers	1.1	1.1
500 workers or more	1.2	1.2
Geographic areas		
Northeast	1.9	1.9
Middle Atlantic	1.7	1.7
South	0.6	0.6
South Atlantic	0.9	0.9
East South Central	1.3	1.3
West South Central	1.2	1.2
Midwest	1.1	1.1
East North Central	1.0	1.0
West	1.1	1.1
Mountain	1.2	1.2
Pacific	1.8	1.8

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 23. Short-term disability plans: Method of benefit payment, private industry workers, March 2019

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	5	2	72	20	(¹)
Worker characteristics					
Management, professional, and related	–	1	70	27	–
Management, business, and financial	1	–	61	36	–
Professional and related	–	1	77	21	–
Service	3	1	90	6	–
Protective service	–	–	92	8	–
Sales and office	2	1	71	25	1
Sales and related	4	–	72	22	–
Office and administrative support	1	1	70	26	1
Natural resources, construction, and maintenance	17	–	64	14	–
Construction, extraction, farming, fishing, and forestry	32	–	57	6	–
Installation, maintenance, and repair	5	4	70	21	–
Production, transportation, and material moving ...	13	–	69	11	–
Production	16	–	65	12	–
Transportation and material moving	10	–	74	9	–
Full time	5	2	71	21	(¹)
Part time	–	3	87	9	–
Union	18	14	56	–	–
Nonunion	3	1	75	21	(¹)
Average wage within the following categories: ²					
Lowest 25 percent	3	–	83	11	–
Second 25 percent	6	1	79	14	(¹)
Third 25 percent	6	–	72	18	–
Highest 25 percent	4	–	64	29	–
Highest 10 percent	2	–	64	33	–
Establishment characteristics					
Goods-producing industries	15	–	64	17	–
Construction	27	2	66	5	–
Manufacturing	12	–	64	19	–
Service-providing industries	2	2	75	21	(¹)
Trade, transportation, and utilities	5	4	75	15	1
Wholesale trade	5	–	74	18	–
Retail trade	–	4	78	15	–
Transportation and warehousing	8	8	74	–	–
Utilities	–	–	48	51	–
Information	–	–	39	60	–
Financial activities	–	2	50	48	–
Finance and insurance	–	2	43	55	–
Credit intermediation and related activities	–	–	32	66	–
Insurance carriers and related activities	–	–	54	43	–
Real estate and rental and leasing	–	–	91	5	–
Professional and business services	–	1	74	24	–
Professional and technical services	–	–	78	20	–
Administrative and waste services	–	–	83	–	–
Education and health services	2	–	91	7	–
Educational services	–	–	79	19	–
Junior colleges, colleges, and universities	–	–	76	23	–

See footnotes at end of table.

Table 23. Short-term disability plans: Method of benefit payment, private industry workers, March 2019—continued

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Health care and social assistance	—	—	93	5	—
Leisure and hospitality	6	—	88	—	—
Accommodation and food services	6	—	87	—	—
Other services	—	—	86	—	—
1 to 99 workers	5	1	79	15	(¹)
1 to 49 workers	5	—	77	17	—
50 to 99 workers	6	—	82	11	—
100 workers or more	5	—	68	24	—
100 to 499 workers	5	—	73	20	—
500 workers or more	—	5	63	28	—
Geographic areas					
Northeast	2	—	84	13	—
New England	4	3	73	21	—
Middle Atlantic	2	—	87	11	—
South	4	3	66	27	(¹)
South Atlantic	3	2	68	25	1
East South Central	—	6	64	23	—
West South Central	3	2	64	30	—
Midwest	11	—	65	21	—
West North Central	12	—	68	18	—
West	3	3	72	22	1
Mountain	5	—	69	23	—
Pacific	3	2	74	21	1

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 2019.

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

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

Table 23. Standard errors for short-term disability plans: Method of benefit payment, private industry workers, March 2019

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	0.3	0.3	0.9	0.8	0.1
Worker characteristics					
Management, professional, and related	–	0.2	1.7	1.6	–
Management, business, and financial	0.4	–	2.2	2.1	–
Professional and related	–	0.3	1.9	1.7	–
Service	0.7	0.3	2.0	1.9	–
Protective service	–	–	2.5	2.5	–
Sales and office	0.3	0.3	1.6	1.5	0.2
Sales and related	0.8	–	2.0	2.0	–
Office and administrative support	0.2	0.3	2.0	2.0	0.3
Natural resources, construction, and maintenance	1.9	–	2.0	1.6	–
Construction, extraction, farming, fishing, and forestry	2.9	–	3.4	1.4	–
Installation, maintenance, and repair	1.6	1.2	2.6	2.7	–
Production, transportation, and material moving ...	1.2	–	1.9	1.6	–
Production	1.6	–	2.5	1.7	–
Transportation and material moving	1.7	–	2.6	2.5	–
Full time	0.4	0.3	0.9	0.9	0.1
Part time	–	0.4	1.7	1.7	–
Union	1.7	2.2	2.5	–	–
Nonunion	0.3	0.1	1.1	1.0	0.1
Average wage within the following categories: ¹					
Lowest 25 percent	0.9	–	2.1	2.0	–
Second 25 percent	0.8	0.2	1.9	1.5	0.1
Third 25 percent	0.8	–	1.2	1.0	–
Highest 25 percent	0.5	–	1.6	1.5	–
Highest 10 percent	0.5	–	2.6	2.5	–
Establishment characteristics					
Goods-producing industries	1.2	–	2.0	1.7	–
Construction	2.5	0.3	2.8	1.7	–
Manufacturing	1.3	–	2.3	2.0	–
Service-providing industries	0.3	0.3	0.9	0.9	0.1
Trade, transportation, and utilities	0.7	0.8	1.4	1.4	0.2
Wholesale trade	1.6	–	3.1	3.3	–
Retail trade	–	0.9	1.6	1.6	–
Transportation and warehousing	2.0	2.5	3.6	–	–
Utilities	–	–	7.3	7.1	–
Information	–	–	3.6	3.6	–
Financial activities	–	0.6	2.3	2.4	–
Finance and insurance	–	0.6	2.4	2.4	–
Credit intermediation and related activities	–	–	2.2	2.3	–
Insurance carriers and related activities	–	–	3.3	3.3	–
Real estate and rental and leasing	–	–	3.4	1.9	–
Professional and business services	–	0.3	3.1	3.0	–
Professional and technical services	–	–	3.9	4.0	–
Administrative and waste services	–	–	7.0	–	–
Education and health services	0.8	–	1.5	1.3	–
Educational services	–	–	3.4	3.6	–
Junior colleges, colleges, and universities	–	–	1.9	2.0	–
Health care and social assistance	–	–	1.5	1.3	–

See footnotes at end of table.

Table 23. Standard errors for short-term disability plans: Method of benefit payment, private industry workers, March 2019—continued

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Leisure and hospitality	1.5	—	3.2	—	—
Accommodation and food services	1.4	—	4.0	—	—
Other services	—	—	5.2	—	—
1 to 99 workers	0.6	0.3	1.2	1.1	0.1
1 to 49 workers	0.8	—	1.8	1.4	—
50 to 99 workers	1.2	—	2.0	1.4	—
100 workers or more	0.5	—	1.3	1.1	—
100 to 499 workers	0.7	—	1.5	1.4	—
500 workers or more	—	0.8	2.0	1.9	—
Geographic areas					
Northeast	0.3	—	1.1	1.2	—
New England	1.0	1.3	2.4	2.9	—
Middle Atlantic	0.3	—	1.1	1.1	—
South	0.7	0.5	1.7	1.5	0.1
South Atlantic	0.6	0.5	2.2	2.2	0.1
East South Central	—	2.6	5.2	3.8	—
West South Central	0.8	0.6	2.8	2.3	—
Midwest	0.9	—	2.1	2.4	—
West North Central	1.8	—	2.2	1.5	—
West	0.8	0.6	2.2	1.6	0.2
Mountain	0.6	—	5.0	3.6	—
Pacific	1.2	0.4	2.0	1.4	0.3

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 24. Short-term disability plans: Duration of benefits, private industry workers, March 2019

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

Characteristics	Fixed duration	Duration varies
All workers	94	6
Worker characteristics		
Management, professional, and related	95	5
Management, business, and financial	96	4
Professional and related	94	6
Service	95	5
Protective service	100	—
Sales and office	94	6
Sales and related	92	8
Office and administrative support	95	5
Natural resources, construction, and maintenance	93	7
Construction, extraction, farming, fishing, and forestry	94	6
Installation, maintenance, and repair	93	7
Production, transportation, and material moving	92	8
Production	90	10
Transportation and material moving	95	5
Full time	94	6
Part time	95	5
Union	90	10
Nonunion	95	5
Average wage within the following categories: ¹		
Lowest 25 percent	94	6
Second 25 percent	96	4
Third 25 percent	94	6
Highest 25 percent	93	7
Highest 10 percent	93	7
Establishment characteristics		
Goods-producing industries:		
Construction	97	3
Service-providing industries		
Trade, transportation, and utilities	93	7
Wholesale trade	92	8
Retail trade	95	5
Transportation and warehousing	93	7
Utilities	89	11
Information	87	13
Financial activities	94	6
Finance and insurance	94	6
Credit intermediation and related activities	93	7
Insurance carriers and related activities	97	3
Professional and business services	95	5
Professional and technical services	94	6
Education and health services	97	3
Health care and social assistance	98	2
Other services	100	—
1 to 99 workers	95	5
1 to 49 workers	96	4

See footnotes at end of table.

Table 24. Short-term disability plans: Duration of benefits, private industry workers, March 2019—continued

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

Characteristics	Fixed duration	Duration varies
50 to 99 workers	92	8
100 workers or more	94	6
100 to 499 workers	96	4
500 workers or more	90	10
Geographic areas		
Northeast	95	5
New England	96	4
Middle Atlantic	95	5
South	93	7
South Atlantic	94	6
West South Central	94	6
Midwest	94	6
East North Central	94	6
West North Central	93	7
West	96	4
Mountain	95	5
Pacific	96	4

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

**Table 24. Standard errors for short-term disability plans:
Duration of benefits, private industry workers, March
2019**

Characteristics	Fixed duration	Duration varies
All workers	0.4	0.4
Worker characteristics		
Management, professional, and related	0.6	0.6
Management, business, and financial	0.5	0.5
Professional and related	0.9	0.9
Service	1.7	1.7
Protective service	0.0	–
Sales and office	0.8	0.8
Sales and related	1.7	1.7
Office and administrative support	0.7	0.7
Natural resources, construction, and maintenance	1.0	1.0
Construction, extraction, farming, fishing, and forestry	1.5	1.5
Installation, maintenance, and repair	1.5	1.5
Production, transportation, and material moving ...	1.2	1.2
Production	1.8	1.8
Transportation and material moving	1.4	1.4
Full time	0.5	0.5
Part time	2.1	2.1
Union	2.0	2.0
Nonunion	0.5	0.5
Average wage within the following categories: ¹		
Lowest 25 percent	1.6	1.6
Second 25 percent	0.4	0.4
Third 25 percent	0.7	0.7
Highest 25 percent	0.8	0.8
Highest 10 percent	1.3	1.3
Establishment characteristics		
Goods-producing industries:		
Construction	0.9	0.9
Service-providing industries		
Trade, transportation, and utilities	1.0	1.0
Wholesale trade	1.9	1.9
Retail trade	0.9	0.9
Transportation and warehousing	2.4	2.4
Utilities	3.4	3.4
Information	3.0	3.0
Financial activities	0.6	0.6
Finance and insurance	0.8	0.8
Credit intermediation and related activities	1.1	1.1
Insurance carriers and related activities ...	0.9	0.9
Professional and business services	1.3	1.3
Professional and technical services	2.1	2.1
Education and health services	0.7	0.7
Health care and social assistance	0.8	0.8
Other services	0.0	–
1 to 99 workers	0.7	0.7
1 to 49 workers	0.4	0.4
50 to 99 workers	2.2	2.2
100 workers or more	0.6	0.6

See footnotes at end of table.

**Table 24. Standard errors for short-term disability plans:
Duration of benefits, private industry workers, March
2019—continued**

Characteristics	Fixed duration	Duration varies
100 to 499 workers	0.6	0.6
500 workers or more	1.0	1.0
Geographic areas		
Northeast	0.5	0.5
New England	0.8	0.8
Middle Atlantic	0.6	0.6
South	1.0	1.0
South Atlantic	0.4	0.4
West South Central	1.2	1.2
Midwest	1.0	1.0
East North Central	1.1	1.1
West North Central	2.0	2.0
West	1.0	1.0
Mountain	1.7	1.7
Pacific	1.3	1.3

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 25. Short-term disability plans: Fixed percent of annual earnings, private industry workers, March 2019

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	1	23	2	43	17	13	61.7	60.0
Worker characteristics								
Management, professional, and related	—	16	—	46	17	20	63.9	60.0
Management, business, and financial	—	13	—	49	21	15	63.5	60.0
Professional and related	—	17	—	45	15	23	64.2	60.0
Service	—	35	5	40	17	—	58.2	60.0
Protective service	—	39	—	37	—	—	58.2	60.0
Sales and office	1	31	2	38	17	11	60.8	60.0
Sales and related	—	37	—	36	14	12	61.1	60.0
Office and administrative support	1	28	3	39	19	11	60.7	60.0
Natural resources, construction, and maintenance	—	24	—	41	22	7	59.7	60.0
Construction, extraction, farming, fishing, and forestry	—	33	—	30	25	—	58.6	60.0
Installation, maintenance, and repair	—	19	—	48	19	8	60.4	60.0
Production, transportation, and material moving	2	18	2	46	18	15	62.2	60.0
Production	—	15	—	45	14	21	63.4	60.0
Transportation and material moving	—	21	—	46	22	8	61.0	60.0
Full time	1	22	2	45	16	15	62.0	60.0
Part time	—	36	—	30	26	4	59.6	60.0
Union	—	27	—	40	18	8	59.6	60.0
Nonunion	1	23	2	43	17	14	61.9	60.0
Average wage within the following categories: ¹								
Lowest 25 percent	—	34	—	36	19	7	59.2	60.0
Second 25 percent	1	31	3	41	16	8	59.1	60.0
Third 25 percent	1	19	2	47	18	13	62.2	60.0
Highest 25 percent	1	16	1	43	17	22	64.6	60.0
Highest 10 percent	—	14	—	41	15	28	66.4	60.0
Establishment characteristics								
Goods-producing industries:								
Construction	—	26	7	39	22	—	59.0	60.0
Service-providing industries (²)								
Trade, transportation, and utilities	—	32	—	39	20	8	60.6	60.0
Wholesale trade	—	15	—	49	23	12	63.9	60.0
Retail trade	—	48	—	29	15	5	57.6	58.0
Transportation and warehousing	—	21	—	46	—	8	62.4	60.0
Utilities	—	—	—	38	—	38	68.2	67.0
Information	—	13	—	59	13	—	61.3	60.0
Financial activities								
Finance and insurance	—	23	—	41	14	20	63.4	60.0
Finance and insurance	—	18	—	42	13	25	65.0	60.0
Credit intermediation and related activities	—	28	—	43	15	13	61.0	60.0
Insurance carriers and related activities	—	13	—	48	14	24	64.8	60.0
Real estate and rental and leasing	—	37	—	38	—	—	58.9	60.0
Professional and business services								
Professional and technical services	—	12	—	37	24	27	65.8	66.0
Professional and technical services	—	13	—	35	16	34	66.9	60.0
Administrative and waste services	—	14	—	36	35	—	63.5	60.0
Education and health services								
Education and health services	—	25	—	52	15	6	59.7	60.0
Educational services	—	32	—	32	—	26	65.2	60.0
Junior colleges, colleges, and universities	—	24	—	37	7	32	67.7	60.0

See footnotes at end of table.

Table 25. Short-term disability plans: Fixed percent of annual earnings, private industry workers, March 2019—continued

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
Health care and social assistance	—	23	—	55	16	3	59.0	60.0
Leisure and hospitality	—	42	9	39	8	—	56.4	58.0
Accommodation and food services	—	47	9	34	7	—	56.0	58.0
Other services	—	—	—	36	26	—	59.2	60.0
1 to 99 workers	(²)	24	3	41	20	12	61.6	60.0
1 to 49 workers	1	26	4	37	20	12	61.4	60.0
50 to 99 workers	—	21	—	48	20	10	62.0	60.0
100 workers or more	1	23	2	44	15	15	61.8	60.0
100 to 499 workers	2	24	2	42	16	14	61.2	60.0
500 workers or more	—	22	—	47	14	16	62.5	60.0
Geographic areas								
Northeast	—	40	—	25	28	6	59.7	60.0
New England	—	7	—	58	19	13	63.4	60.0
Middle Atlantic	—	46	—	19	30	5	59.1	60.0
South	—	15	—	58	11	15	62.1	60.0
South Atlantic	—	16	—	58	10	14	61.4	60.0
East South Central	—	12	—	56	—	—	64.6	60.0
West South Central	—	16	—	57	—	—	62.1	60.0
Midwest	—	17	—	56	10	17	62.5	60.0
West North Central	—	17	—	53	14	16	63.0	60.0
West	—	—	12	40	14	21	64.0	60.0
Mountain	—	12	2	53	—	19	62.5	60.0
Pacific	—	11	17	34	15	—	64.8	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 2019.

² Less than 0.5.

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

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

Table 25. Standard errors for short-term disability plans: Fixed percent of annual earnings, private industry workers, March 2019

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	0.2	1.0	0.4	1.8	1.0	1.3	0.3	0.0
Worker characteristics								
Management, professional, and related	–	1.6	–	3.1	1.5	3.1	0.7	0.0
Management, business, and financial	–	1.9	–	3.1	2.9	1.7	0.5	0.0
Professional and related	–	2.1	–	4.2	1.7	4.6	1.0	0.0
Service	–	4.0	1.3	4.9	2.4	–	0.5	0.0
Protective service	–	8.9	–	9.4	–	–	1.4	1.9
Sales and office	0.3	1.6	0.5	1.9	1.0	1.1	0.5	0.0
Sales and related	–	2.1	–	3.1	1.6	3.0	1.2	0.0
Office and administrative support	0.4	1.9	0.9	2.0	1.4	1.0	0.4	0.0
Natural resources, construction, and maintenance	–	2.5	–	3.3	2.5	1.8	0.5	0.0
Construction, extraction, farming, fishing, and forestry	–	5.6	–	5.6	4.7	–	1.0	0.0
Installation, maintenance, and repair	–	2.5	–	3.7	2.8	1.6	0.4	0.0
Production, transportation, and material moving ...	0.7	2.3	0.7	2.8	2.3	1.6	0.4	0.0
Production	–	2.8	–	4.2	3.2	2.5	0.5	0.0
Transportation and material moving	–	3.6	–	2.8	3.7	1.7	0.8	0.0
Full time	0.2	1.0	0.5	1.7	1.0	1.5	0.4	0.0
Part time	–	4.0	–	4.3	3.3	0.8	0.6	0.0
Union	–	3.0	–	4.0	3.1	2.2	0.5	0.0
Nonunion	0.2	1.1	0.5	1.9	1.0	1.5	0.4	0.0
Average wage within the following categories: ¹								
Lowest 25 percent	–	3.8	–	3.4	2.4	1.1	0.5	0.0
Second 25 percent	0.3	1.7	0.8	2.4	1.6	0.9	0.3	0.0
Third 25 percent	0.3	1.4	0.3	2.3	1.8	1.7	0.4	0.0
Highest 25 percent	0.3	1.5	0.4	2.8	1.4	2.7	0.7	0.0
Highest 10 percent	–	1.8	–	3.8	2.4	4.7	1.1	0.0
Establishment characteristics								
Goods-producing industries:								
Construction	–	3.7	1.7	4.3	3.1	–	0.6	0.0
Service-providing industries	0.1	1.2	0.5	2.1	1.1	1.6	0.4	0.0
Trade, transportation, and utilities	–	1.4	–	1.8	1.6	1.1	0.5	0.0
Wholesale trade	–	2.0	–	4.8	4.6	3.2	1.1	0.0
Retail trade	–	2.2	–	2.6	1.2	1.1	0.4	6.4
Transportation and warehousing	–	3.9	–	6.2	–	2.4	1.1	0.0
Utilities	–	–	–	8.4	–	9.3	1.6	3.2
Information	–	3.1	–	5.4	3.7	–	0.8	0.0
Financial activities	–	2.5	–	2.8	2.6	2.1	0.7	0.0
Finance and insurance	–	1.6	–	2.8	1.6	2.8	0.9	0.0
Credit intermediation and related activities	–	3.1	–	3.7	1.7	3.2	1.5	0.0
Insurance carriers and related activities	–	2.5	–	4.8	2.6	4.1	1.1	0.0
Real estate and rental and leasing	–	8.5	–	7.2	–	–	1.6	0.0
Professional and business services	–	1.8	–	5.4	3.1	5.9	1.3	8.3
Professional and technical services	–	3.5	–	7.0	3.0	8.9	1.9	8.8
Administrative and waste services	–	3.9	–	7.6	5.3	–	1.4	9.5
Education and health services	–	2.2	–	3.6	2.6	0.8	0.3	0.0
Educational services	–	2.6	–	4.0	–	3.4	1.3	0.0
Junior colleges, colleges, and universities	–	2.7	–	3.9	1.9	4.1	1.6	0.0
Health care and social assistance	–	2.4	–	3.9	3.0	0.8	0.4	0.0
Leisure and hospitality	–	7.6	1.6	6.7	1.9	–	0.9	3.4

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Fixed percent of annual earnings, private industry workers, March 2019—continued

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
Accommodation and food services	–	8.3	2.9	8.9	2.9	–	0.9	8.9
Other services	–	–	–	6.7	5.7	–	1.4	0.0
1 to 99 workers	0.2	1.7	0.9	3.1	2.0	2.6	0.6	0.0
1 to 49 workers	0.2	2.0	1.2	3.5	1.9	3.3	0.7	0.0
50 to 99 workers	–	3.8	–	4.8	3.6	2.3	1.0	0.0
100 workers or more	0.3	1.3	0.4	1.8	1.4	1.0	0.3	0.0
100 to 499 workers	0.5	1.9	0.3	2.7	1.7	1.6	0.4	0.0
500 workers or more	–	2.0	–	2.6	2.4	1.5	0.6	0.0
Geographic areas								
Northeast	–	1.3	–	2.7	1.8	0.7	0.3	0.0
New England	–	2.6	–	5.7	4.1	1.8	0.8	0.0
Middle Atlantic	–	1.5	–	2.9	1.8	0.7	0.3	0.0
South	–	2.0	–	3.3	1.8	2.5	0.7	0.0
South Atlantic	–	2.8	–	5.0	2.0	3.5	0.8	0.0
East South Central	–	2.5	–	9.5	–	–	3.0	0.0
West South Central	–	3.9	–	3.6	–	–	1.2	0.0
Midwest	–	2.8	–	3.5	1.4	1.7	0.6	0.0
West North Central	–	3.9	–	6.6	2.8	2.7	0.8	0.0
West	–	–	2.7	4.8	2.9	5.5	1.0	0.0
Mountain	–	2.3	0.9	7.0	–	1.8	0.6	0.0
Pacific	–	1.8	4.3	5.9	3.2	–	1.4	0.0

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 26. Short-term disability plans: Maximum benefit amounts, private industry workers, March 2019

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	76	\$170	\$220	\$637	\$1,500	\$2,500	24
Worker characteristics							
Management, professional, and related	73	170	500	1,000	2,307	3,000	27
Management, business, and financial	80	170	595	1,000	2,000	2,500	20
Professional and related	70	170	500	1,000	2,325	3,000	30
Service	71	170	170	594	—	—	29
Sales and office	82	170	200	637	1,500	2,500	18
Sales and related	85	170	200	500	1,250	—	15
Office and administrative support	81	170	200	750	1,730	2,500	19
Natural resources, construction, and maintenance	83	170	—	594	1,000	2,000	17
Construction, extraction, farming, fishing, and forestry	86	170	170	500	—	—	14
Installation, maintenance, and repair	82	170	—	600	1,250	2,500	18
Production, transportation, and material moving	77	170	350	594	1,000	2,000	23
Production	70	170	300	604	1,500	2,500	30
Transportation and material moving	85	170	500	590	1,000	1,500	15
Full time	76	170	300	750	1,730	2,500	24
Part time	82	170	170	500	637	—	18
Union	83	170	200	500	633	1,250	17
Nonunion	76	170	231	683	1,846	2,500	24
Average wage within the following categories: ²							
Lowest 25 percent	76	170	175	600	—	2,000	24
Second 25 percent	79	170	200	600	1,162	2,500	21
Third 25 percent	78	170	450	700	1,750	2,500	22
Highest 25 percent	73	170	500	1,000	2,300	2,600	27
Highest 10 percent	70	170	595	1,200	2,500	3,000	30
Establishment characteristics							
Goods-producing industries	74	170	350	700	1,500	2,500	26
Construction	89	170	—	594	900	1,500	11
Manufacturing	69	170	—	750	—	—	31
Service-providing industries	77	170	200	637	1,500	2,500	23
Trade, transportation, and utilities	87	170	200	500	1,000	2,500	13
Wholesale trade	83	170	500	650	1,250	2,500	17
Retail trade	91	170	200	200	677	2,500	9
Transportation and warehousing	86	170	—	500	633	—	14
Utilities	57	—	500	—	2,500	—	43
Information	80	—	1,500	2,300	2,500	2,500	20
Financial activities	64	170	633	1,000	2,500	3,500	36
Finance and insurance	55	170	1,000	1,385	2,769	5,770	45
Credit intermediation and related activities	70	170	840	1,385	2,700	—	30
Insurance carriers and related activities	44	—	1,000	1,000	2,500	—	56
Professional and business services	77	170	595	1,150	2,000	2,500	23
Education and health services	70	170	—	637	2,000	2,500	30
Educational services	64	170	170	637	—	—	36
Junior colleges, colleges, and universities	44	170	170	—	1,500	—	56
Health care and social assistance	71	170	230	637	2,000	2,500	29
Leisure and hospitality	74	170	170	—	1,000	1,500	26
Accommodation and food services	69	170	170	—	632	—	31

See footnotes at end of table.

Table 26. Short-term disability plans: Maximum benefit amounts, private industry workers, March 2019—continued

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Other services	92	\$170	\$594	\$1,000	\$1,000	\$1,500	8
1 to 99 workers	77	170	200	633	1,000	2,000	23
1 to 49 workers	75	170	170	633	1,200	2,000	25
50 to 99 workers	80	170	—	632	1,000	2,000	20
100 workers or more	76	170	275	750	2,000	2,889	24
100 to 499 workers	81	170	—	692	—	2,500	19
500 workers or more	70	170	—	—	2,500	3,000	30
Geographic areas							
Northeast	87	170	170	500	650	—	13
New England	69	—	500	750	—	3,000	31
Middle Atlantic	90	170	170	220	637	—	10
South	72	200	500	1,000	2,307	2,500	28
South Atlantic	75	200	500	1,000	2,300	2,500	25
East South Central	64	200	500	1,000	1,500	—	36
West South Central	72	300	750	1,500	2,500	2,750	28
Midwest	67	200	500	1,000	2,000	2,500	33
West North Central	62	275	500	1,000	2,000	—	38
West	73	—	594	1,000	2,020	2,771	27
Mountain	66	—	—	1,500	2,000	2,500	34

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 2019.

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

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

Table 26. Standard errors for short-term disability plans: Maximum benefit amounts, private industry workers, March 2019

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.7	\$0.00	\$39.56	\$8.55	\$0.00	\$0.00	1.7
Worker characteristics							
Management, professional, and related	3.2	0.00	97.51	71.61	13.28	388.38	3.2
Management, business, and financial	2.3	0.00	53.78	255.16	357.11	415.00	2.3
Professional and related	4.5	0.00	69.70	68.88	188.81	267.91	4.5
Service	4.2	0.00	0.91	37.03	–	–	4.2
Sales and office	1.5	0.00	0.00	5.67	41.97	0.00	1.5
Sales and related	3.0	0.00	0.00	0.00	298.93	–	3.0
Office and administrative support	1.6	0.00	43.44	109.80	304.66	0.00	1.6
Natural resources, construction, and maintenance	1.9	0.00	–	36.59	0.00	250.26	1.9
Construction, extraction, farming, fishing, and forestry	3.4	0.00	50.17	117.01	–	–	3.4
Installation, maintenance, and repair	2.7	0.00	–	37.23	271.26	427.92	2.7
Production, transportation, and material moving ...	2.1	0.00	79.02	50.35	127.83	168.72	2.1
Production	3.0	0.00	65.26	60.56	176.06	237.01	3.0
Transportation and material moving	2.0	11.93	97.31	98.97	0.00	0.00	2.0
Full time	1.7	0.00	59.65	73.66	406.64	0.00	1.7
Part time	3.6	0.00	0.00	99.96	2.37	–	3.6
Union	3.0	0.00	37.93	0.00	4.52	370.67	3.0
Nonunion	1.8	0.00	67.46	63.02	475.88	0.00	1.8
Average wage within the following categories: ²							
Lowest 25 percent	3.3	0.00	35.98	46.36	–	354.21	3.3
Second 25 percent	2.5	0.00	7.90	22.37	207.00	145.10	2.5
Third 25 percent	1.9	0.00	85.96	86.04	404.77	40.80	1.9
Highest 25 percent	2.7	0.00	0.00	0.00	316.16	378.48	2.7
Highest 10 percent	4.4	0.00	80.34	283.99	235.47	89.12	4.4
Establishment characteristics							
Goods-producing industries	2.4	0.00	86.07	85.54	34.84	0.00	2.4
Construction	3.2	0.00	–	50.33	207.86	349.59	3.2
Manufacturing	3.0	0.00	–	138.65	–	–	3.0
Service-providing industries	2.0	0.00	3.65	1.48	120.01	0.00	2.0
Trade, transportation, and utilities	1.2	0.00	0.00	0.00	0.00	79.01	1.2
Wholesale trade	2.5	0.00	61.46	91.30	325.80	418.12	2.5
Retail trade	1.8	0.00	0.00	0.00	168.04	122.95	1.8
Transportation and warehousing	2.4	0.00	–	0.00	116.99	–	2.4
Utilities	8.6	–	76.75	–	664.25	–	8.6
Information	5.2	–	289.54	70.99	0.00	223.49	5.2
Financial activities	3.0	0.00	165.44	0.00	299.25	909.32	3.0
Finance and insurance	3.1	0.00	233.39	179.29	394.73	198.71	3.1
Credit intermediation and related activities	3.0	0.00	179.77	264.55	272.30	–	3.0
Insurance carriers and related activities	5.2	–	289.68	270.74	0.00	–	5.2
Professional and business services	6.4	0.00	45.99	291.62	319.21	0.00	6.4
Education and health services	4.0	0.00	–	12.90	435.98	389.25	4.0
Educational services	3.4	0.00	0.00	123.04	–	–	3.4
Junior colleges, colleges, and universities	3.0	0.00	0.00	–	348.62	–	3.0
Health care and social assistance	4.6	0.00	57.34	20.82	326.77	437.58	4.6
Leisure and hospitality	6.1	0.00	3.87	–	267.44	0.00	6.1
Accommodation and food services	6.8	0.00	2.04	–	37.49	–	6.8
Other services	2.9	0.00	52.41	182.48	142.03	3.65	2.9

See footnotes at end of table.

Table 26. Standard errors for short-term disability plans: Maximum benefit amounts, private industry workers, March 2019—continued

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	3.1	\$0.00	\$29.13	\$2.61	\$213.00	\$0.00	3.1
1 to 49 workers	4.1	0.00	16.72	4.79	135.20	354.09	4.1
50 to 99 workers	3.8	0.00	—	28.51	0.00	353.53	3.8
100 workers or more	1.3	0.00	66.79	57.20	258.84	493.76	1.3
100 to 499 workers	1.5	0.00	—	86.83	—	0.00	1.5
500 workers or more	2.3	0.00	—	—	146.57	0.00	2.3
Geographic areas							
Northeast	2.2	0.00	0.00	18.25	14.37	—	2.2
New England	7.9	—	0.00	152.79	—	417.92	7.9
Middle Atlantic	2.0	0.00	0.00	42.99	0.00	—	2.0
South	2.5	0.00	0.00	122.49	115.66	453.48	2.5
South Atlantic	3.5	0.00	3.87	51.61	254.29	542.32	3.5
East South Central	3.9	0.00	0.00	176.69	353.38	—	3.9
West South Central	4.6	75.04	87.97	219.48	110.74	353.55	4.6
Midwest	3.1	0.00	34.90	0.00	501.90	0.00	3.1
West North Central	3.8	66.58	0.00	55.48	433.36	—	3.8
West	6.7	—	0.45	21.18	298.39	477.79	6.7
Mountain	9.1	—	—	243.09	56.02	26.52	9.1

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 2019.

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

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

Table 27. Long-term disability plans: Employee contribution requirement, private industry workers, March 2019

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	5	95
Worker characteristics		
Management, professional, and related	4	96
Management, business, and financial	3	97
Professional and related	5	95
Service	6	94
Sales and office	6	94
Sales and related	6	94
Office and administrative support	5	95
Natural resources, construction, and maintenance	6	94
Installation, maintenance, and repair	8	92
Production, transportation, and material moving ...	5	95
Production	3	97
Transportation and material moving	7	93
Full time	5	95
Part time	4	96
Union	6	94
Nonunion	5	95
Average wage within the following categories: ¹		
Lowest 25 percent	7	93
Second 25 percent	6	94
Third 25 percent	4	96
Highest 25 percent	4	96
Highest 10 percent	5	95
Establishment characteristics		
Goods-producing industries	4	96
Construction	8	92
Manufacturing	4	96
Service-providing industries	5	95
Trade, transportation, and utilities	11	89
Wholesale trade	6	94
Retail trade	15	85
Transportation and warehousing	13	87
Utilities	14	86

See footnotes at end of table.

Table 27. Long-term disability plans: Employee contribution requirement, private industry workers, March 2019—continued

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

Characteristics	Employee contribution required	Employee contribution not required
Financial activities	2	98
Finance and insurance	2	98
Credit intermediation and related activities	1	99
Insurance carriers and related activities	1	99
Professional and business services	4	96
Professional and technical services	5	95
Education and health services	5	95
Educational services	9	91
Junior colleges, colleges, and universities	11	89
Health care and social assistance	4	96
Leisure and hospitality	—	100
Accommodation and food services	—	100
1 to 99 workers	5	95
1 to 49 workers	6	94
50 to 99 workers	3	97
100 workers or more	5	95
100 to 499 workers	5	95
500 workers or more	4	96
Geographic areas		
Northeast	5	95
New England	3	97
Middle Atlantic	6	94
South	6	94
South Atlantic	5	95
East South Central	14	86
West South Central	6	94
Midwest	4	96
East North Central	4	96
West North Central	5	95
West	4	96
Mountain	5	95
Pacific	3	97

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 27. Standard errors for long-term disability plans: Employee contribution requirement, private industry workers, March 2019

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.4	0.4
Worker characteristics		
Management, professional, and related	0.5	0.5
Management, business, and financial	0.6	0.6
Professional and related	0.5	0.5
Service	2.0	2.0
Sales and office	0.7	0.7
Sales and related	1.3	1.3
Office and administrative support	0.8	0.8
Natural resources, construction, and maintenance	1.0	1.0
Installation, maintenance, and repair	1.3	1.3
Production, transportation, and material moving ...	0.7	0.7
Production	0.5	0.5
Transportation and material moving	1.4	1.4
Full time	0.4	0.4
Part time	1.6	1.6
Union	0.9	0.9
Nonunion	0.4	0.4
Average wage within the following categories: ¹		
Lowest 25 percent	1.5	1.5
Second 25 percent	1.0	1.0
Third 25 percent	0.5	0.5
Highest 25 percent	0.4	0.4
Highest 10 percent	0.6	0.6
Establishment characteristics		
Goods-producing industries	0.8	0.8
Construction	2.7	2.7
Manufacturing	0.7	0.7
Service-providing industries	0.5	0.5
Trade, transportation, and utilities	1.4	1.4
Wholesale trade	1.6	1.6
Retail trade	2.9	2.9
Transportation and warehousing	2.2	2.2
Utilities	2.6	2.6

See footnotes at end of table.

Table 27. Standard errors for long-term disability plans: Employee contribution requirement, private industry workers, March 2019—continued

Characteristics	Employee contribution required	Employee contribution not required
Financial activities	0.7	0.7
Finance and insurance	0.4	0.4
Credit intermediation and related activities	0.4	0.4
Insurance carriers and related activities	0.3	0.3
Professional and business services	1.1	1.1
Professional and technical services	1.1	1.1
Education and health services	0.6	0.6
Educational services	1.5	1.5
Junior colleges, colleges, and universities	1.3	1.3
Health care and social assistance	0.7	0.7
Leisure and hospitality	—	0.0
Accommodation and food services	—	0.0
1 to 99 workers	0.7	0.7
1 to 49 workers	1.1	1.1
50 to 99 workers	1.0	1.0
100 workers or more	0.5	0.5
100 to 499 workers	1.0	1.0
500 workers or more	0.5	0.5
Geographic areas		
Northeast	1.1	1.1
New England	1.2	1.2
Middle Atlantic	1.4	1.4
South	0.9	0.9
South Atlantic	0.5	0.5
East South Central	3.2	3.2
West South Central	2.3	2.3
Midwest	0.6	0.6
East North Central	0.6	0.6
West North Central	1.2	1.2
West	0.5	0.5
Mountain	0.9	0.9
Pacific	0.7	0.7

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 28. Long-term disability plans: Method of benefit payment, private industry workers, March 2019

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	95	3	2	(¹)
Worker characteristics				
Management, professional, and related	95	4	—	—
Management, business, and financial	96	4	—	—
Professional and related	95	5	—	—
Service	98	1	—	—
Protective service	96	—	—	—
Sales and office	97	3	—	—
Sales and related	96	4	—	—
Office and administrative support	97	3	—	—
Natural resources, construction, and maintenance	84	4	8	4
Installation, maintenance, and repair	93	4	—	—
Production, transportation, and material moving ...	92	—	6	—
Transportation and material moving	94	—	3	—
Full time	95	3	2	(¹)
Part time	91	7	—	—
Union	81	2	14	3
Nonunion	96	3	—	—
Average wage within the following categories: ²				
Second 25 percent	97	2	—	—
Third 25 percent	95	2	3	(¹)
Highest 25 percent	93	5	1	1
Highest 10 percent	93	6	—	—
Establishment characteristics				
Goods-producing industries	88	5	6	1
Manufacturing	91	—	5	—
Service-providing industries	96	3	(¹)	(¹)
Trade, transportation, and utilities	93	5	2	(¹)
Wholesale trade	94	4	1	—
Retail trade	93	6	—	—
Transportation and warehousing	92	5	—	—
Utilities	87	9	—	4

See footnotes at end of table.

Table 28. Long-term disability plans: Method of benefit payment, private industry workers, March 2019—continued

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information	96	2	—	—
Financial activities	98	—	—	—
Finance and insurance	98	—	—	—
Credit intermediation and related activities	99	1	—	—
Insurance carriers and related activities	95	—	—	—
Real estate and rental and leasing	97	—	—	—
Professional and business services	95	4	—	—
Professional and technical services	97	—	—	—
Administrative and waste services	100	—	—	—
Education and health services	98	2	—	—
Educational services	97	3	—	—
Junior colleges, colleges, and universities	97	—	—	—
Health care and social assistance	99	—	—	—
Leisure and hospitality	100	—	—	—
Accommodation and food services	100	—	—	—
Other services	97	—	—	—
1 to 99 workers	96	2	1	1
1 to 49 workers	96	3	1	1
50 to 99 workers	97	1	—	—
100 workers or more	94	4	—	—
100 to 499 workers	95	4	—	—
500 workers or more	92	5	—	—
Geographic areas				
Northeast	95	4	—	—
New England	96	—	2	—
Middle Atlantic	94	5	—	—
South	94	5	—	—
South Atlantic	96	4	—	—
East South Central	93	3	—	—
West South Central	92	8	—	—
Midwest	92	—	5	—
East North Central	92	—	5	—
West North Central	93	—	4	—
West	98	1	(¹)	(¹)
Mountain	98	1	—	—
Pacific	98	—	—	(¹)

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 2019.

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

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

Table 28. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, March 2019

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	0.6	0.5	0.3	0.1
Worker characteristics				
Management, professional, and related	0.8	0.8	—	—
Management, business, and financial	0.8	0.8	—	—
Professional and related	0.9	0.9	—	—
Service	0.7	0.5	—	—
Protective service	2.3	—	—	—
Sales and office	0.6	0.6	—	—
Sales and related	1.1	1.1	—	—
Office and administrative support	0.7	0.7	—	—
Natural resources, construction, and maintenance	2.2	1.0	1.2	1.3
Installation, maintenance, and repair	2.0	1.4	—	—
Production, transportation, and material moving ...	1.7	—	1.7	—
Transportation and material moving	1.8	—	1.4	—
Full time	0.6	0.5	0.3	0.1
Part time	2.4	1.9	—	—
Union	3.0	0.6	3.0	0.9
Nonunion	0.5	0.5	—	—
Average wage within the following categories: ¹				
Second 25 percent	0.7	0.5	—	—
Third 25 percent	0.8	0.4	0.7	0.2
Highest 25 percent	1.0	0.9	0.3	0.2
Highest 10 percent	1.6	1.6	—	—
Establishment characteristics				
Goods-producing industries	1.8	1.2	1.4	0.4
Manufacturing	2.0	—	1.6	—
Service-providing industries	0.5	0.5	0.2	0.1
Trade, transportation, and utilities	1.1	0.8	0.6	0.1
Wholesale trade	2.0	2.1	0.6	—
Retail trade	1.6	1.3	—	—
Transportation and warehousing	3.3	1.8	—	—
Utilities	2.6	2.7	—	1.7

See footnotes at end of table.

Table 28. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, March 2019—continued

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information	1.1	0.9	—	—
Financial activities	1.2	—	—	—
Finance and insurance	1.3	—	—	—
Credit intermediation and related activities	0.5	0.3	—	—
Insurance carriers and related activities	3.4	—	—	—
Real estate and rental and leasing	3.2	—	—	—
Professional and business services	1.9	1.9	—	—
Professional and technical services	1.6	—	—	—
Administrative and waste services	0.0	—	—	—
Education and health services	0.6	0.6	—	—
Educational services	0.7	0.7	—	—
Junior colleges, colleges, and universities	0.6	—	—	—
Health care and social assistance	0.7	—	—	—
Leisure and hospitality	0.0	—	—	—
Accommodation and food services	0.0	—	—	—
Other services	1.9	—	—	—
1 to 99 workers	0.7	0.5	0.3	0.2
1 to 49 workers	1.0	0.7	0.5	0.3
50 to 99 workers	0.6	0.4	—	—
100 workers or more	0.9	0.8	—	—
100 to 499 workers	1.2	1.2	—	—
500 workers or more	1.3	1.1	—	—
Geographic areas				
Northeast	1.4	1.4	—	—
New England	1.7	—	0.7	—
Middle Atlantic	2.0	2.1	—	—
South	1.1	1.0	—	—
South Atlantic	1.1	1.0	—	—
East South Central	2.5	0.8	—	—
West South Central	2.8	2.8	—	—
Midwest	1.1	—	0.9	—
East North Central	1.4	—	1.3	—
West North Central	1.5	—	0.8	—
West	0.7	0.5	0.2	0.1
Mountain	0.7	0.4	—	—
Pacific	0.9	—	—	0.1

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 29. Long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2019

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	28	62	5	4	1	57.6	60.0
Worker characteristics							
Management, professional, and related	28	61	5	4	1	57.5	60.0
Management, business, and financial	23	68	5	4	1	57.9	60.0
Professional and related	32	57	6	—	—	57.2	60.0
Service	40	52	—	3	—	56.7	60.0
Protective service	—	37	—	—	—	59.4	60.0
Sales and office	29	62	3	5	1	57.4	60.0
Sales and related	27	65	—	4	—	57.1	60.0
Office and administrative support	30	60	3	6	1	57.5	60.0
Natural resources, construction, and maintenance	17	70	8	—	—	59.0	60.0
Installation, maintenance, and repair	23	71	5	—	—	57.7	60.0
Production, transportation, and material moving ...	22	68	5	4	1	58.4	60.0
Transportation and material moving	22	73	—	4	—	58.1	60.0
Full time	28	62	5	4	1	57.6	60.0
Part time	32	59	—	5	—	57.0	60.0
Union	32	61	4	—	—	57.3	60.0
Nonunion	28	62	5	5	1	57.6	60.0
Average wage within the following categories: ¹							
Second 25 percent	30	59	—	5	—	57.4	60.0
Third 25 percent	26	64	4	4	1	57.8	60.0
Highest 25 percent	28	62	6	4	1	57.6	60.0
Highest 10 percent	30	58	6	4	1	57.5	60.0
Establishment characteristics							
Goods-producing industries	23	60	12	4	1	58.8	60.0
Manufacturing	24	57	13	—	—	58.8	60.0
Service-providing industries	29	62	3	4	1	57.4	60.0
Trade, transportation, and utilities	22	69	3	5	1	58.1	60.0
Wholesale trade	18	77	—	—	2	58.4	60.0
Retail trade	21	67	—	8	—	58.3	60.0
Transportation and warehousing	26	67	—	6	—	57.6	60.0
Utilities	37	39	16	—	—	57.6	60.0

See footnotes at end of table.

Table 29. Long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2019—continued

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
Information	37	53	—	6	—	56.3	60.0
Financial activities	34	56	4	6	1	57.1	60.0
Finance and insurance	38	53	—	5	—	56.7	60.0
Credit intermediation and related activities	37	52	—	6	—	56.9	60.0
Insurance carriers and related activities	40	51	6	2	—	56.2	60.0
Real estate and rental and leasing	—	75	—	—	—	60.1	60.0
Professional and business services	27	68	—	3	—	57.0	60.0
Professional and technical services	31	63	3	3	—	56.4	60.0
Administrative and waste services	21	77	—	—	—	58.1	60.0
Education and health services	32	58	—	4	—	57.3	60.0
Educational services	—	76	8	10	—	60.9	60.0
Junior colleges, colleges, and universities	—	77	5	9	—	60.8	60.0
Health care and social assistance	38	55	—	—	—	56.6	60.0
Leisure and hospitality	—	75	—	—	—	57.5	60.0
Other services	—	70	—	—	—	60.3	60.0
1 to 99 workers	26	62	5	5	2	58.3	60.0
1 to 49 workers	27	63	4	3	2	58.1	60.0
50 to 99 workers	24	57	8	8	1	58.6	60.0
100 workers or more	29	62	4	4	(²)	57.2	60.0
100 to 499 workers	23	68	—	5	—	58.0	60.0
500 workers or more	35	57	4	—	—	56.3	60.0
Geographic areas							
Northeast	25	70	1	3	(²)	57.5	60.0
New England	—	71	2	3	—	57.5	60.0
Middle Atlantic	26	69	—	3	—	57.5	60.0
South	31	61	2	5	1	56.9	60.0
South Atlantic	31	62	2	4	1	56.7	60.0
East South Central	27	66	—	4	—	57.4	60.0
West South Central	32	56	3	—	—	57.1	60.0
Midwest	22	68	5	—	—	58.1	60.0
East North Central	23	68	5	—	—	57.9	60.0
West North Central	21	69	—	5	—	58.4	60.0
West	32	51	10	—	—	58.1	60.0
Mountain	29	58	—	3	—	57.9	60.0
Pacific	33	48	10	—	—	58.2	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 2019.

² Less than 0.5.

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

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

Table 29. Standard errors for long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2019

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	1.5	1.6	0.6	0.5	0.3	0.2	0.0
Worker characteristics							
Management, professional, and related	2.4	2.8	1.1	0.6	0.2	0.3	0.0
Management, business, and financial	2.2	2.4	0.8	0.5	0.2	0.3	0.0
Professional and related	3.1	3.6	1.4	–	–	0.4	0.0
Service	5.4	5.2	–	1.1	–	1.1	0.0
Protective service	–	11.2	–	–	–	1.9	0.9
Sales and office	1.5	1.5	0.5	0.9	0.4	0.3	0.0
Sales and related	3.1	3.1	–	1.1	–	0.5	0.0
Office and administrative support	2.1	2.0	0.5	1.1	0.5	0.4	0.0
Natural resources, construction, and maintenance	2.6	3.1	1.6	–	–	0.5	0.0
Installation, maintenance, and repair	3.3	3.3	1.3	–	–	0.4	0.0
Production, transportation, and material moving ...	2.3	2.5	0.8	1.1	0.3	0.3	0.0
Transportation and material moving	3.6	3.8	–	1.4	–	0.5	0.0
Full time	1.5	1.7	0.6	0.5	0.4	0.2	0.0
Part time	4.1	4.3	–	1.4	–	0.5	0.0
Union	4.1	3.6	1.0	–	–	0.5	0.0
Nonunion	1.5	1.7	0.7	0.6	0.4	0.3	0.0
Average wage within the following categories: ¹							
Second 25 percent	2.6	2.5	–	1.0	–	0.5	0.0
Third 25 percent	1.9	2.1	0.8	0.9	0.2	0.2	0.0
Highest 25 percent	2.2	2.6	1.1	0.5	0.2	0.3	0.0
Highest 10 percent	4.0	4.4	1.4	0.7	0.5	0.5	0.0
Establishment characteristics							
Goods-producing industries	2.0	2.5	2.1	0.9	0.4	0.3	0.0
Manufacturing	2.0	2.5	2.2	–	–	0.4	0.0
Service-providing industries	1.7	1.8	0.6	0.6	0.4	0.3	0.0
Trade, transportation, and utilities	2.0	2.3	0.6	0.6	0.4	0.3	0.0
Wholesale trade	3.0	3.3	–	–	0.9	0.4	0.0
Retail trade	3.6	4.3	–	1.5	–	0.5	0.0
Transportation and warehousing	5.6	5.7	–	2.2	–	0.8	0.0
Utilities	5.4	6.2	3.6	–	–	0.8	0.0

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2019—continued

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
Information	4.2	4.8	—	2.0	—	0.7	0.0
Financial activities	1.7	1.9	1.1	1.4	0.3	0.2	0.0
Finance and insurance	1.9	2.1	—	0.9	—	0.2	0.0
Credit intermediation and related activities	2.3	2.3	—	1.3	—	0.3	0.0
Insurance carriers and related activities	3.3	3.4	2.5	0.8	—	0.4	0.0
Real estate and rental and leasing	—	7.4	—	—	—	0.9	0.0
Professional and business services	4.9	5.5	—	1.1	—	0.6	0.0
Professional and technical services	6.0	6.5	1.2	1.0	—	0.7	0.0
Administrative and waste services	4.5	5.1	—	—	—	0.4	0.0
Education and health services	2.6	2.5	—	1.4	—	0.7	0.0
Educational services	—	3.2	2.7	1.9	—	0.2	0.0
Junior colleges, colleges, and universities	—	3.4	1.4	1.9	—	0.3	0.0
Health care and social assistance	3.1	2.9	—	—	—	0.8	0.0
Leisure and hospitality	—	10.4	—	—	—	1.0	0.0
Other services	—	8.0	—	—	—	0.9	0.0
1 to 99 workers	2.8	2.7	1.1	1.0	0.8	0.5	0.0
1 to 49 workers	3.5	3.5	0.7	0.7	1.1	0.6	0.0
50 to 99 workers	3.9	4.5	3.0	2.8	0.7	0.6	0.0
100 workers or more	1.8	1.8	0.7	0.6	0.1	0.3	0.0
100 to 499 workers	2.3	2.4	—	1.0	—	0.3	0.0
500 workers or more	2.2	2.2	1.1	—	—	0.4	0.0
Geographic areas							
Northeast	3.1	3.0	0.3	0.7	0.2	0.4	0.0
New England	—	7.2	0.9	0.6	—	1.1	0.0
Middle Atlantic	3.2	2.9	—	1.1	—	0.4	0.0
South	2.2	2.2	0.4	1.3	0.3	0.4	0.0
South Atlantic	2.7	3.1	0.6	0.8	0.5	0.4	0.0
East South Central	1.3	1.7	—	1.5	—	0.2	0.0
West South Central	5.5	4.0	0.9	—	—	0.9	0.0
Midwest	1.6	2.5	1.2	—	—	0.2	0.0
East North Central	2.2	3.6	1.5	—	—	0.3	0.0
West North Central	2.1	2.6	—	2.2	—	0.4	0.0
West	4.3	4.4	2.2	—	—	0.8	0.0
Mountain	4.5	4.1	—	1.1	—	0.7	0.0
Pacific	6.0	5.8	2.2	—	—	1.1	0.0

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 30. Long-term disability plans: Maximum benefit amounts, private industry workers, March 2019

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	92	\$4,000	\$5,000	\$10,000	\$13,000	\$20,000	8
Worker characteristics							
Management, professional, and related	92	5,000	6,000	10,000	15,000	20,000	8
Management, business, and financial	90	5,000	6,000	10,000	15,000	20,000	10
Professional and related	93	4,500	6,000	10,000	15,000	20,000	7
Service	98	3,000	5,000	7,000	–	15,000	2
Sales and office	90	5,000	5,000	10,000	15,000	20,833	10
Sales and related	90	5,000	5,000	8,000	12,500	20,000	10
Office and administrative support	90	4,500	5,000	10,000	15,000	20,833	10
Natural resources, construction, and maintenance	90	–	5,000	7,500	10,000	15,000	10
Installation, maintenance, and repair	91	3,000	5,000	8,000	10,000	15,000	9
Production, transportation, and material moving ...	91	–	5,000	7,000	10,000	15,000	9
Transportation and material moving	94	–	–	7,000	10,000	15,000	6
Full time	92	4,000	5,000	10,000	13,000	20,000	8
Part time	89	4,500	5,000	7,000	–	20,000	11
Union	91	–	–	7,000	10,000	15,000	9
Nonunion	92	5,000	6,000	10,000	15,000	20,000	8
Average wage within the following categories: ²							
Second 25 percent	92	4,000	5,000	7,500	12,000	15,000	8
Third 25 percent	92	4,000	5,000	8,000	12,000	–	8
Highest 25 percent	91	5,000	6,000	10,000	15,000	20,000	9
Highest 10 percent	92	5,000	7,500	10,000	15,000	20,000	8
Establishment characteristics							
Goods-producing industries	91	5,000	5,000	10,000	15,000	15,000	9
Manufacturing	90	5,000	5,000	10,000	15,000	15,000	10
Service-providing industries	92	4,000	5,000	10,000	12,500	20,000	8
Trade, transportation, and utilities	89	–	5,000	7,000	10,000	15,000	11
Wholesale trade	87	–	5,000	7,000	10,000	15,000	13
Transportation and warehousing	94	–	–	8,000	10,000	15,000	6
Utilities	72	–	10,000	15,000	15,000	15,000	28

See footnotes at end of table.

Table 30. Long-term disability plans: Maximum benefit amounts, private industry workers, March 2019—continued

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	94	\$4,000	\$7,500	\$10,000	\$15,000	\$20,000	6
Financial activities	84	5,000	8,000	—	20,833	25,000	16
Finance and insurance	82	5,400	10,000	15,000	20,833	30,000	18
Credit intermediation and related activities	87	6,000	10,000	15,000	20,833	30,000	13
Insurance carriers and related activities	71	5,000	10,000	—	17,333	25,000	29
Real estate and rental and leasing	97	5,000	5,000	8,000	10,000	12,000	3
Professional and business services	93	5,000	7,000	10,000	15,000	20,000	7
Education and health services	95	—	5,000	6,667	10,000	15,000	5
Educational services	90	4,000	5,000	7,500	10,000	15,000	10
Junior colleges, colleges, and universities	90	4,000	6,000	9,000	11,500	—	10
Health care and social assistance	96	—	5,000	6,000	10,000	15,000	4
Leisure and hospitality	100	—	6,000	—	10,000	10,000	—
Accommodation and food services	100	—	—	—	10,000	10,000	—
Other services	94	—	5,000	—	10,900	15,000	6
1 to 99 workers	93	4,500	5,000	8,000	12,000	—	7
1 to 49 workers	92	4,500	5,000	8,500	15,000	20,000	8
50 to 99 workers	94	—	5,000	7,500	10,000	15,000	6
100 workers or more	91	4,000	6,000	10,000	15,000	20,000	9
100 to 499 workers	92	4,000	5,000	8,000	10,000	15,000	8
500 workers or more	89	3,500	6,667	10,000	15,000	20,000	11
Geographic areas							
Northeast	92	—	5,000	10,000	12,500	—	8
Middle Atlantic	93	—	5,000	10,000	15,000	—	7
South	92	5,000	5,000	10,000	15,000	20,000	8
South Atlantic	93	5,000	6,000	10,000	15,000	20,000	7
East South Central	88	5,000	5,000	7,000	10,000	15,000	12
West South Central	91	—	5,000	10,000	15,000	20,000	9
Midwest	89	—	5,000	7,500	10,000	15,000	11
East North Central	88	3,500	5,000	7,500	10,000	15,000	12
West North Central	90	—	5,000	8,000	12,500	16,000	10
West	94	4,500	6,000	10,000	15,000	20,000	6
Mountain	92	4,500	6,000	10,000	15,000	—	8
Pacific	95	4,000	6,000	10,000	15,000	20,000	5

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 30. Standard errors for long-term disability plans: Maximum benefit amounts, private industry workers, March 2019

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.7	\$263.35	\$196.54	\$0.00	\$2,276.01	\$3,400.77	0.7
Worker characteristics							
Management, professional, and related	1.2	129.03	0.00	0.00	0.00	0.00	1.2
Management, business, and financial	1.7	0.00	374.80	0.00	0.00	832.58	1.7
Professional and related	1.3	719.73	482.80	0.00	712.62	1,244.11	1.3
Service	0.7	303.80	0.00	886.70	–	0.00	0.7
Sales and office	1.0	586.64	0.00	129.03	2,671.05	1,137.53	1.0
Sales and related	2.0	0.00	0.00	2,158.09	1,952.65	1,085.56	2.0
Office and administrative support	1.2	637.26	222.00	0.00	1,790.29	1,064.06	1.2
Natural resources, construction, and maintenance	1.8	–	0.00	508.01	729.93	0.00	1.8
Installation, maintenance, and repair	1.9	726.82	0.00	846.14	1,865.44	0.00	1.9
Production, transportation, and material moving ...	1.2	–	0.00	562.45	0.00	0.00	1.2
Transportation and material moving	1.7	–	–	676.66	0.00	0.00	1.7
Full time	0.7	231.61	287.37	0.00	2,297.85	3,806.57	0.7
Part time	3.1	302.61	258.07	901.68	–	729.93	3.1
Union	2.0	–	–	1,035.92	0.00	474.10	2.0
Nonunion	0.7	0.00	1,163.61	0.00	1,877.67	1,632.86	0.7
Average wage within the following categories: ²							
Second 25 percent	0.8	487.89	0.00	508.01	2,133.99	0.00	0.8
Third 25 percent	0.9	251.90	0.00	482.80	738.57	–	0.9
Highest 25 percent	1.1	241.40	433.34	0.00	0.00	0.00	1.1
Highest 10 percent	1.4	0.00	442.79	0.00	0.00	0.00	1.4
Establishment characteristics							
Goods-producing industries	1.2	0.00	986.93	0.00	2,137.86	2,120.26	1.2
Manufacturing	1.5	0.00	1,277.38	0.00	2,791.45	1,842.99	1.5
Service-providing industries	0.7	129.03	196.54	154.84	2,267.31	2,149.30	0.7
Trade, transportation, and utilities	1.3	–	0.00	204.02	0.00	0.00	1.3
Wholesale trade	1.8	–	0.00	682.79	0.00	729.93	1.8
Transportation and warehousing	2.0	–	–	2,203.06	2,306.44	790.17	2.0
Utilities	4.2	–	1,375.04	3,745.35	0.00	0.00	4.2

See footnotes at end of table.

Table 30. Standard errors for long-term disability plans: Maximum benefit amounts, private industry workers, March 2019—continued

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	2.1	\$0.00	\$1,234.29	\$1,094.90	\$0.00	\$0.00	2.1
Financial activities	1.6	0.00	2,126.14	—	0.00	2,642.61	1.6
Finance and insurance	1.8	796.26	0.00	2,138.83	0.00	1,580.35	1.8
Credit intermediation and related activities	1.9	309.68	0.00	0.00	0.00	0.00	1.9
Insurance carriers and related activities	3.5	0.00	2,382.78	—	4,073.89	7,412.49	3.5
Real estate and rental and leasing	1.4	893.98	182.48	1,582.98	0.00	2,308.25	1.4
Professional and business services	2.1	0.00	1,298.13	0.00	930.48	688.27	2.1
Education and health services	1.4	—	0.00	1,015.05	482.80	0.00	1.4
Educational services	1.5	434.91	774.21	456.21	1,364.97	0.00	1.5
Junior colleges, colleges, and universities	1.8	1,174.00	316.07	1,387.10	723.52	—	1.8
Health care and social assistance	1.6	—	0.00	998.22	555.00	0.00	1.6
Leisure and hospitality	0.0	—	1,264.28	—	0.00	0.00	—
Accommodation and food services	0.0	—	—	—	0.00	0.00	—
Other services	2.7	—	482.80	—	1,703.06	2,456.75	2.7
1 to 99 workers	0.9	638.72	0.00	437.58	1,153.76	—	0.9
1 to 49 workers	0.9	640.87	0.00	1,770.84	3,527.87	988.29	0.9
50 to 99 workers	2.2	—	408.04	632.14	585.28	0.00	2.2
100 workers or more	0.9	620.79	182.48	0.00	458.48	2,129.13	0.9
100 to 499 workers	1.3	678.80	491.35	2,260.87	896.95	669.07	1.3
500 workers or more	1.2	770.16	754.10	0.00	0.00	372.34	1.2
Geographic areas							
Northeast	1.8	—	1,210.45	91.24	3,390.70	—	1.8
Middle Atlantic	1.3	—	1,237.66	302.61	3,351.18	—	1.3
South	1.0	210.82	258.07	0.00	2,180.27	4,894.83	1.0
South Atlantic	1.4	0.00	91.24	0.00	2,346.70	3,089.35	1.4
East South Central	3.5	1,224.13	0.00	1,372.16	0.00	0.00	3.5
West South Central	1.7	—	516.14	547.45	1,036.30	4,327.45	1.7
Midwest	1.5	—	0.00	612.07	1,802.26	0.00	1.5
East North Central	2.2	614.73	0.00	779.57	0.00	0.00	2.2
West North Central	1.0	—	0.00	999.50	2,548.05	2,346.19	1.0
West	1.0	700.84	0.00	0.00	893.98	0.00	1.0
Mountain	1.6	943.30	0.00	1,398.70	2,259.03	—	1.6
Pacific	1.3	762.53	0.00	0.00	1,110.00	0.00	1.3

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same as 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 2019.

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

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

Table 31. Leave benefits: Access, private industry workers, March 2019

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ¹	
								Paid	Unpaid
All workers	79	73	79	44	54	56	26	18	88
Worker characteristics									
Management, professional, and related	91	90	90	62	73	76	41	30	93
Management, business, and financial	96	94	96	65	77	79	44	29	94
Professional and related	88	88	86	61	71	73	39	31	92
Service	56	58	60	25	30	34	10	12	82
Protective service	73	74	76	33	35	43	12	9	87
Sales and office	83	75	80	49	56	57	27	18	89
Sales and related	75	64	70	41	47	47	21	15	86
Office and administrative support	89	82	87	54	63	64	30	20	91
Natural resources, construction, and maintenance	79	66	77	30	43	42	18	11	83
Construction, extraction, farming, fishing, and forestry	68	56	64	21	29	30	10	8	79
Installation, maintenance, and repair	89	76	90	40	58	55	26	14	86
Production, transportation, and material moving ...	86	69	84	38	60	58	30	9	89
Production	91	68	88	37	63	60	28	10	88
Transportation and material moving	81	71	81	40	57	56	32	8	90
Full time	90	83	91	52	65	66	32	21	90
Part time	47	43	42	18	23	25	10	8	81
Union	91	86	89	57	77	77	41	17	93
Nonunion	78	72	78	42	52	54	25	18	87
Average wage within the following categories: ²									
Lowest 25 percent	56	47	55	23	27	30	10	8	81
Lowest 10 percent	41	30	42	11	19	24	6	5	79
Second 25 percent	82	77	82	43	55	55	23	17	88
Third 25 percent	91	86	91	53	66	68	30	20	90
Highest 25 percent	93	90	92	61	76	77	47	30	94
Highest 10 percent	94	93	94	63	79	80	51	35	95
Establishment characteristics									
Goods-producing industries	89	72	88	38	59	58	29	12	87
Construction	74	58	72	24	32	31	9	8	78
Manufacturing	97	79	95	46	74	72	39	15	91
Service-providing industries	77	73	77	45	53	55	26	19	88
Trade, transportation, and utilities	83	72	80	45	57	56	29	14	90
Wholesale trade	93	87	91	48	69	70	27	16	86
Retail trade	77	64	73	41	47	45	21	15	89
Transportation and warehousing	88	79	88	50	69	69	47	10	95
Utilities	99	95	99	63	84	85	53	16	93

See footnotes at end of table.

Table 31. Leave benefits: Access, private industry workers, March 2019—continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ¹	
								Paid	Unpaid
Information	95	95	93	80	85	83	44	46	94
Financial activities	92	91	92	63	79	82	51	30	95
Finance and insurance	97	97	97	70	87	89	63	37	97
Credit intermediation and related activities	98	98	98	64	88	90	68	35	98
Insurance carriers and related activities	96	96	96	77	85	87	56	38	96
Real estate and rental and leasing	77	76	77	43	57	63	16	11	89
Professional and business services	83	76	80	47	53	55	27	21	87
Professional and technical services	94	91	93	63	68	73	42	34	89
Administrative and waste services	69	57	62	23	28	28	10	6	81
Education and health services	84	84	84	57	63	66	27	23	92
Educational services	63	79	56	47	69	68	39	23	88
Junior colleges, colleges, and universities	86	87	73	49	84	88	58	31	97
Health care and social assistance	87	85	88	58	62	66	25	23	92
Leisure and hospitality	41	48	48	12	19	25	6	11	77
Accommodation and food services	38	45	48	11	17	24	5	11	77
Other services	68	59	72	30	38	37	12	11	82
1 to 99 workers	72	65	71	34	41	43	16	14	82
1 to 49 workers	70	64	70	32	38	40	15	13	79
50 to 99 workers	76	68	75	40	53	53	20	16	89
100 workers or more	88	84	88	55	69	70	39	23	95
100 to 499 workers	85	80	85	50	63	63	29	18	95
500 workers or more	92	89	92	62	79	81	52	29	95
Geographic areas									
Northeast	79	76	77	50	61	66	34	25	88
New England	77	81	76	51	62	64	38	23	90
Middle Atlantic	80	75	77	50	61	67	32	26	87
South	79	68	79	43	54	56	26	15	86
South Atlantic	78	68	78	42	54	56	24	14	85
East South Central	80	62	78	42	54	59	27	13	86
West South Central	80	71	79	44	53	56	28	17	87
Midwest	77	66	77	41	56	55	24	15	89
East North Central	76	65	77	40	57	54	24	16	88
West North Central	78	70	77	43	53	56	24	13	92
West	82	86	82	41	47	47	24	21	90
Mountain	82	75	83	50	53	54	25	21	91
Pacific	81	91	81	38	45	44	24	20	89

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 31. Standard errors for leave benefits: Access, private industry workers, March 2019

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
All workers	0.8	1.0	0.8	0.8	1.0	0.9	0.8	0.8	0.6
Worker characteristics									
Management, professional, and related	0.7	0.9	0.8	1.2	1.3	1.2	1.4	1.6	0.7
Management, business, and financial	1.0	0.9	0.9	1.6	1.4	1.3	1.9	1.5	0.8
Professional and related	1.0	1.2	1.2	1.8	1.8	1.5	1.7	2.1	1.0
Service	2.3	2.2	1.8	1.7	1.6	1.6	0.9	1.5	1.4
Protective service	6.2	6.6	6.1	6.1	6.7	7.5	2.7	2.8	2.5
Sales and office	0.8	1.0	0.9	1.3	1.0	0.9	0.9	0.9	0.7
Sales and related	1.5	1.6	1.4	1.3	1.5	1.5	1.3	1.2	1.1
Office and administrative support	0.8	1.3	1.0	1.7	1.4	1.3	1.2	1.1	0.7
Natural resources, construction, and maintenance	1.6	1.7	1.7	1.5	1.8	1.6	1.1	1.0	1.5
Construction, extraction, farming, fishing, and									
forestry	3.0	2.9	2.9	1.8	2.3	2.2	1.5	1.4	2.4
Installation, maintenance, and repair	1.1	1.7	1.1	2.2	1.6	1.6	1.7	1.3	1.5
Production, transportation, and material moving ...	1.1	2.0	1.6	1.8	1.9	1.9	1.8	0.7	0.9
Production	1.4	2.6	1.9	2.2	2.1	2.4	2.1	0.8	1.2
Transportation and material moving	1.4	2.2	1.9	2.3	2.6	2.3	2.4	1.0	1.2
Full time	0.7	0.8	0.8	1.0	1.1	0.9	0.9	0.9	0.5
Part time	1.9	2.1	1.4	1.1	1.5	1.4	0.8	0.9	1.4
Union	1.1	1.5	1.1	2.4	1.8	1.5	2.0	1.4	1.3
Nonunion	0.9	1.0	0.9	0.9	1.0	0.9	0.7	0.8	0.6
Average wage within the following categories: ¹									
Lowest 25 percent	1.8	1.6	1.3	1.5	1.2	1.4	0.7	1.0	1.2
Lowest 10 percent	3.2	2.2	2.2	1.4	1.8	2.5	1.1	0.8	1.9
Second 25 percent	1.3	1.5	1.5	1.2	1.7	1.5	1.2	1.1	1.0
Third 25 percent	0.7	0.9	0.9	1.7	1.5	1.1	1.2	1.1	0.9
Highest 25 percent	0.7	0.9	0.7	1.2	1.1	1.2	1.3	1.6	0.7
Highest 10 percent	1.2	0.9	0.9	2.0	1.5	1.9	2.0	2.4	1.0
Establishment characteristics									
Goods-producing industries	1.0	1.5	1.2	1.6	1.7	1.6	1.4	0.6	1.2
Construction	2.7	2.1	2.8	1.9	2.3	1.9	1.7	1.3	2.3
Manufacturing	0.8	1.6	1.0	2.0	1.6	1.8	2.0	1.0	1.0
Service-providing industries	0.9	1.2	0.9	1.0	1.1	1.0	0.9	0.9	0.6
Trade, transportation, and utilities	0.7	0.9	0.8	1.4	1.0	1.1	1.2	0.9	0.5
Wholesale trade	1.4	1.7	1.8	2.4	2.4	2.5	1.9	1.9	1.1
Retail trade	0.9	1.3	1.0	1.1	1.4	1.5	1.2	1.0	0.9
Transportation and warehousing	2.4	2.4	2.4	4.7	3.9	3.2	3.2	2.3	1.0
Utilities	0.9	2.8	0.9	5.5	4.2	4.4	6.6	3.5	2.3

See footnotes at end of table.

Table 31. Standard errors for leave benefits: Access, private industry workers, March 2019—continued

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
Information	1.1	1.3	1.7	2.2	2.8	2.3	3.5	4.7	1.8
Financial activities	1.5	1.1	1.1	1.7	1.8	1.6	1.6	1.4	0.7
Finance and insurance	0.7	0.5	0.5	1.4	1.1	0.8	1.5	1.5	0.4
Credit intermediation and related activities	0.3	0.3	0.3	2.3	1.2	1.0	2.0	2.1	0.8
Insurance carriers and related activities	1.5	1.0	0.8	2.4	2.2	1.7	2.6	3.2	0.8
Real estate and rental and leasing	4.7	3.5	3.3	4.7	4.3	4.4	1.9	3.0	2.7
Professional and business services	1.5	2.4	2.1	2.3	2.0	2.2	2.2	2.5	1.3
Professional and technical services	1.4	2.4	1.4	3.5	3.6	2.8	3.0	4.6	2.5
Administrative and waste services	2.8	3.6	3.9	2.1	2.9	3.8	2.2	1.3	2.1
Education and health services	2.0	2.3	1.6	2.7	3.4	2.2	2.0	2.3	1.4
Educational services	2.2	2.7	2.3	3.5	2.8	3.2	1.7	2.2	2.8
Junior colleges, colleges, and universities	1.5	1.8	1.5	2.2	2.3	2.1	3.0	2.8	0.8
Health care and social assistance	2.2	2.6	1.7	3.1	3.9	2.5	2.2	2.6	1.6
Leisure and hospitality	2.9	3.0	2.4	1.7	1.9	2.3	1.1	1.7	2.3
Accommodation and food services	3.6	3.4	2.9	2.1	2.1	2.7	1.0	2.0	2.5
Other services	3.8	4.3	4.1	3.5	3.9	3.1	2.3	1.9	3.6
1 to 99 workers	1.2	1.4	1.2	1.1	1.1	0.9	0.7	1.1	0.9
1 to 49 workers	1.4	1.6	1.5	1.2	1.3	1.2	0.7	1.2	1.1
50 to 99 workers	1.8	2.2	1.7	2.2	1.9	2.1	1.7	1.7	1.8
100 workers or more	1.1	1.1	0.9	1.0	1.3	1.2	1.3	1.1	0.5
100 to 499 workers	1.4	1.4	1.2	1.4	1.6	1.5	1.5	1.3	0.7
500 workers or more	1.2	1.5	0.8	1.9	1.5	1.7	2.0	1.8	0.7
Geographic areas									
Northeast	1.2	1.8	1.3	1.5	1.7	1.5	1.6	0.9	1.3
New England	2.9	3.4	2.7	2.5	3.4	2.5	2.7	2.2	2.9
Middle Atlantic	1.1	1.9	1.5	1.9	1.9	1.7	1.8	1.6	1.4
South	1.9	2.1	1.5	1.7	1.5	1.4	1.0	1.1	0.9
South Atlantic	2.8	2.6	2.1	2.0	2.0	2.3	1.5	1.2	1.5
East South Central	3.7	5.0	3.4	5.1	4.4	1.4	3.7	1.9	1.7
West South Central	3.4	4.2	2.9	3.4	2.6	2.1	1.5	2.6	1.2
Midwest	1.1	1.4	2.0	1.4	2.4	2.3	2.4	1.2	1.1
East North Central	1.4	1.8	2.6	1.6	3.3	3.3	3.0	1.5	1.3
West North Central	1.9	1.9	2.5	2.7	2.6	1.6	3.9	2.3	1.9
West	1.4	1.5	1.4	1.8	2.2	1.7	1.1	2.6	1.2
Mountain	1.5	1.9	1.9	4.8	1.7	1.4	2.1	4.9	1.3
Pacific	2.0	1.8	1.8	1.6	3.0	2.4	1.2	3.0	1.7

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 32. Paid holidays: Number of days provided, private industry workers, March 2019

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	8	4	24	14	15	9	13	6	3	1	1	2	8	7
Worker characteristics														
Management, professional, and related	2	1	18	12	16	12	18	8	7	3	1	3	9	9
Management, business, and financial	2	1	16	10	18	11	21	10	5	3	1	2	9	9
Professional and related	2	1	19	14	15	12	16	7	7	3	1	3	9	8
Service	18	8	28	20	10	6	5	3	1	1	—	—	6	6
Protective service	—	—	32	—	—	—	6	—	—	—	—	2	7	7
Sales and office	13	5	26	13	13	8	14	4	2	1	(¹)	1	7	7
Sales and related	27	6	31	9	10	6	7	3	1	1	—	—	6	6
Office and administrative support	5	4	24	14	15	10	19	4	3	1	1	1	8	8
Natural resources, construction, and maintenance	6	6	35	18	12	8	8	4	2	1	(¹)	1	7	7
Construction, extraction, farming, fishing, and forestry	6	5	41	18	14	7	5	1	—	1	—	1	7	6
Installation, maintenance, and repair	5	6	31	17	10	8	11	6	3	(¹)	—	—	7	7
Production, transportation, and material moving	5	3	23	12	19	10	13	8	2	1	(¹)	3	8	8
Production	4	2	18	10	15	13	16	11	3	—	—	5	9	9
Transportation and material moving	7	5	28	13	24	6	10	5	1	—	—	—	7	7
Full time	5	3	23	14	15	10	15	7	4	1	1	2	8	8
Part time	24	7	32	12	11	5	4	1	1	2	—	—	6	6
Union	2	2	18	15	18	10	13	11	4	1	1	5	9	8
Nonunion	9	4	25	14	14	9	13	5	3	1	1	2	8	7
Average wage within the following categories: ²														
Lowest 25 percent	23	8	33	15	9	4	4	2	1	—	—	(¹)	6	6
Lowest 10 percent	27	7	35	15	8	3	5	—	—	—	—	—	5	6
Second 25 percent	8	5	28	15	14	9	12	5	2	1	(¹)	1	7	7
Third 25 percent	4	2	23	14	17	9	16	6	3	2	1	3	8	8
Highest 25 percent	2	1	15	12	17	13	18	9	6	2	1	3	9	9
Highest 10 percent	2	1	11	10	18	14	22	10	7	3	1	2	9	9
Establishment characteristics														
Goods-producing industries	3	2	20	12	14	13	17	9	5	2	1	3	9	8
Construction	7	6	43	18	12	6	4	2	—	—	—	—	7	6
Manufacturing	1	1	10	10	15	15	21	12	8	2	1	4	9	9
Service-providing industries	10	4	25	15	15	8	12	5	3	1	(¹)	2	8	7
Trade, transportation, and utilities	16	7	30	11	16	6	8	4	1	—	—	1	7	6
Wholesale trade	5	3	26	12	17	11	14	7	—	—	—	2	8	8
Retail trade	30	11	38	9	7	2	1	(¹)	—	—	—	—	5	6
Transportation and warehousing	—	4	21	13	31	4	13	7	1	—	—	—	8	8
Utilities	—	—	—	—	14	27	22	18	7	—	—	—	9	9

See footnotes at end of table.

Table 32. Paid holidays: Number of days provided, private industry workers, March 2019—continued

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days	
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days			
Information	3	—	14	26	16	15	12	—	—	—	—	—	—	8	8
Financial activities	1	—	12	9	23	15	32	5	2	1	—	(¹)	—	9	9
Finance and insurance	(¹)	—	7	7	25	15	36	5	2	1	—	—	1	9	9
Credit intermediation and related activities	—	—	4	5	20	6	54	6	2	—	—	—	1	9	10
Insurance carriers and related activities	—	—	12	10	29	19	21	4	2	—	—	—	—	9	8
Real estate and rental and leasing	—	—	28	18	14	12	15	—	—	—	—	—	—	8	7
Professional and business services	3	2	26	12	14	11	17	7	4	—	—	—	1	8	8
Professional and technical services	—	—	13	13	18	12	25	6	7	—	—	—	—	9	9
Administrative and waste services	5	5	42	12	11	8	8	7	—	—	—	—	—	7	6
Education and health services	3	5	29	16	14	6	9	5	5	2	1	—	4	8	7
Educational services	—	1	2	—	8	6	16	9	10	7	8	29	13	12	12
Junior colleges, colleges, and universities	—	—	—	—	10	5	16	7	13	11	9	24	12	12	12
Health care and social assistance	4	5	32	18	15	6	8	4	5	2	—	—	—	8	7
Leisure and hospitality	32	5	21	29	6	3	—	—	—	—	—	—	—	5	6
Accommodation and food services	35	—	21	33	7	—	—	—	—	—	—	—	—	5	6
Other services	13	6	19	16	13	6	8	6	—	4	—	—	5	8	7
1 to 99 workers	11	5	26	15	13	8	12	5	2	1	(¹)	—	1	7	7
1 to 49 workers	11	5	27	15	12	7	12	4	3	1	(¹)	—	1	7	7
50 to 99 workers	12	5	24	14	16	10	11	6	2	—	—	—	1	7	7
100 workers or more	5	3	21	13	16	10	14	7	4	2	1	—	3	8	8
100 to 499 workers	8	4	24	14	14	9	13	6	4	2	(¹)	—	2	8	7
500 workers or more	1	1	18	11	18	12	16	9	5	2	2	—	5	9	9
Geographic areas															
Northeast	8	2	21	14	13	9	13	8	5	3	1	—	2	8	8
New England	8	2	14	12	14	7	17	14	7	3	—	—	—	9	9
Middle Atlantic	8	2	23	15	13	10	12	7	5	3	1	—	2	8	8
South	10	6	25	14	15	9	11	5	3	—	—	—	2	7	7
South Atlantic	12	5	25	15	15	7	11	3	4	—	—	—	1	7	7
East South Central	11	6	27	8	14	9	9	9	—	—	—	—	4	8	7
West South Central	7	6	24	16	14	11	14	5	—	—	(¹)	—	2	8	7
Midwest	6	1	29	15	15	8	13	6	2	2	(¹)	—	3	8	7
East North Central	5	1	30	15	13	8	14	6	2	—	—	—	4	8	7
West North Central	8	1	26	14	19	10	12	5	2	3	—	—	—	8	8
West	8	5	21	13	15	11	15	5	4	1	1	—	1	8	8
Mountain	8	5	30	11	15	9	10	5	4	—	—	—	—	7	7
Pacific	7	6	16	14	15	12	18	6	4	1	1	—	1	8	8

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 32. Standard errors for paid holidays: Number of days provided, private industry workers, March 2019

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	0.5	0.5	0.9	0.6	0.7	0.5	0.8	0.4	0.4	0.2	0.1	0.2	0.1	1.1
Worker characteristics														
Management, professional, and related	0.4	0.2	1.3	0.9	1.1	1.0	1.6	1.0	1.0	0.4	0.2	0.4	0.1	0.9
Management, business, and financial	0.5	0.3	1.7	1.1	1.7	1.3	1.4	1.4	0.9	0.4	0.3	0.4	0.1	0.2
Professional and related	0.5	0.3	1.6	1.3	1.4	1.3	2.3	0.9	1.3	0.7	0.2	0.6	0.1	0.6
Service	2.3	2.2	2.3	2.3	1.5	1.0	0.9	0.8	0.2	0.3	—	—	0.2	0.0
Protective service	—	—	5.4	—	—	—	2.2	—	—	—	—	0.8	0.5	0.5
Sales and office	0.9	0.6	1.2	0.7	0.7	0.8	1.1	0.5	0.4	0.2	0.1	0.1	0.1	0.0
Sales and related	2.0	1.3	1.4	1.0	1.0	0.8	0.9	0.9	0.4	0.3	—	—	0.1	0.0
Office and administrative support	0.7	0.5	1.9	0.9	1.0	1.0	1.7	0.6	0.6	0.3	0.2	0.2	0.1	0.0
Natural resources, construction, and maintenance	0.9	0.8	2.0	2.1	1.4	0.8	1.0	0.6	0.6	0.2	0.2	0.2	0.1	0.1
Construction, extraction, farming, fishing, and forestry	1.5	1.0	3.2	3.4	2.4	0.8	1.2	0.6	—	0.4	—	0.2	0.1	0.5
Installation, maintenance, and repair	1.0	1.1	2.2	2.1	1.5	1.2	1.5	0.8	0.8	0.2	—	—	0.1	0.0
Production, transportation, and material moving ...	0.7	0.3	1.7	0.9	1.5	0.8	1.4	0.9	0.4	0.2	0.2	0.7	0.1	0.0
Production	1.1	0.4	1.7	1.0	1.8	1.5	2.0	1.3	0.8	—	—	1.0	0.2	0.8
Transportation and material moving	0.9	0.6	3.1	1.6	2.9	1.0	1.5	1.0	0.3	—	—	—	0.1	0.3
Full time	0.4	0.4	1.0	0.6	0.7	0.6	0.9	0.5	0.5	0.2	0.1	0.3	(¹)	0.0
Part time	2.3	1.1	2.1	1.5	1.6	1.2	0.6	0.2	0.2	0.8	—	—	0.1	0.0
Union	0.6	0.5	1.6	1.5	1.9	2.2	2.0	1.5	0.8	0.5	0.4	1.1	0.1	0.0
Nonunion	0.5	0.5	1.0	0.7	0.7	0.6	0.9	0.4	0.4	0.2	0.1	0.2	0.1	0.0
Average wage within the following categories: ²														
Lowest 25 percent	1.6	1.6	1.4	1.7	1.0	0.7	0.7	0.4	0.3	—	—	0.1	0.1	0.0
Lowest 10 percent	3.3	1.2	2.5	2.5	1.7	1.0	1.6	—	—	—	—	—	0.2	0.0
Second 25 percent	0.9	0.8	1.6	0.9	0.8	0.9	1.0	0.7	0.5	0.1	0.1	0.4	0.1	0.0
Third 25 percent	0.4	0.4	1.2	0.9	1.0	0.7	1.0	0.7	0.6	0.5	0.2	0.5	0.1	0.0
Highest 25 percent	0.3	0.3	1.1	0.9	1.2	1.2	1.5	1.0	0.9	0.3	0.2	0.5	0.1	0.0
Highest 10 percent	0.7	0.7	1.4	1.4	1.7	1.6	2.7	1.3	1.5	0.7	0.2	0.5	0.1	0.0
Establishment characteristics														
Goods-producing industries	0.5	0.4	1.2	0.9	1.1	1.1	1.6	0.9	0.8	0.4	0.4	0.5	0.1	0.3
Construction	1.6	1.1	2.4	2.5	2.1	1.1	0.8	0.7	—	—	—	—	0.1	0.0
Manufacturing	0.4	0.2	1.2	1.0	1.5	1.3	2.0	1.2	1.1	0.5	0.5	0.7	0.1	0.2
Service-providing industries	0.6	0.6	1.1	0.7	0.8	0.6	0.9	0.5	0.4	0.2	0.1	0.3	0.1	0.0
Trade, transportation, and utilities	1.3	0.7	1.4	0.7	1.1	0.5	0.9	0.4	0.3	—	—	0.2	0.1	0.0
Wholesale trade	1.3	0.9	1.7	1.5	2.1	1.4	2.0	1.4	—	—	—	0.6	0.1	0.0
Retail trade	2.4	1.4	1.8	1.0	0.9	0.4	0.3	0.1	—	—	—	—	0.1	0.0
Transportation and warehousing	—	0.8	4.4	2.7	5.2	1.2	3.5	2.2	0.6	—	—	—	0.2	0.0
Utilities	—	—	—	—	3.4	4.2	4.4	3.5	2.8	—	—	—	0.2	1.0

See footnotes at end of table.

Table 32. Standard errors for paid holidays: Number of days provided, private industry workers, March 2019—continued

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
Information	1.4	—	2.5	3.4	1.9	3.0	2.1	—	—	—	—	—	0.2	0.0
Financial activities	0.5	—	1.6	1.4	1.6	1.5	1.7	1.0	0.4	0.5	—	0.2	0.1	0.0
Finance and insurance	0.2	—	1.3	0.9	2.0	1.8	1.8	1.1	0.5	0.4	—	0.2	0.1	0.0
Credit intermediation and related activities	—	—	1.4	1.1	2.2	1.2	2.2	1.1	0.7	—	—	0.3	0.1	0.0
Insurance carriers and related activities	—	—	2.9	1.6	2.8	2.2	2.2	1.4	0.8	—	—	—	0.1	0.2
Real estate and rental and leasing	—	—	5.3	4.9	3.9	3.3	3.9	—	—	—	—	—	0.2	1.0
Professional and business services	1.1	0.8	2.5	1.7	1.9	1.9	3.2	1.3	1.4	—	—	0.6	0.2	0.0
Professional and technical services	—	—	3.0	2.4	2.9	2.2	6.2	1.6	2.0	—	—	—	0.2	0.7
Administrative and waste services	2.1	1.8	3.3	2.4	2.2	2.4	2.2	2.1	—	—	—	—	0.2	0.6
Education and health services	1.2	2.0	3.0	1.8	2.4	1.5	1.3	1.2	1.4	0.7	0.3	1.0	0.2	0.3
Educational services	—	0.4	0.8	—	1.6	1.7	2.0	1.5	1.5	1.4	1.5	3.9	0.5	0.2
Junior colleges, colleges, and universities	—	—	—	—	1.5	1.2	2.6	0.8	1.8	1.7	1.6	3.5	0.3	0.0
Health care and social assistance	1.4	2.3	3.3	2.1	2.7	1.6	1.4	1.3	1.6	0.7	—	—	0.1	0.0
Leisure and hospitality	4.9	2.1	3.2	4.7	2.0	1.1	—	—	—	—	—	—	0.2	0.0
Accommodation and food services	5.3	—	3.9	6.0	2.3	—	—	—	—	—	—	—	0.3	0.2
Other services	2.9	2.1	3.4	4.3	3.2	1.8	2.1	2.7	—	1.4	—	2.0	0.3	0.3
1 to 99 workers	0.8	0.6	1.5	1.1	1.0	0.7	1.3	0.6	0.4	0.2	0.1	0.2	0.1	0.0
1 to 49 workers	1.0	0.7	1.9	1.5	1.1	0.9	1.7	0.7	0.6	0.3	0.1	0.2	0.1	0.0
50 to 99 workers	1.7	1.1	1.7	1.3	1.9	1.1	1.5	1.2	0.5	—	—	0.3	0.1	0.0
100 workers or more	0.7	0.7	1.2	1.0	0.9	0.8	0.9	0.6	0.6	0.3	0.2	0.4	0.1	0.0
100 to 499 workers	1.1	1.1	1.6	1.4	1.2	1.0	1.1	0.7	0.8	0.5	0.2	0.4	0.1	1.1
500 workers or more	0.4	0.2	1.5	1.3	1.4	1.5	1.5	1.1	0.8	0.5	0.5	0.9	0.1	1.1
Geographic areas														
Northeast	0.9	0.4	1.8	1.1	1.6	1.4	1.1	1.0	1.0	0.3	0.2	0.8	0.1	0.0
New England	1.8	0.8	1.9	2.2	3.7	1.6	2.9	3.7	1.6	1.0	—	—	0.1	1.4
Middle Atlantic	1.1	0.4	2.1	1.3	1.5	1.7	1.1	0.6	1.3	0.3	0.3	1.0	0.2	0.7
South	0.7	0.6	1.4	1.1	1.1	0.7	1.2	0.6	0.7	—	—	0.3	0.1	0.0
South Atlantic	1.0	0.8	2.1	1.9	1.5	0.9	1.3	0.7	1.1	—	—	0.4	0.1	0.0
East South Central	1.3	0.7	3.9	1.1	3.4	0.9	2.8	1.6	—	—	—	1.3	0.3	1.4
West South Central	1.5	1.3	1.9	1.4	1.7	1.5	2.8	1.3	—	—	(¹)	0.6	0.2	0.0
Midwest	0.7	0.2	2.3	1.2	1.2	1.4	1.1	0.9	0.6	0.6	0.1	0.6	0.1	0.7
East North Central	0.3	0.3	2.9	1.7	1.5	2.0	1.5	1.2	0.8	—	—	0.9	0.2	0.3
West North Central	2.1	0.3	3.2	1.4	1.8	1.2	1.7	1.1	0.8	1.5	—	—	0.2	1.1
West	1.5	1.7	1.8	1.2	1.5	1.1	2.6	1.0	0.9	0.4	0.2	0.4	0.1	0.0
Mountain	2.9	1.9	4.3	1.3	3.1	1.5	1.2	1.1	1.0	—	—	—	0.1	0.0
Pacific	1.7	2.2	1.1	1.7	1.6	1.5	3.5	1.3	1.2	0.5	0.3	0.3	0.1	0.0

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 2019.

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

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

Table 33. Paid sick leave: Type of provision, private industry workers, March 2019

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
All workers	65	4	32
Worker characteristics			
Management, professional, and related	59	5	36
Management, business, and financial	62	6	32
Professional and related	56	5	39
Service	67	2	31
Sales and office	62	3	35
Sales and related	60	4	36
Office and administrative support	62	3	35
Natural resources, construction, and maintenance	69	5	25
Construction, extraction, farming, fishing, and forestry	70	6	24
Installation, maintenance, and repair	68	5	26
Production, transportation, and material moving ...	77	2	21
Transportation and material moving	82	2	16
Full time	63	4	33
Part time	76	1	23
Nonunion	62	4	33
Average wage within the following categories: ⁴			
Lowest 25 percent	69	2	29
Second 25 percent	65	3	32
Third 25 percent	67	3	30
Highest 25 percent	60	6	35
Highest 10 percent	59	8	33
Establishment characteristics			
Construction	72	2	26
Service-providing industries	63	4	33
Trade, transportation, and utilities	69	3	28
Wholesale trade	73	5	22
Retail trade	62	2	36
Transportation and warehousing	78	2	19
Utilities	75	—	—
Information	62	7	31
Financial activities	58	5	37
Finance and insurance	53	4	42
Credit intermediation and related activities	68	2	30
Insurance carriers and related activities	35	5	60
Real estate and rental and leasing	72	—	—
Professional and technical services	55	6	38

See footnotes at end of table.

Table 33. Paid sick leave: Type of provision, private industry workers, March 2019—continued

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
Education and health services	53	1	46
Educational services	82	5	13
Junior colleges, colleges, and universities	84	7	9
Health care and social assistance	—	—	50
Leisure and hospitality	76	—	—
Accommodation and food services	78	—	—
Other services	67	4	29
1 to 99 workers	66	5	30
1 to 49 workers	65	5	30
50 to 99 workers	67	3	30
100 workers or more	64	3	33
100 to 499 workers	66	2	32
500 workers or more	60	4	36
Geographic areas			
Northeast	71	4	25
New England	72	4	24
Middle Atlantic	70	4	26
South	60	5	35
South Atlantic	61	4	36
East South Central	66	8	26
West South Central	58	6	36
West	68	2	30
Mountain	58	2	40
Pacific	72	2	26

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 2019.

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

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

Table 33. Standard errors for paid sick leave: Type of provision, private industry workers, March 2019

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
All workers	1.1	0.3	1.1
Worker characteristics			
Management, professional, and related	1.7	0.6	1.8
Management, business, and financial	1.9	0.8	1.7
Professional and related	2.3	0.8	2.4
Service	2.0	0.9	2.1
Sales and office	1.8	0.5	1.6
Sales and related	2.0	1.2	1.7
Office and administrative support	2.1	0.5	1.8
Natural resources, construction, and maintenance	3.1	1.4	2.4
Construction, extraction, farming, fishing, and forestry	4.2	2.7	3.4
Installation, maintenance, and repair	3.2	1.1	2.6
Production, transportation, and material moving ...	1.5	0.4	1.4
Transportation and material moving	1.9	0.5	1.9
Full time	1.2	0.4	1.2
Part time	1.9	0.5	1.8
Nonunion	1.2	0.4	1.2
Average wage within the following categories: ⁴			
Lowest 25 percent	2.1	0.7	2.0
Second 25 percent	1.9	0.9	1.7
Third 25 percent	1.7	0.5	1.5
Highest 25 percent	1.5	0.8	1.6
Highest 10 percent	2.3	1.3	2.5
Establishment characteristics			
Construction	3.2	0.6	3.1
Service-providing industries	1.3	0.3	1.2
Trade, transportation, and utilities	1.5	0.5	1.5
Wholesale trade	2.7	1.1	2.6
Retail trade	1.5	0.5	1.4
Transportation and warehousing	4.1	1.0	4.1
Utilities	6.0	–	–
Information	6.1	2.5	5.9
Financial activities	1.4	0.8	1.5
Finance and insurance	1.2	0.7	1.2
Credit intermediation and related activities	1.8	0.6	1.7
Insurance carriers and related activities	2.7	1.7	2.5
Real estate and rental and leasing	5.4	–	–
Professional and technical services	4.5	1.7	4.6

See footnotes at end of table.

Table 33. Standard errors for paid sick leave: Type of provision, private industry workers, March 2019—continued

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
Education and health services	2.7	0.7	2.9
Educational services	3.6	1.4	3.2
Junior colleges, colleges, and universities	1.3	1.3	1.9
Health care and social assistance	—	—	3.3
Leisure and hospitality	3.9	—	—
Accommodation and food services	3.7	—	—
Other services	5.6	1.4	5.5
1 to 99 workers	1.5	0.5	1.5
1 to 49 workers	2.0	0.7	1.9
50 to 99 workers	2.7	0.8	2.7
100 workers or more	1.5	0.5	1.3
100 to 499 workers	2.0	0.6	1.8
500 workers or more	2.2	0.9	2.0
Geographic areas			
Northeast	2.1	0.5	2.0
New England	4.0	0.9	4.0
Middle Atlantic	2.2	0.6	2.0
South	2.6	0.7	2.3
South Atlantic	4.6	0.8	3.9
East South Central	2.9	1.0	2.8
West South Central	2.0	1.5	2.7
West	1.9	0.6	2.1
Mountain	2.4	0.6	2.0
Pacific	2.3	0.8	2.6

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 2019.

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

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

Table 34. Paid sick leave: Number of annual days by service requirement,¹ private industry workers, March 2019

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

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	25	54	18	2	1	7	6
Full time	23	53	21	2	1	7	6
Part time	35	57	7	–	–	6	6
Nonunion	26	54	18	2	1	7	6
1 to 99 workers	29	55	14	1	1	6	5
1 to 49 workers	27	57	15	1	1	6	5
50 to 99 workers	34	49	14	–	–	6	5
100 workers or more	22	53	22	2	(³)	7	6
100 to 499 workers	27	55	15	2	(³)	7	6
500 workers or more	14	51	32	3	1	8	7
After 5 years							
All workers	24	54	19	3	1	7	6
Full time	22	53	21	3	1	7	6
Part time	32	60	7	–	–	6	6
Nonunion	25	54	18	2	1	7	6
1 to 99 workers	27	56	15	1	1	7	5
1 to 49 workers	26	57	15	1	1	7	5
50 to 99 workers	32	51	13	–	–	6	5
100 workers or more	20	52	22	4	1	8	6
100 to 499 workers	26	55	15	3	1	7	6
500 workers or more	13	49	32	5	1	9	8

See footnotes at end of table.

Table 34. Paid sick leave: Number of annual days by service requirement,¹ private industry workers, March 2019—continued

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

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	23	54	19	3	1	7	6
Full time	22	53	22	3	1	8	6
Part time	32	59	8	—	—	6	6
Nonunion	25	53	19	2	1	7	6
1 to 99 workers	27	55	15	1	1	7	5
1 to 49 workers	26	57	15	1	1	7	5
50 to 99 workers	32	50	15	—	—	7	5
100 workers or more	20	52	23	4	1	8	6
100 to 499 workers	26	55	16	3	1	7	6
500 workers or more	12	49	33	5	1	9	8
After 20 years							
All workers	23	54	19	3	1	7	6
Full time	21	53	22	3	1	8	6
Part time	32	59	8	—	—	6	6
Nonunion	24	54	19	2	1	7	6
1 to 99 workers	27	55	15	1	1	7	5
1 to 49 workers	25	57	15	1	1	7	5
50 to 99 workers	32	50	15	—	—	7	5
100 workers or more	20	53	23	4	1	8	6
100 to 499 workers	25	55	16	3	1	7	6
500 workers or more	12	49	32	5	1	9	8

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

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

³ Less than 0.5.

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

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

Table 34. Standard errors for paid sick leave: Number of annual days by service requirement,¹ private industry workers, March 2019

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	0.9	1.0	0.9	0.3	0.1	0.1	0.0
Full time	1.0	1.2	1.1	0.3	0.2	0.1	0.0
Part time	3.0	2.7	1.1	–	–	0.2	0.3
Nonunion	1.1	1.1	0.9	0.3	0.1	0.1	0.0
1 to 99 workers	1.3	1.6	1.5	0.4	0.2	0.2	(³)
1 to 49 workers	1.8	2.0	2.0	0.3	0.3	0.2	0.4
50 to 99 workers	2.9	3.0	1.9	–	–	0.3	(³)
100 workers or more	1.1	1.2	1.2	0.4	0.1	0.2	0.0
100 to 499 workers	1.6	1.6	1.4	0.6	0.2	0.2	0.1
500 workers or more	1.4	2.6	2.3	0.6	0.2	0.2	0.3
After 5 years							
All workers	1.0	1.0	0.9	0.4	0.2	0.1	0.0
Full time	1.0	1.2	1.1	0.5	0.2	0.1	0.0
Part time	2.8	2.5	1.1	–	–	0.2	0.1
Nonunion	1.1	1.2	0.9	0.3	0.2	0.1	0.0
1 to 99 workers	1.3	1.7	1.5	0.4	0.2	0.2	0.4
1 to 49 workers	1.8	2.0	2.0	0.3	0.3	0.2	0.9
50 to 99 workers	2.8	3.0	1.9	–	–	0.3	0.4
100 workers or more	1.1	1.4	1.2	0.6	0.2	0.2	(³)
100 to 499 workers	1.6	1.7	1.4	0.8	0.3	0.2	0.0
500 workers or more	1.4	2.7	2.3	0.7	0.4	0.3	0.8

See footnotes at end of table.

Table 34. Standard errors for paid sick leave: Number of annual days by service requirement,¹ private industry workers, March 2019—continued

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	1.0	1.0	1.0	0.4	0.2	0.1	0.0
Full time	1.0	1.2	1.2	0.5	0.2	0.2	0.0
Part time	2.8	2.5	1.2	–	–	0.2	(³)
Nonunion	1.1	1.2	1.0	0.3	0.2	0.1	0.0
1 to 99 workers	1.3	1.6	1.5	0.4	0.2	0.2	0.8
1 to 49 workers	1.7	2.0	2.0	0.3	0.3	0.2	1.0
50 to 99 workers	2.7	3.0	2.0	–	–	0.3	0.8
100 workers or more	1.1	1.4	1.3	0.6	0.2	0.2	(³)
100 to 499 workers	1.6	1.8	1.4	0.8	0.3	0.2	0.0
500 workers or more	1.4	2.7	2.3	0.7	0.4	0.3	0.6
After 20 years							
All workers	1.0	1.0	1.0	0.4	0.2	0.1	0.0
Full time	1.0	1.2	1.2	0.4	0.2	0.2	0.0
Part time	2.8	2.5	1.2	–	–	0.2	0.1
Nonunion	1.1	1.2	1.0	0.3	0.2	0.1	0.0
1 to 99 workers	1.4	1.6	1.5	0.4	0.2	0.2	0.8
1 to 49 workers	1.8	2.0	2.0	0.3	0.3	0.2	1.0
50 to 99 workers	2.7	3.0	2.0	–	–	0.3	0.8
100 workers or more	1.1	1.5	1.3	0.5	0.2	0.2	(³)
100 to 499 workers	1.6	1.8	1.4	0.8	0.3	0.3	0.0
500 workers or more	1.4	2.7	2.3	0.7	0.4	0.3	0.5

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

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

³ Less than 0.05.

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

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

Table 35. Paid sick leave: Carryover provisions, private industry workers, March 2019

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

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	48	10	38	52
Worker characteristics				
Management, professional, and related	54	14	40	46
Management, business, and financial	48	11	38	52
Professional and related	58	16	42	42
Sales and office	46	9	37	54
Sales and related	43	9	34	57
Office and administrative support	47	9	39	53
Installation, maintenance, and repair	44	11	33	56
Full time	48	11	37	52
Nonunion	48	10	38	52
Average wage within the following categories: ²				
Second 25 percent	49	9	40	51
Third 25 percent	46	9	37	54
Highest 25 percent	52	13	39	48
Service-providing industries	51	10	41	49
Trade, transportation, and utilities	42	6	36	58
Wholesale trade	30	5	25	70
Retail trade	43	7	36	57
Information	28	—	—	72
Financial activities	46	9	37	54
Finance and insurance	53	8	45	47
Credit intermediation and related activities	55	8	47	45
Real estate and rental and leasing	28	13	15	72
Education and health services	73	12	60	27
Educational services	75	12	63	25
Junior colleges, colleges, and universities	78	14	64	22
1 to 99 workers	40	9	31	60
1 to 49 workers	37	9	28	63
50 to 99 workers	49	8	41	51
Geographic areas				
Northeast	47	8	38	53
New England	46	5	41	54
Middle Atlantic	47	10	37	53
South	46	9	37	54
South Atlantic	48	9	39	52
West South Central	46	9	37	54
West	53	13	40	47
Pacific	52	14	37	48

¹ Plans that allow employees to accumulate unused sick leave from year to year.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 35. Standard errors for paid sick leave: Carryover provisions, private industry workers, March 2019

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	1.1	0.7	1.2	1.1
Worker characteristics				
Management, professional, and related	2.0	2.3	1.9	2.0
Management, business, and financial	3.0	1.4	2.9	3.0
Professional and related	2.3	3.6	2.4	2.3
Sales and office	1.7	0.9	1.3	1.7
Sales and related	2.3	1.2	2.2	2.3
Office and administrative support	2.5	1.4	1.9	2.5
Installation, maintenance, and repair	3.1	1.6	2.4	3.1
Full time	1.1	0.7	1.1	1.1
Nonunion	1.2	0.7	1.4	1.2
Average wage within the following categories: ²				
Second 25 percent	2.0	1.0	2.0	2.0
Third 25 percent	1.1	0.8	1.3	1.1
Highest 25 percent	2.0	1.8	2.0	2.0
Service-providing industries	1.3	0.8	1.5	1.3
Trade, transportation, and utilities	1.6	0.9	1.3	1.6
Wholesale trade	2.5	1.5	2.0	2.5
Retail trade	1.8	0.8	1.5	1.8
Information	3.9	—	—	3.9
Financial activities	2.3	1.3	2.3	2.3
Finance and insurance	2.1	1.3	2.5	2.1
Credit intermediation and related activities	2.7	1.5	2.9	2.7
Real estate and rental and leasing	4.5	3.2	3.1	4.5
Education and health services	3.2	1.1	3.2	3.2
Educational services	3.2	1.3	3.1	3.2
Junior colleges, colleges, and universities	2.7	1.6	2.5	2.7
1 to 99 workers	1.3	1.4	1.7	1.3
1 to 49 workers	1.6	1.8	1.9	1.6
50 to 99 workers	2.6	1.6	3.0	2.6
Geographic areas				
Northeast	3.8	1.5	3.1	3.8
New England	5.2	2.1	6.8	5.2
Middle Atlantic	4.7	1.8	3.1	4.7
South	1.4	1.0	1.8	1.4
South Atlantic	1.8	0.9	1.7	1.8
West South Central	3.0	2.5	4.5	3.0
West	1.6	1.5	2.4	1.6
Pacific	1.2	1.8	2.4	1.2

¹ Plans that allow employees to accumulate unused sick leave from year to year.
² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 36. Paid sick leave: Limit on days accumulated, private industry workers, March 2019

(Includes workers in sick leave plans¹ that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated (in number of days) ²					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	5	8	20	60	115	40
Worker characteristics						
Management, professional, and related	6	12	30	60	120	47
Management, business, and financial	6	12	23	53	90	42
Professional and related	6	12	30	65	120	50
Sales and office	5	10	20	48	120	41
Sales and related	5	6	12	30	—	29
Office and administrative support	5	10	21	60	120	46
Installation, maintenance, and repair	5	7	20	65	—	51
Full time	5	10	20	60	120	43
Nonunion	5	8	15	40	90	34
Average wage within the following categories: ³						
Second 25 percent	5	7	15	—	90	34
Third 25 percent	5	10	24	60	115	45
Highest 25 percent	6	10	23	65	130	51
Service-providing industries	6	10	22	60	120	44
Trade, transportation, and utilities	5	8	24	92	150	55
Wholesale trade	—	5	—	30	60	25
Retail trade	—	6	17	40	120	34
Information	—	—	—	—	—	64
Financial activities	—	12	15	—	90	46
Finance and insurance	—	12	15	—	90	48
Credit intermediation and related activities	10	12	15	30	70	31
Real estate and rental and leasing	5	9	—	30	48	22
Education and health services	6	18	40	65	120	52
Educational services	10	20	45	—	130	64
Junior colleges, colleges, and universities	12	24	89	127	130	79
1 to 99 workers	5	7	15	30	65	28
1 to 49 workers	5	6	12	30	40	22
50 to 99 workers	5	—	—	48	92	39
Geographic areas						
Northeast	5	8	15	63	130	46

See footnotes at end of table.

Table 36. Paid sick leave: Limit on days accumulated, private industry workers, March 2019—continued

(Includes workers in sick leave plans¹ that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated (in number of days) ²					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Geographic areas						
New England	5	5	10	–	130	37
Middle Atlantic	5	8	17	63	–	50
South	7	10	28	60	120	45
South Atlantic	6	10	28	60	120	45
West South Central	–	11	–	73	–	47
West	5	7	15	–	100	34
Pacific	5	6	12	–	112	34

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 2019.

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

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

Table 36. Standard errors for paid sick leave: Limit on days accumulated, private industry workers, March 2019

Characteristics	Limit on paid sick leave days accumulated (in number of days) ¹					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.0	1.5	2.7	5.2	11.8	2.1
Worker characteristics						
Management, professional, and related	0.6	0.0	1.3	4.6	3.6	2.4
Management, business, and financial	1.3	2.3	5.1	7.7	19.2	3.4
Professional and related	1.6	2.6	4.1	4.4	2.4	2.8
Sales and office	0.0	1.5	2.7	10.7	7.4	3.2
Sales and related	1.0	0.2	1.7	0.0	–	2.6
Office and administrative support	0.0	0.3	5.3	5.5	2.3	4.1
Installation, maintenance, and repair	0.0	1.3	2.9	10.5	–	10.4
Full time	0.0	0.9	2.2	0.0	8.3	2.3
Nonunion	0.0	0.3	1.5	5.4	16.0	1.5
Average wage within the following categories: ²						
Second 25 percent	0.0	1.3	2.9	–	15.1	2.2
Third 25 percent	0.0	0.0	4.9	0.5	14.7	3.1
Highest 25 percent	0.9	0.4	5.0	8.5	10.2	4.1
Service-providing industries	1.0	0.0	3.8	0.5	4.6	2.4
Trade, transportation, and utilities	0.0	2.0	5.4	24.9	15.4	5.4
Wholesale trade	–	0.0	–	2.3	15.7	2.6
Retail trade	–	1.3	2.4	3.5	0.0	1.6
Information	–	–	–	–	–	13.7
Financial activities	–	0.6	3.7	–	0.0	4.2
Finance and insurance	–	0.0	3.1	–	0.0	4.5
Credit intermediation and related activities	0.0	0.0	2.9	0.3	12.0	1.7
Real estate and rental and leasing	0.5	1.6	–	5.7	8.6	4.0
Education and health services	0.4	3.8	7.1	6.1	4.9	2.9
Educational services	2.2	2.3	12.9	–	0.0	3.9
Junior colleges, colleges, and universities	1.4	0.7	16.8	7.0	0.8	1.5
1 to 99 workers	0.0	1.7	2.8	0.0	13.4	1.8
1 to 49 workers	0.0	1.0	1.6	5.8	9.0	1.5
50 to 99 workers	1.1	–	–	12.6	20.3	3.8
Geographic areas						
Northeast	0.0	0.5	2.3	3.4	27.9	5.6

See footnotes at end of table.

Table 36. Standard errors for paid sick leave: Limit on days accumulated, private industry workers, March 2019—continued

Characteristics	Limit on paid sick leave days accumulated (in number of days) ¹					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Geographic areas						
New England	0.0	0.9	0.0	–	20.2	4.8
Middle Atlantic	0.9	0.5	3.6	4.4	–	6.1
South	1.3	0.8	5.8	3.3	13.7	3.3
South Atlantic	1.4	1.0	6.4	4.0	17.5	4.1
West South Central	–	1.8	–	9.5	–	7.3
West	0.6	1.4	2.6	–	21.5	4.0
Pacific	0.0	0.2	2.8	–	31.5	4.9

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 2019.

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

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

Table 37. Paid vacations: Number of annual days by service requirement,¹ private industry workers, March 2019

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	8	32	34	16	7	3	11	10
Full time	5	30	36	18	8	3	11	10
Part time	26	42	22	5	—	—	8	5
Union	7	41	37	10	4	1	9	10
Nonunion	8	30	34	17	8	3	11	10
1 to 99 workers	12	37	33	10	6	2	9	10
1 to 49 workers	13	36	33	10	6	1	9	10
50 to 99 workers	9	42	31	10	—	—	9	10
100 workers or more	4	26	36	22	9	4	12	10
100 to 499 workers	5	32	36	19	6	2	11	10
500 workers or more	2	18	35	27	13	6	14	13
After 5 years								
All workers	3	11	31	33	15	7	15	15
Full time	1	9	31	35	17	7	15	15
Part time	10	25	34	22	5	3	11	10
Union	1	8	45	32	11	4	14	13
Nonunion	3	12	30	33	16	7	15	15
1 to 99 workers	4	17	33	31	11	4	13	12
1 to 49 workers	5	19	32	29	11	3	13	12
50 to 99 workers	4	11	36	34	10	5	14	14
100 workers or more	1	6	29	35	19	10	16	15
100 to 499 workers	1	7	35	34	17	6	15	15
500 workers or more	1	4	22	36	23	14	17	15

See footnotes at end of table.

Table 37. Paid vacations: Number of annual days by service requirement,¹ private industry workers, March 2019—continued

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	2	7	16	35	23	16	17	15
Full time	1	6	15	36	25	17	18	17
Part time	10	17	25	28	10	9	14	13
Union	1	3	12	51	24	9	17	15
Nonunion	3	8	17	33	23	17	17	15
1 to 99 workers	4	12	22	32	20	10	15	15
1 to 49 workers	4	13	23	30	19	10	15	15
50 to 99 workers	4	8	18	38	23	10	16	15
100 workers or more	1	3	11	38	25	22	19	20
100 to 499 workers	1	3	14	41	23	17	18	16
500 workers or more	1	3	6	34	28	29	21	20
After 20 years								
All workers	2	7	12	19	30	29	20	20
Full time	1	6	12	18	32	31	20	20
Part time	9	16	17	24	16	18	16	15
Union	1	3	6	12	42	37	21	20
Nonunion	2	8	13	20	29	28	20	20
1 to 99 workers	4	11	18	22	26	18	17	16
1 to 49 workers	4	13	19	22	25	17	16	15
50 to 99 workers	4	7	15	24	29	21	18	20
100 workers or more	1	3	7	16	34	40	22	20
100 to 499 workers	1	3	9	21	33	33	21	20
500 workers or more	1	2	4	8	35	49	24	25

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

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

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

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

Table 37. Standard errors for paid vacations: Number of annual days by service requirement,¹ private industry workers, March 2019

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	0.8	0.7	0.8	0.6	0.6	0.4	0.2	0.0
Full time	0.7	0.8	0.9	0.6	0.7	0.4	0.1	0.0
Part time	2.6	2.1	2.1	0.9	–	–	0.4	1.0
Union	1.2	2.6	2.4	1.2	1.6	0.2	0.3	0.2
Nonunion	0.9	0.8	1.0	0.7	0.6	0.4	0.2	0.0
1 to 99 workers	1.6	1.1	1.5	0.7	0.9	0.6	0.3	0.7
1 to 49 workers	2.1	1.5	1.8	0.9	1.2	0.7	0.3	0.9
50 to 99 workers	1.5	2.1	2.1	1.2	–	–	0.4	1.4
100 workers or more	0.4	0.9	0.9	0.8	0.7	0.4	0.1	(³)
100 to 499 workers	0.6	1.3	1.5	0.8	0.7	0.6	0.2	0.0
500 workers or more	0.5	1.4	1.5	1.8	1.4	0.9	0.2	0.7
After 5 years								
All workers	0.3	0.8	0.7	0.7	0.6	0.5	0.1	0.0
Full time	0.2	0.8	0.8	0.8	0.7	0.5	0.1	0.0
Part time	1.4	2.1	1.9	2.2	0.7	1.4	0.4	0.0
Union	0.4	1.1	2.9	2.0	1.3	1.4	0.3	1.4
Nonunion	0.3	0.8	0.7	0.7	0.6	0.6	0.2	0.0
1 to 99 workers	0.6	1.4	1.0	1.1	0.8	0.8	0.2	0.6
1 to 49 workers	0.6	1.8	1.3	1.3	1.2	0.9	0.3	1.7
50 to 99 workers	1.3	1.2	1.9	2.3	1.8	1.6	0.4	1.9
100 workers or more	0.3	0.5	1.0	0.9	0.8	0.7	0.1	0.0
100 to 499 workers	0.4	0.8	1.3	1.4	0.9	0.8	0.2	0.0
500 workers or more	0.3	0.7	1.6	1.5	1.3	1.3	0.3	(³)

See footnotes at end of table.

Table 37. Standard errors for paid vacations: Number of annual days by service requirement,¹ private industry workers, March 2019—continued

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	0.3	0.5	0.7	0.8	0.7	0.8	0.2	(³)
Full time	0.2	0.4	0.8	0.9	0.7	0.8	0.1	0.9
Part time	1.4	1.8	1.9	2.1	1.3	2.2	0.4	1.1
Union	0.4	0.6	2.0	2.7	2.1	1.8	0.4	0.0
Nonunion	0.3	0.5	0.8	0.8	0.7	0.9	0.2	0.2
1 to 99 workers	0.6	0.8	1.4	1.2	1.0	1.0	0.2	0.0
1 to 49 workers	0.6	1.0	1.7	1.5	1.0	1.2	0.3	0.0
50 to 99 workers	1.3	1.2	1.9	2.6	2.0	1.9	0.5	0.0
100 workers or more	0.2	0.4	0.6	1.0	0.9	0.9	0.2	0.8
100 to 499 workers	0.3	0.6	0.8	1.3	1.2	1.1	0.2	0.6
500 workers or more	0.3	0.6	0.9	1.6	1.6	1.6	0.3	0.0
After 20 years								
All workers	0.3	0.5	0.5	0.7	0.8	0.9	0.2	0.0
Full time	0.2	0.4	0.6	0.8	0.8	0.9	0.1	0.0
Part time	1.3	1.8	2.0	2.2	1.3	2.1	0.4	1.0
Union	0.3	0.6	1.5	1.3	2.2	2.4	0.3	0.0
Nonunion	0.3	0.5	0.5	0.8	0.9	0.9	0.2	0.0
1 to 99 workers	0.6	0.9	0.8	1.4	1.4	1.2	0.2	1.6
1 to 49 workers	0.6	1.1	0.9	1.7	1.4	1.5	0.3	0.2
50 to 99 workers	1.3	1.1	1.7	2.1	2.2	2.0	0.5	0.4
100 workers or more	0.2	0.4	0.6	0.9	1.2	1.1	0.2	(³)
100 to 499 workers	0.3	0.5	0.8	1.2	1.3	1.4	0.2	0.0
500 workers or more	0.3	0.6	0.8	0.8	1.9	2.1	0.3	0.8

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

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

³ Less than 0.05.

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

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

Table 38. Consolidated leave plans:¹ Access, private industry workers, March 2019

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	41	14	18	21	23	59	8	12	15	17
Worker characteristics										
Management, professional, and related	51	17	20	23	25	49	11	14	17	19
Management, business, and financial	43	17	20	23	25	57	11	14	17	19
Professional and related	56	16	20	23	25	44	11	14	17	19
Service	46	14	18	20	22	54	6	11	13	14
Protective service	34	16	19	23	25	66	7	9	12	14
Sales and office	43	13	18	21	24	57	8	12	15	17
Sales and related	40	11	16	19	23	60	7	11	14	16
Office and administrative support	44	14	19	22	24	56	8	12	15	18
Natural resources, construction, and maintenance	27	10	14	17	19	73	7	11	13	15
Construction, extraction, farming, fishing, and forestry	28	9	12	14	16	72	7	10	12	13
Installation, maintenance, and repair	26	11	15	18	21	74	7	11	15	17
Production, transportation, and material moving ...	24	10	14	18	21	76	7	11	15	18
Production	26	10	14	18	21	74	7	11	15	18
Transportation and material moving	22	10	15	17	21	78	7	12	15	18
Full time	42	15	19	22	24	58	9	12	15	18
Part time	39	10	14	16	17	61	6	10	13	15
Union	22	14	18	22	25	78	8	12	16	20
Nonunion	44	14	18	21	23	56	8	12	15	17
Average wage within the following categories: ²										
Lowest 25 percent	38	12	16	18	20	62	6	10	13	14
Lowest 10 percent	29	10	15	16	18	71	5	9	11	12
Second 25 percent	41	13	18	21	24	59	7	12	15	17
Third 25 percent	40	14	18	21	24	60	8	12	15	18
Highest 25 percent	46	16	20	23	25	54	10	14	17	19
Highest 10 percent	47	16	20	23	25	53	12	15	17	20
Establishment characteristics										
Goods-producing industries	28	10	14	17	20	72	8	12	15	17
Construction	31	9	12	14	16	69	7	10	11	12
Manufacturing	28	11	15	19	22	72	8	12	16	19
Service-providing industries	44	15	19	22	24	56	8	12	15	17
Trade, transportation, and utilities	31	11	16	19	23	69	7	11	14	17
Wholesale trade	29	11	15	18	21	71	8	12	15	17
Retail trade	37	10	16	19	24	63	6	11	13	16
Transportation and warehousing	20	11	16	20	24	80	7	12	15	19
Utilities	22	15	18	20	25	78	10	14	17	21

See footnotes at end of table.

Table 38. Consolidated leave plans:¹ Access, private industry workers, March 2019—continued

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
Information	40	17	21	24	26	60	11	14	17	21
Financial activities	47	17	21	24	26	53	12	15	17	19
Finance and insurance	53	17	22	25	27	47	13	16	18	21
Credit intermediation and related activities	40	17	21	25	27	60	12	16	18	21
Insurance carriers and related activities	72	18	22	25	27	28	11	14	16	19
Real estate and rental and leasing	27	12	15	16	17	73	9	13	15	16
Professional and business services	43	14	18	21	23	57	9	13	15	18
Professional and technical services	57	14	18	20	22	43	10	13	16	18
Administrative and waste services	31	14	18	21	22	69	8	12	15	16
Education and health services	67	17	21	24	25	33	10	13	16	17
Educational services	24	12	15	16	17	76	13	16	19	20
Junior colleges, colleges, and universities	14	16	20	22	23	86	14	17	19	21
Health care and social assistance	71	17	21	24	26	29	9	12	16	17
Leisure and hospitality	33	11	15	17	19	67	6	10	13	13
Accommodation and food services	31	10	15	17	19	69	5	10	12	13
Other services	33	10	13	14	15	67	8	12	14	15
1 to 99 workers	38	12	16	19	20	62	7	11	13	15
1 to 49 workers	38	12	16	18	20	62	7	11	13	14
50 to 99 workers	38	13	17	19	21	62	7	12	14	16
100 workers or more	45	15	20	23	26	55	9	13	16	20
100 to 499 workers	42	14	19	21	25	58	8	13	16	19
500 workers or more	49	17	21	25	27	51	10	14	17	20
Geographic areas										
Northeast	37	15	19	21	24	63	9	13	15	17
New England	36	15	19	22	24	64	10	14	16	18
Middle Atlantic	37	15	19	21	24	63	9	13	15	17
South	41	13	18	21	23	59	8	11	14	16
South Atlantic	39	14	18	21	23	61	8	12	14	17
East South Central	36	14	18	21	24	64	7	11	14	16
West South Central	46	13	18	20	22	54	8	11	14	16
Midwest	41	15	19	22	25	59	8	12	15	18
East North Central	38	14	19	22	24	62	8	12	16	18
West North Central	48	16	20	23	25	52	7	12	15	18
West	46	14	18	20	22	54	8	12	15	17
Mountain	52	14	18	21	23	48	8	12	15	17
Pacific	44	14	17	20	22	56	9	12	15	17

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 38. Standard errors for consolidated leave plans:¹ Access, private industry workers, March 2019

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	1.0	0.3	0.3	0.3	0.3	1.0	0.1	0.1	0.1	0.1
Worker characteristics										
Management, professional, and related	1.7	0.5	0.5	0.5	0.4	1.7	0.2	0.2	0.2	0.2
Management, business, and financial	1.7	0.4	0.3	0.4	0.4	1.7	0.2	0.2	0.3	0.3
Professional and related	2.3	0.7	0.6	0.6	0.5	2.3	0.3	0.3	0.3	0.3
Service	2.9	0.6	0.6	0.6	0.7	2.9	0.2	0.3	0.4	0.4
Protective service	8.7	2.1	2.4	2.6	2.4	8.7	0.6	0.8	1.0	1.4
Sales and office	1.3	0.3	0.3	0.3	0.3	1.3	0.1	0.1	0.2	0.2
Sales and related	1.7	0.2	0.3	0.4	0.5	1.7	0.2	0.2	0.2	0.3
Office and administrative support	1.6	0.4	0.4	0.4	0.4	1.6	0.1	0.2	0.2	0.3
Natural resources, construction, and maintenance	1.7	0.5	0.5	0.6	0.7	1.7	0.2	0.2	0.4	0.4
Construction, extraction, farming, fishing, and forestry	2.3	0.8	0.9	1.0	1.1	2.3	0.3	0.3	0.5	0.7
Installation, maintenance, and repair	2.1	0.5	0.5	0.6	0.7	2.1	0.2	0.3	0.5	0.5
Production, transportation, and material moving ...	1.3	0.3	0.3	0.4	0.4	1.3	0.1	0.1	0.2	0.2
Production	1.6	0.2	0.2	0.3	0.4	1.6	0.2	0.1	0.2	0.3
Transportation and material moving	1.8	0.6	0.7	0.7	0.9	1.8	0.1	0.2	0.2	0.3
Full time	1.0	0.3	0.3	0.3	0.3	1.0	0.1	0.1	0.1	0.1
Part time	2.4	0.8	0.8	0.8	0.8	2.4	0.2	0.3	0.3	0.4
Union	2.4	0.9	0.9	1.1	1.0	2.4	0.2	0.2	0.2	0.3
Nonunion	1.0	0.3	0.3	0.3	0.3	1.0	0.1	0.1	0.1	0.2
Average wage within the following categories: ²										
Lowest 25 percent	1.9	0.6	0.6	0.6	0.7	1.9	0.1	0.2	0.3	0.4
Lowest 10 percent	2.7	0.7	1.0	1.1	1.4	2.7	0.2	0.3	0.5	0.6
Second 25 percent	1.9	0.3	0.3	0.4	0.5	1.9	0.1	0.1	0.1	0.2
Third 25 percent	1.4	0.4	0.4	0.5	0.4	1.4	0.1	0.1	0.2	0.2
Highest 25 percent	1.5	0.4	0.4	0.4	0.4	1.5	0.2	0.1	0.2	0.2
Highest 10 percent	2.4	0.9	0.8	0.8	0.6	2.4	0.2	0.2	0.2	0.3
Establishment characteristics										
Goods-producing industries	1.5	0.3	0.3	0.4	0.4	1.5	0.1	0.1	0.2	0.2
Construction	2.8	0.4	0.4	0.5	0.6	2.8	0.2	0.2	0.3	0.4
Manufacturing	1.8	0.3	0.3	0.3	0.3	1.8	0.1	0.2	0.2	0.2
Service-providing industries	1.2	0.3	0.3	0.3	0.3	1.2	0.1	0.1	0.2	0.2
Trade, transportation, and utilities	1.3	0.2	0.2	0.3	0.3	1.3	0.1	0.1	0.2	0.2
Wholesale trade	2.5	0.4	0.5	0.7	0.7	2.5	0.3	0.3	0.4	0.5
Retail trade	1.5	0.2	0.2	0.2	0.3	1.5	0.1	0.1	0.2	0.3
Transportation and warehousing	3.3	0.6	0.7	1.0	1.4	3.3	0.2	0.3	0.3	0.5
Utilities	4.3	0.9	1.1	1.0	1.3	4.3	0.5	0.7	0.5	0.6

See footnotes at end of table.

Table 38. Standard errors for consolidated leave plans:¹ Access, private industry workers, March 2019—continued

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
Information	4.8	0.6	0.7	0.7	0.8	4.8	0.3	0.4	0.3	0.3
Financial activities	1.8	0.3	0.4	0.5	0.5	1.8	0.3	0.3	0.4	0.4
Finance and insurance	1.4	0.3	0.3	0.3	0.3	1.4	0.3	0.4	0.5	0.5
Credit intermediation and related activities	2.1	0.2	0.2	0.3	0.3	2.1	0.5	0.6	0.8	0.7
Insurance carriers and related activities	2.0	0.5	0.5	0.5	0.6	2.0	0.4	0.4	0.5	0.5
Real estate and rental and leasing	6.0	1.1	1.4	1.6	1.9	6.0	0.4	0.5	0.6	0.6
Professional and business services	2.9	1.3	1.1	1.2	0.9	2.9	0.3	0.3	0.4	0.6
Professional and technical services	3.9	1.6	1.4	1.4	1.1	3.9	0.3	0.4	0.6	0.7
Administrative and waste services	2.7	0.7	0.8	1.0	0.9	2.7	0.4	0.4	0.7	0.8
Education and health services	3.0	0.6	0.6	0.6	0.6	3.0	0.4	0.5	0.5	0.6
Educational services	4.3	0.9	1.4	1.7	1.8	4.3	0.3	0.3	0.3	0.3
Junior colleges, colleges, and universities	2.7	0.7	0.9	1.2	1.4	2.7	0.3	0.3	0.3	0.3
Health care and social assistance	3.2	0.6	0.6	0.6	0.6	3.2	0.5	0.6	0.7	0.7
Leisure and hospitality	4.2	0.8	0.7	0.6	0.8	4.2	0.3	0.4	0.5	0.6
Accommodation and food services	4.3	1.0	0.9	0.8	1.1	4.3	0.3	0.4	0.5	0.6
Other services	4.1	0.8	1.1	1.3	1.6	4.1	0.6	0.6	0.6	0.7
1 to 99 workers	1.3	0.5	0.5	0.5	0.5	1.3	0.1	0.1	0.2	0.2
1 to 49 workers	1.6	0.7	0.6	0.6	0.5	1.6	0.2	0.2	0.2	0.2
50 to 99 workers	2.6	0.9	0.9	1.0	1.0	2.6	0.2	0.2	0.3	0.4
100 workers or more	1.2	0.2	0.2	0.3	0.3	1.2	0.1	0.1	0.2	0.2
100 to 499 workers	1.6	0.3	0.3	0.3	0.4	1.6	0.1	0.1	0.2	0.2
500 workers or more	1.8	0.4	0.4	0.5	0.5	1.8	0.2	0.2	0.2	0.3
Geographic areas										
Northeast	2.6	0.4	0.3	0.4	0.5	2.6	0.3	0.2	0.2	0.2
New England	6.5	0.5	0.7	0.8	1.0	6.5	0.5	0.4	0.4	0.4
Middle Atlantic	2.7	0.5	0.3	0.5	0.5	2.7	0.3	0.2	0.2	0.3
South	1.5	0.4	0.4	0.4	0.4	1.5	0.2	0.2	0.3	0.3
South Atlantic	1.6	0.5	0.5	0.6	0.6	1.6	0.2	0.2	0.3	0.3
East South Central	4.1	0.4	0.4	0.5	0.6	4.1	0.7	0.8	1.1	1.2
West South Central	3.2	0.8	0.7	0.8	0.8	3.2	0.2	0.3	0.4	0.5
Midwest	2.3	0.5	0.5	0.5	0.5	2.3	0.1	0.1	0.2	0.2
East North Central	2.9	0.6	0.6	0.7	0.7	2.9	0.2	0.1	0.3	0.2
West North Central	3.8	0.9	0.6	0.5	0.5	3.8	0.1	0.2	0.2	0.3
West	1.9	0.9	0.8	0.9	0.7	1.9	0.2	0.2	0.1	0.2
Mountain	3.1	0.6	0.5	0.6	0.9	3.1	0.2	0.3	0.3	0.5
Pacific	2.3	1.3	1.2	1.3	1.0	2.3	0.2	0.2	0.2	0.2

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 39. Quality of life benefits: Access, private industry workers, March 2019

(All workers = 100 percent)

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	10	7	7	41	50
Worker characteristics					
Management, professional, and related	18	18	14	57	67
Management, business, and financial	18	24	14	59	67
Professional and related	18	14	14	57	67
Service	8	1	5	23	33
Protective service	6	—	2	17	29
Sales and office	8	7	6	43	54
Sales and related	5	5	4	39	53
Office and administrative support	10	8	8	45	54
Natural resources, construction, and maintenance	7	1	3	27	34
Construction, extraction, farming, fishing, and forestry	6	1	3	21	25
Installation, maintenance, and repair	7	2	4	32	43
Production, transportation, and material moving ...	5	2	3	42	53
Production	7	3	2	46	51
Transportation and material moving	3	2	3	39	54
Full time	12	9	9	46	56
Part time	5	2	3	25	34
Union	17	2	9	56	75
Nonunion	9	8	7	39	48
Average wage within the following categories: ²					
Lowest 25 percent	4	1	3	24	33
Lowest 10 percent	4	—	3	17	26
Second 25 percent	6	4	5	37	48
Third 25 percent	10	8	8	45	55
Highest 25 percent	21	19	14	61	70
Highest 10 percent	25	25	19	66	76
Establishment characteristics					
Goods-producing industries	9	6	4	45	50
Construction	3	3	3	21	24
Manufacturing	11	8	5	58	64
Service-providing industries	10	7	8	40	50
Trade, transportation, and utilities	3	3	3	43	58
Wholesale trade	6	13	4	36	50
Retail trade	2	1	2	40	57
Transportation and warehousing	2	—	5	53	65
Utilities	15	4	14	82	82

See footnotes at end of table.

Table 39. Quality of life benefits: Access, private industry workers, March 2019—continued

(All workers = 100 percent)

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
Information	40	16	24	63	76
Financial activities	19	17	17	61	71
Finance and insurance	25	21	21	75	82
Credit intermediation and related activities	27	12	13	74	80
Insurance carriers and related activities	16	32	30	75	81
Real estate and rental and leasing	—	3	6	21	39
Professional and business services	9	19	8	34	42
Professional and technical services	12	29	13	43	50
Administrative and waste services	3	5	4	15	23
Education and health services	16	4	10	46	59
Educational services	23	7	16	50	60
Junior colleges, colleges, and universities	36	10	30	75	87
Health care and social assistance	15	3	9	46	59
Leisure and hospitality	7	—	7	24	27
Accommodation and food services	6	—	7	23	27
Other services	4	5	3	16	24
1 to 99 workers	5	6	5	24	31
1 to 49 workers	4	6	5	20	27
50 to 99 workers	8	6	5	35	44
100 workers or more	16	9	10	61	73
100 to 499 workers	9	7	6	52	66
500 workers or more	27	12	15	74	84
Geographic areas					
Northeast	14	8	10	42	51
New England	17	11	12	46	56
Middle Atlantic	13	7	10	40	49
South	10	7	6	43	50
South Atlantic	11	8	8	45	52
East South Central	6	6	2	41	53
West South Central	9	7	6	42	45
Midwest	8	7	4	40	52
East North Central	8	7	4	40	51
West North Central	7	6	5	42	56
West	9	6	10	36	49
Mountain	8	8	7	37	50
Pacific	10	6	11	36	48

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 39. Standard errors for quality of life benefits: Access, private industry workers, March 2019

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	0.6	0.3	0.4	0.9	0.9
Worker characteristics					
Management, professional, and related	1.2	1.0	0.9	1.4	1.6
Management, business, and financial	1.6	1.5	1.2	1.9	2.5
Professional and related	1.3	1.2	1.2	1.6	1.7
Service	1.1	0.3	0.9	1.6	1.6
Protective service	2.5	–	0.7	4.1	4.9
Sales and office	0.7	0.5	0.5	1.0	1.2
Sales and related	1.0	0.8	0.7	1.3	1.3
Office and administrative support	0.8	0.8	0.6	1.4	1.8
Natural resources, construction, and maintenance	0.7	0.3	0.5	1.3	1.7
Construction, extraction, farming, fishing, and forestry	1.0	0.2	0.6	2.0	2.5
Installation, maintenance, and repair	1.0	0.6	0.7	1.7	2.1
Production, transportation, and material moving ...	0.7	0.4	0.4	1.7	1.9
Production	1.3	0.5	0.4	2.2	2.3
Transportation and material moving	0.6	0.5	0.7	2.4	2.4
Full time	0.7	0.4	0.4	0.9	1.0
Part time	0.8	0.3	0.6	1.2	1.5
Union	2.1	0.7	1.5	2.4	1.6
Nonunion	0.5	0.4	0.4	0.9	1.0
Average wage within the following categories: ²					
Lowest 25 percent	0.7	0.3	0.6	1.2	1.5
Lowest 10 percent	1.0	–	0.9	1.8	2.4
Second 25 percent	0.7	0.3	0.5	1.6	1.4
Third 25 percent	0.9	0.6	0.9	1.3	1.4
Highest 25 percent	1.2	1.2	0.8	1.4	1.5
Highest 10 percent	1.7	1.8	1.5	2.1	2.5
Establishment characteristics					
Goods-producing industries	0.9	0.6	0.5	1.6	1.8
Construction	0.6	0.7	0.6	2.2	2.2
Manufacturing	1.3	1.0	0.6	1.8	2.0
Service-providing industries	0.7	0.4	0.4	1.1	1.1
Trade, transportation, and utilities	0.4	0.3	0.5	0.9	1.2
Wholesale trade	1.5	1.8	0.7	3.1	2.6
Retail trade	0.4	0.4	0.4	1.3	1.3
Transportation and warehousing	0.9	–	1.5	4.3	3.1
Utilities	2.1	1.3	3.8	4.6	5.1

See footnotes at end of table.

Table 39. Standard errors for quality of life benefits: Access, private industry workers, March 2019—continued

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
Information	3.8	3.0	3.5	3.3	3.1
Financial activities	1.0	1.0	1.5	1.7	1.8
Finance and insurance	1.3	1.3	1.5	1.6	1.1
Credit intermediation and related activities	2.0	1.5	1.2	2.1	1.6
Insurance carriers and related activities	1.7	2.5	3.3	2.7	1.7
Real estate and rental and leasing	—	1.3	2.5	3.5	5.5
Professional and business services	1.8	1.5	1.0	2.1	2.7
Professional and technical services	2.7	3.0	1.4	3.1	4.7
Administrative and waste services	1.4	1.0	1.3	2.2	2.0
Education and health services	1.8	0.7	1.4	2.9	2.2
Educational services	2.3	0.9	1.3	2.2	2.6
Junior colleges, colleges, and universities	2.2	1.7	2.5	2.5	1.6
Health care and social assistance	2.0	0.8	1.6	3.3	2.5
Leisure and hospitality	1.7	—	1.5	2.3	2.5
Accommodation and food services	1.7	—	1.7	2.7	3.0
Other services	1.6	1.3	1.0	2.8	3.6
1 to 99 workers	0.6	0.4	0.5	1.0	1.2
1 to 49 workers	0.5	0.5	0.6	1.2	1.3
50 to 99 workers	1.6	0.9	1.1	1.9	2.1
100 workers or more	0.9	0.6	0.6	1.4	1.5
100 to 499 workers	0.9	0.7	0.7	1.5	1.6
500 workers or more	1.6	1.2	1.1	2.1	1.8
Geographic areas					
Northeast	0.9	0.8	1.1	2.0	1.5
New England	1.9	2.5	1.0	1.7	1.9
Middle Atlantic	1.2	0.7	1.6	2.6	1.8
South	1.2	0.7	0.5	1.8	1.7
South Atlantic	1.8	0.9	0.6	2.3	1.7
East South Central	2.4	2.6	0.4	6.4	8.0
West South Central	1.5	0.7	0.9	2.7	2.5
Midwest	1.1	0.7	0.5	2.0	1.8
East North Central	1.5	0.8	0.7	2.4	2.5
West North Central	1.2	1.5	0.5	3.4	2.0
West	1.2	0.4	1.1	1.5	2.3
Mountain	2.7	0.9	1.1	2.8	2.8
Pacific	1.2	0.5	1.4	1.8	3.1

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 2019.

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

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

Table 40. Financial benefits: Access, private industry workers, March 2019

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ³	Payroll deduction IRA ⁴	Financial planning
		Flexible benefits	Dependent care flexible spending account ¹	Healthcare flexible spending account ²			
All workers	30	14	39	41	15	5	20
Worker characteristics							
Management, professional, and related	47	22	59	63	20	8	29
Management, business, and financial	52	22	63	66	19	9	31
Professional and related	44	22	57	61	20	8	28
Service	13	7	20	21	8	3	9
Protective service	12	—	18	26	5	—	8
Sales and office	33	13	37	39	13	4	23
Sales and related	28	7	29	30	9	2	23
Office and administrative support	37	16	43	46	16	5	23
Natural resources, construction, and maintenance	21	10	24	27	14	5	13
Construction, extraction, farming, fishing, and forestry	16	8	15	17	11	6	9
Installation, maintenance, and repair	27	12	34	37	16	4	18
Production, transportation, and material moving ...	25	14	41	42	21	7	18
Production	28	17	41	43	20	7	22
Transportation and material moving	22	12	41	40	22	6	15
Full time	36	17	46	49	17	7	23
Part time	11	4	17	16	10	2	11
Union	27	15	55	58	28	8	24
Nonunion	30	14	37	39	14	5	19
Average wage within the following categories: ⁵							
Lowest 25 percent	13	6	18	17	9	3	11
Lowest 10 percent	8	6	13	11	7	1	5
Second 25 percent	27	11	35	37	13	5	17
Third 25 percent	36	18	46	50	17	6	22
Highest 25 percent	48	23	63	66	22	9	31
Highest 10 percent	54	25	69	73	25	10	35
Establishment characteristics							
Goods-producing industries	31	17	39	41	15	7	23
Construction	16	8	15	17	10	4	9
Manufacturing	39	21	52	53	17	8	30
Service-providing industries	29	13	39	41	15	5	19
Trade, transportation, and utilities	29	9	37	38	13	3	22
Wholesale trade	28	16	41	47	14	4	14
Retail trade	27	4	27	27	8	1	25
Transportation and warehousing	33	14	57	57	27	5	17
Utilities	52	25	64	65	12	3	44

See footnotes at end of table.

Table 40. Financial benefits: Access, private industry workers, March 2019—continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ³	Payroll deduction IRA ⁴	Financial planning
		Flexible benefits	Dependent care flexible spending account ¹	Healthcare flexible spending account ²			
Information	58	22	76	80	28	8	42
Financial activities	53	24	66	66	18	8	34
Finance and insurance	65	30	79	79	19	10	42
Credit intermediation and related activities	63	30	80	80	18	11	37
Insurance carriers and related activities	67	31	76	76	18	8	47
Real estate and rental and leasing	20	8	29	28	14	—	—
Professional and business services	35	14	38	42	20	7	17
Professional and technical services	51	19	48	52	19	9	26
Administrative and waste services	12	6	17	20	20	7	4
Education and health services	30	20	46	50	19	8	19
Educational services	39	23	53	57	30	14	26
Junior colleges, colleges, and universities	54	33	81	85	46	20	41
Health care and social assistance	28	20	45	49	17	7	17
Leisure and hospitality	10	4	17	16	5	2	10
Accommodation and food services	10	5	17	15	5	—	10
Other services	16	7	16	19	9	3	8
1 to 99 workers	20	8	23	25	11	4	9
1 to 49 workers	18	7	20	21	10	4	8
50 to 99 workers	25	13	32	36	14	4	14
100 workers or more	42	21	58	60	20	8	33
100 to 499 workers	38	17	48	49	17	6	30
500 workers or more	47	26	72	76	25	10	37
Geographic areas							
Northeast	27	13	41	44	16	7	20
New England	31	14	49	54	15	6	24
Middle Atlantic	25	13	38	41	16	7	19
South	28	17	37	38	14	5	21
South Atlantic	28	16	37	39	14	6	22
East South Central	27	19	36	34	16	7	22
West South Central	30	18	37	39	12	3	19
Midwest	33	15	41	42	17	4	20
East North Central	32	14	40	41	19	5	21
West North Central	36	17	44	45	12	3	18
West	31	9	37	40	15	6	17
Mountain	31	11	40	43	14	5	17
Pacific	32	8	36	39	15	7	18

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 2019.

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

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

Table 40. Standard errors for financial benefits: Access, private industry workers, March 2019

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ³	Payroll deduction IRA ⁴	Financial planning
		Flexible benefits	Dependent care flexible spending account ¹	Healthcare flexible spending account ²			
All workers	0.9	0.5	0.8	1.0	0.5	0.4	0.7
Worker characteristics							
Management, professional, and related	1.6	1.1	1.4	1.6	1.0	0.8	1.1
Management, business, and financial	2.1	1.4	1.8	2.0	1.5	1.2	1.5
Professional and related	2.0	1.3	1.6	1.9	1.2	0.7	1.5
Service	1.4	0.8	1.5	1.6	0.9	0.8	1.3
Protective service	3.3	–	4.6	5.8	2.2	–	2.0
Sales and office	0.9	0.6	1.1	1.1	0.7	0.4	0.9
Sales and related	1.2	0.7	1.2	1.2	0.9	0.4	1.2
Office and administrative support	1.1	0.8	1.5	1.5	0.9	0.7	1.2
Natural resources, construction, and maintenance	1.3	0.8	1.6	1.9	1.0	0.8	1.0
Construction, extraction, farming, fishing, and forestry	1.8	1.1	1.8	2.3	1.3	1.2	1.4
Installation, maintenance, and repair	1.4	1.1	2.3	2.6	1.6	0.7	1.4
Production, transportation, and material moving ...	1.3	0.9	1.6	1.7	1.7	1.2	1.1
Production	1.9	1.3	1.8	2.2	2.3	1.8	1.7
Transportation and material moving	2.1	1.2	2.4	2.3	1.9	1.2	1.4
Full time	0.9	0.7	0.9	1.0	0.6	0.4	0.8
Part time	0.7	0.4	0.9	1.1	0.9	0.5	0.8
Union	1.7	1.8	2.4	2.2	1.8	1.4	1.8
Nonunion	0.9	0.5	0.8	1.0	0.5	0.4	0.7
Average wage within the following categories: ⁵							
Lowest 25 percent	0.9	0.7	1.0	1.2	0.8	0.8	1.1
Lowest 10 percent	1.5	1.2	1.4	1.2	0.8	0.6	1.4
Second 25 percent	1.1	0.6	1.4	1.5	0.8	0.6	1.1
Third 25 percent	1.3	1.1	1.3	1.4	1.0	0.5	1.0
Highest 25 percent	1.6	1.0	1.2	1.4	1.1	0.7	1.2
Highest 10 percent	2.4	1.9	1.8	1.8	1.8	0.9	1.7
Establishment characteristics							
Goods-producing industries	1.3	0.7	1.5	1.7	1.2	1.0	1.3
Construction	2.3	1.3	2.0	2.5	1.1	0.6	1.5
Manufacturing	1.7	1.2	1.5	2.0	1.7	1.5	1.5
Service-providing industries	1.0	0.6	0.9	1.1	0.6	0.4	0.8
Trade, transportation, and utilities	1.0	0.6	1.2	1.1	1.1	0.4	0.9
Wholesale trade	1.8	1.9	2.7	2.9	1.8	0.9	2.0
Retail trade	1.2	0.7	1.4	1.3	1.0	0.4	1.1
Transportation and warehousing	2.6	2.1	4.2	4.2	2.9	1.5	2.2
Utilities	4.8	2.6	4.8	3.7	2.2	1.6	2.8

See footnotes at end of table.

Table 40. Standard errors for financial benefits: Access, private industry workers, March 2019—continued

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ³	Payroll deduction IRA ⁴	Financial planning
		Flexible benefits	Dependent care flexible spending account ¹	Healthcare flexible spending account ²			
Information	3.1	3.2	2.5	2.7	2.9	2.9	3.9
Financial activities	1.7	1.0	1.6	1.4	1.0	0.9	1.5
Finance and insurance	1.5	1.1	1.4	1.2	1.1	0.9	1.8
Credit intermediation and related activities	1.7	1.8	1.0	1.5	1.1	0.9	2.2
Insurance carriers and related activities	2.9	2.3	2.9	2.6	1.9	1.4	3.0
Real estate and rental and leasing	4.0	1.9	4.8	4.9	3.5	—	—
Professional and business services	2.7	1.4	2.4	2.8	1.4	1.1	1.6
Professional and technical services	4.0	2.4	3.3	3.7	2.3	2.1	2.8
Administrative and waste services	1.8	1.4	3.1	2.8	3.0	2.2	1.1
Education and health services	1.8	1.9	2.7	3.1	1.5	1.1	2.0
Educational services	2.8	2.5	2.6	2.5	2.9	1.8	2.9
Junior colleges, colleges, and universities	1.7	2.2	2.8	2.4	2.6	1.6	3.3
Health care and social assistance	2.0	2.2	3.0	3.5	1.6	1.2	2.3
Leisure and hospitality	1.8	1.1	1.8	1.7	1.0	0.9	2.1
Accommodation and food services	2.0	1.4	2.0	1.9	1.1	—	2.3
Other services	2.3	1.8	2.9	3.1	2.4	1.3	2.0
1 to 99 workers	1.2	0.6	0.9	1.1	0.5	0.3	0.7
1 to 49 workers	1.4	0.6	1.1	1.2	0.6	0.4	0.7
50 to 99 workers	1.8	1.4	1.9	2.0	1.5	0.7	1.4
100 workers or more	1.1	0.9	1.5	1.6	0.9	0.7	1.2
100 to 499 workers	1.4	1.2	1.7	1.7	1.2	0.9	1.3
500 workers or more	2.0	1.6	2.2	2.2	1.8	1.0	1.8
Geographic areas							
Northeast	1.2	1.1	1.5	1.7	1.3	0.4	1.5
New England	2.2	0.8	2.2	2.5	1.5	1.0	3.6
Middle Atlantic	1.5	1.4	2.0	2.5	1.7	0.4	1.8
South	1.2	1.0	1.3	1.4	1.0	0.7	1.4
South Atlantic	1.7	1.4	1.4	1.8	1.2	1.1	1.9
East South Central	3.8	4.6	5.1	5.4	3.2	2.8	4.2
West South Central	1.6	1.1	1.9	1.7	1.8	0.5	2.1
Midwest	1.9	1.1	1.8	2.4	0.6	0.5	1.6
East North Central	2.7	1.3	2.2	3.1	0.7	0.7	2.2
West North Central	1.8	2.0	3.1	3.0	0.7	0.7	1.7
West	2.4	0.8	2.1	2.6	1.0	1.0	1.1
Mountain	4.4	1.1	4.1	5.6	1.9	2.2	1.8
Pacific	2.9	1.1	2.4	2.8	1.2	1.0	1.3

¹ Formerly referred to as Dependent care reimbursement account.

² Formerly referred to as Healthcare reimbursement account.

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

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

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 41. Health-related benefits: Access, private industry workers, March 2019

(All workers = 100 percent)

Characteristics	Long-term care insurance ¹	Retiree healthcare benefits ²	
		Under age 65	Age 65 and over
All workers	15	13	12
Worker characteristics			
Management, professional, and related	25	21	18
Management, business, and financial	29	23	21
Professional and related	22	19	17
Service	8	3	3
Protective service	3	6	3
Sales and office	14	13	12
Sales and related	10	9	8
Office and administrative support	17	16	14
Natural resources, construction, and maintenance	9	12	11
Construction, extraction, farming, fishing, and forestry	6	10	11
Installation, maintenance, and repair	13	14	12
Production, transportation, and material moving ...	11	17	16
Production	11	14	13
Transportation and material moving	11	20	19
Full time	18	16	15
Part time	6	4	4
Union	21	40	37
Nonunion	14	11	10
Average wage within the following categories: ³			
Lowest 25 percent	6	3	3
Lowest 10 percent	4	2	2
Second 25 percent	11	10	8
Third 25 percent	16	16	15
Highest 25 percent	28	28	25
Highest 10 percent	32	29	26
Establishment characteristics			
Goods-producing industries	12	16	15
Construction	3	7	8
Manufacturing	17	21	19
Service-providing industries	15	13	11
Trade, transportation, and utilities	11	15	13
Wholesale trade	12	6	4
Retail trade	7	7	6
Transportation and warehousing	18	38	36
Utilities	43	67	60

See footnotes at end of table.

Table 41. Health-related benefits: Access, private industry workers, March 2019—continued

(All workers = 100 percent)

Characteristics	Long-term care insurance ¹	Retiree healthcare benefits ²	
		Under age 65	Age 65 and over
Information	43	36	32
Financial activities	39	38	36
Finance and insurance	50	50	48
Credit intermediation and related activities	52	55	54
Insurance carriers and related activities	46	43	41
Real estate and rental and leasing	8	—	—
Professional and business services	14	11	8
Professional and technical services	17	10	9
Administrative and waste services	4	4	3
Education and health services	17	11	9
Educational services	27	24	24
Junior colleges, colleges, and universities	50	46	46
Health care and social assistance	16	8	7
Leisure and hospitality	6	1	1
Accommodation and food services	6	—	1
Other services	6	6	5
1 to 99 workers	8	5	5
1 to 49 workers	7	5	5
50 to 99 workers	10	6	5
100 workers or more	23	23	21
100 to 499 workers	17	14	13
500 workers or more	32	36	31
Geographic areas			
Northeast	14	15	15
New England	15	16	14
Middle Atlantic	14	15	15
South	15	14	12
South Atlantic	16	13	10
East South Central	16	16	13
West South Central	14	15	14
Midwest	13	13	12
East North Central	14	14	13
West North Central	13	12	11
West	15	11	10
Mountain	20	13	11
Pacific	13	11	10

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 2019.

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

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

Table 41. Standard errors for health-related benefits: Access, private industry workers, March 2019

Characteristics	Long-term care insurance ¹	Retiree healthcare benefits ²	
		Under age 65	Age 65 and over
All workers	0.5	0.5	0.4
Worker characteristics			
Management, professional, and related	1.0	1.1	1.0
Management, business, and financial	1.8	1.5	1.5
Professional and related	1.3	1.3	1.2
Service	1.2	0.5	0.6
Protective service	0.7	2.7	0.8
Sales and office	0.7	0.6	0.6
Sales and related	0.9	0.7	0.8
Office and administrative support	0.8	0.9	0.8
Natural resources, construction, and maintenance	0.9	1.2	1.1
Construction, extraction, farming, fishing, and forestry	1.1	1.8	1.7
Installation, maintenance, and repair	1.4	1.3	1.0
Production, transportation, and material moving ...	0.9	1.4	1.2
Production	1.3	1.5	1.2
Transportation and material moving	1.1	2.2	2.1
Full time	0.6	0.6	0.5
Part time	0.7	0.4	0.6
Union	1.6	2.4	2.1
Nonunion	0.5	0.4	0.4
Average wage within the following categories: ³			
Lowest 25 percent	0.8	0.4	0.4
Lowest 10 percent	1.0	0.6	0.7
Second 25 percent	0.9	0.6	0.6
Third 25 percent	0.7	0.7	0.7
Highest 25 percent	1.0	1.1	1.1
Highest 10 percent	1.8	2.0	1.8
Establishment characteristics			
Goods-producing industries	1.0	1.3	1.0
Construction	0.7	1.5	1.5
Manufacturing	1.2	1.6	1.1
Service-providing industries	0.6	0.5	0.5
Trade, transportation, and utilities	0.7	0.9	0.9
Wholesale trade	1.6	1.0	1.0
Retail trade	0.8	0.7	0.6
Transportation and warehousing	2.0	3.2	3.2
Utilities	5.0	5.0	5.3

See footnotes at end of table.

Table 41. Standard errors for health-related benefits: Access, private industry workers, March 2019—continued

Characteristics	Long-term care insurance ¹	Retiree healthcare benefits ²	
		Under age 65	Age 65 and over
Information	3.5	3.4	3.1
Financial activities	1.9	1.5	1.3
Finance and insurance	2.1	1.5	1.4
Credit intermediation and related activities	2.1	1.8	1.6
Insurance carriers and related activities	3.8	3.2	3.3
Real estate and rental and leasing	2.9	—	—
Professional and business services	1.3	1.7	1.5
Professional and technical services	2.4	2.4	2.5
Administrative and waste services	0.9	1.5	1.1
Education and health services	1.7	1.0	1.1
Educational services	2.1	1.6	1.7
Junior colleges, colleges, and universities	2.8	1.9	1.8
Health care and social assistance	1.9	1.1	1.2
Leisure and hospitality	1.7	0.4	0.4
Accommodation and food services	1.5	—	0.6
Other services	1.9	2.1	2.2
1 to 99 workers	0.6	0.4	0.4
1 to 49 workers	0.7	0.4	0.4
50 to 99 workers	1.2	0.8	0.9
100 workers or more	1.0	1.0	0.8
100 to 499 workers	1.2	1.0	0.8
500 workers or more	1.6	1.6	1.4
Geographic areas			
Northeast	0.9	0.8	1.0
New England	1.7	2.1	2.4
Middle Atlantic	1.0	0.8	1.1
South	1.0	0.8	0.6
South Atlantic	1.1	1.2	0.9
East South Central	3.9	1.8	1.5
West South Central	1.5	1.3	0.8
Midwest	1.2	1.2	1.0
East North Central	1.5	1.6	1.3
West North Central	1.9	1.7	1.9
West	0.9	1.0	1.0
Mountain	2.1	1.5	1.8
Pacific	0.7	1.2	1.2

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 2019.

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

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

Table 42. Nonproduction bonuses: Access, private industry workers, March 2019

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ¹	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
All workers	40	7	3	11	6	4	1	6	10
Worker characteristics									
Management, professional, and related	48	7	6	15	5	6	1	8	13
Management, business, and financial	56	9	7	17	4	4	1	9	16
Professional and related	43	6	5	13	5	6	1	8	11
Service	25	2	2	7	6	2	2	5	4
Protective service	26	2	—	7	—	2	—	—	—
Sales and office	43	10	3	11	7	4	1	6	8
Sales and related	36	13	1	8	6	3	1	4	5
Office and administrative support	47	8	4	13	8	4	1	7	10
Natural resources, construction, and maintenance	42	6	2	15	12	2	1	3	9
Construction, extraction, farming, fishing, and forestry	41	5	—	16	14	(³)	—	1	8
Installation, maintenance, and repair	43	7	3	14	9	4	1	5	11
Production, transportation, and material moving ...	40	8	1	9	6	3	1	5	15
Production	45	11	2	12	6	3	1	4	17
Transportation and material moving	35	5	1	5	6	4	1	6	13
Full time	45	7	4	13	7	5	1	7	12
Part time	23	4	1	6	4	1	1	4	3
Union	31	8	3	4	2	6	—	4	17
Nonunion	40	7	3	12	7	3	1	6	9
Average wage within the following categories: ⁴									
Lowest 25 percent	26	4	1	6	5	1	2	5	4
Lowest 10 percent	22	1	—	7	5	—	—	3	3
Second 25 percent	39	7	2	11	8	3	1	5	9
Third 25 percent	47	8	4	14	7	5	1	6	13
Highest 25 percent	50	9	6	15	5	6	1	8	15
Highest 10 percent	51	10	7	16	3	7	1	10	14
Establishment characteristics									
Goods-producing industries	49	11	2	16	8	3	1	4	14
Construction	42	5	1	19	13	—	—	2	5
Manufacturing	52	15	2	15	5	4	1	4	19
Service-providing industries	38	6	3	10	6	4	1	6	9
Trade, transportation, and utilities	38	12	1	7	7	3	1	4	8
Wholesale trade	44	6	2	15	10	3	—	5	9
Retail trade	36	16	1	5	7	2	—	5	3
Transportation and warehousing	35	6	—	5	4	5	—	3	19
Utilities	40	—	5	15	—	9	—	—	—

See footnotes at end of table.

Table 42. Nonproduction bonuses: Access, private industry workers, March 2019—continued

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ¹	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
Information	70	15	9	23	2	21	—	23	22
Financial activities	66	11	8	19	6	3	2	8	21
Finance and insurance	75	12	11	20	5	3	2	10	25
Credit intermediation and related activities	72	11	4	18	5	4	1	11	29
Insurance carriers and related activities	75	12	20	19	4	1	4	8	20
Real estate and rental and leasing	40	6	—	—	10	4	—	3	10
Professional and business services	41	4	5	13	4	3	(³)	8	11
Professional and technical services	53	7	8	20	6	2	1	8	13
Administrative and waste services	25	—	1	6	3	4	—	7	6
Education and health services	35	1	2	7	7	6	2	8	9
Educational services	17	—	2	4	1	6	—	1	4
Junior colleges, colleges, and universities	18	—	3	—	1	8	—	3	3
Health care and social assistance	37	1	2	8	8	6	2	9	9
Leisure and hospitality	21	—	—	8	4	2	—	3	1
Accommodation and food services	22	—	—	8	3	—	—	4	1
Other services	27	—	—	8	11	1	—	3	4
1 to 99 workers	37	3	2	13	9	3	1	4	6
1 to 49 workers	36	3	2	14	9	3	1	3	6
50 to 99 workers	38	4	2	11	7	2	1	7	8
100 workers or more	43	11	4	8	3	5	1	8	14
100 to 499 workers	42	10	4	8	5	4	—	8	10
500 workers or more	44	11	5	9	1	6	1	8	19
Geographic areas									
Northeast	39	4	3	13	4	5	1	6	10
New England	40	4	2	18	2	4	(³)	5	8
Middle Atlantic	38	5	3	11	4	5	1	6	11
South	44	7	4	13	8	2	1	6	11
South Atlantic	44	7	5	13	9	2	—	7	11
East South Central	44	9	3	9	8	2	—	7	15
West South Central	43	8	3	15	8	3	2	4	9
Midwest	41	7	2	10	6	4	1	7	11
East North Central	42	8	3	10	7	4	(³)	7	11
West North Central	37	6	1	9	4	5	1	6	9
West	33	7	2	8	5	5	2	5	6
Mountain	37	6	2	9	8	3	—	4	10
Pacific	31	7	2	7	4	6	3	6	5

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 2019.

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

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

Table 42. Standard errors for nonproduction bonuses: Access, private industry workers, March 2019

Characteristics	All nonproduction bonuses	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ¹
All workers	0.9	0.3	0.4	0.5	0.4	0.3	0.2	0.4	0.5
Worker characteristics									
Management, professional, and related	1.5	0.6	0.7	1.2	0.7	0.5	0.2	0.8	1.0
Management, business, and financial	2.1	0.8	1.5	1.5	0.8	0.6	0.2	1.0	1.6
Professional and related	1.6	0.7	0.6	1.4	0.9	0.6	0.3	1.0	1.2
Service	1.8	0.3	0.7	1.1	1.2	0.4	0.8	1.0	0.7
Protective service	6.6	0.8	—	3.0	—	0.7	—	—	—
Sales and office	0.9	0.4	0.3	0.5	0.5	0.5	0.2	0.5	0.6
Sales and related	1.5	0.5	0.1	0.7	0.9	0.6	0.2	0.6	0.6
Office and administrative support	1.4	0.6	0.5	0.7	0.7	0.7	0.3	0.7	0.9
Natural resources, construction, and maintenance	1.9	0.7	0.4	1.3	1.4	0.4	0.3	0.5	1.3
Construction, extraction, farming, fishing, and forestry	3.4	1.3	—	1.9	2.2	0.1	—	0.5	2.1
Installation, maintenance, and repair	2.1	0.7	0.8	2.0	1.5	0.8	0.3	0.8	1.3
Production, transportation, and material moving ...	1.1	0.7	0.4	0.9	0.5	0.5	0.2	0.6	0.7
Production	1.7	1.1	0.5	1.7	0.8	0.7	0.3	0.7	1.0
Transportation and material moving	1.8	0.8	0.3	0.8	0.8	0.8	0.3	1.5	1.5
Full time	1.0	0.3	0.4	0.6	0.4	0.3	0.1	0.5	0.5
Part time	1.2	0.3	0.3	0.9	0.5	0.2	0.4	0.7	0.6
Union	2.3	1.0	1.1	0.7	0.6	1.1	—	1.2	1.9
Nonunion	0.9	0.3	0.4	0.6	0.4	0.3	0.2	0.5	0.6
Average wage within the following categories: ²									
Lowest 25 percent	1.2	0.4	0.5	0.7	1.0	0.3	0.7	0.9	0.6
Lowest 10 percent	1.6	0.4	—	1.3	0.9	—	—	0.7	0.7
Second 25 percent	1.5	0.4	0.3	0.9	0.8	0.4	0.2	0.4	0.8
Third 25 percent	1.4	0.5	0.6	0.9	0.6	0.5	0.2	0.6	0.7
Highest 25 percent	1.4	0.7	0.8	1.1	0.8	0.5	0.2	0.7	0.8
Highest 10 percent	2.1	1.1	1.0	1.3	0.6	0.8	0.4	1.0	1.3
Establishment characteristics									
Goods-producing industries	1.2	0.8	0.3	1.1	0.7	0.4	0.3	0.4	0.7
Construction	2.4	1.2	0.4	1.7	2.0	—	—	0.6	1.7
Manufacturing	1.9	1.0	0.4	1.5	0.5	0.6	0.3	0.6	0.9
Service-providing industries	1.0	0.3	0.5	0.6	0.5	0.3	0.2	0.5	0.6
Trade, transportation, and utilities	1.0	0.6	0.4	0.6	0.6	0.4	0.2	0.6	0.7
Wholesale trade	2.5	1.0	0.7	1.8	1.5	0.8	—	1.5	1.4
Retail trade	1.1	0.8	0.2	0.6	0.8	0.3	—	0.7	0.6
Transportation and warehousing	2.7	1.3	—	1.6	1.3	1.5	—	1.2	2.3
Utilities	5.4	—	1.9	3.5	—	2.8	—	—	—

See footnotes at end of table.

Table 42. Standard errors for nonproduction bonuses: Access, private industry workers, March 2019—continued

Characteristics	All nonproduction bonuses	Cash profit-sharing bonus	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ¹
Information	3.6	2.3	2.0	2.1	0.4	2.5	—	2.8	2.4
Financial activities	1.9	1.0	1.1	1.3	0.9	0.6	0.4	0.5	1.0
Finance and insurance	1.2	0.9	1.3	1.3	0.6	0.6	0.3	0.6	1.0
Credit intermediation and related activities	2.3	1.4	1.0	2.1	0.7	1.0	0.5	1.0	1.3
Insurance carriers and related activities	1.8	1.4	2.9	1.8	1.2	0.6	0.7	1.1	1.4
Real estate and rental and leasing	5.1	3.0	—	—	2.9	1.7	—	0.7	2.4
Professional and business services	2.7	0.9	1.2	2.1	1.2	0.8	0.1	1.5	1.6
Professional and technical services	3.9	1.6	2.4	3.7	1.6	0.8	0.3	2.2	2.3
Administrative and waste services	3.6	—	0.3	1.4	1.7	1.4	—	1.8	1.2
Education and health services	2.8	0.2	0.7	1.6	1.5	1.0	0.6	1.6	1.6
Educational services	1.8	—	0.4	1.1	0.5	1.1	—	0.3	0.9
Junior colleges, colleges, and universities	2.0	—	0.3	—	0.7	1.8	—	0.6	0.8
Health care and social assistance	3.2	0.3	0.8	1.9	1.7	1.1	0.7	1.8	1.8
Leisure and hospitality	3.0	—	—	1.6	0.8	0.7	—	0.8	0.5
Accommodation and food services	2.9	—	—	1.9	0.8	—	—	0.9	0.5
Other services	3.4	—	—	2.2	2.8	0.5	—	1.2	1.5
1 to 99 workers	1.1	0.3	0.5	0.8	0.7	0.4	0.2	0.5	0.5
1 to 49 workers	1.2	0.4	0.4	0.8	0.7	0.5	0.3	0.5	0.5
50 to 99 workers	2.4	0.7	0.9	1.6	1.3	0.4	0.5	1.3	0.9
100 workers or more	1.1	0.5	0.5	0.5	0.6	0.4	0.5	0.7	0.8
100 to 499 workers	1.3	0.6	0.6	0.6	0.9	0.5	—	1.0	0.8
500 workers or more	1.7	0.9	0.8	1.0	0.3	0.6	0.2	0.9	1.5
Geographic areas									
Northeast	2.3	0.3	0.8	1.5	0.7	0.4	0.2	1.0	1.2
New England	5.7	0.6	1.1	3.4	0.5	0.9	0.1	0.5	1.5
Middle Atlantic	2.3	0.4	0.9	1.4	0.9	0.4	0.2	1.4	1.5
South	1.4	0.5	0.9	1.0	0.6	0.5	0.3	0.6	0.8
South Atlantic	2.3	0.7	1.6	1.5	0.6	0.7	—	0.9	1.2
East South Central	1.1	1.7	1.1	0.7	0.8	0.4	—	2.0	1.3
West South Central	2.0	0.6	1.0	1.6	1.4	0.8	0.6	0.7	1.3
Midwest	1.8	0.7	0.4	1.0	0.8	0.6	0.2	0.6	1.2
East North Central	2.3	0.8	0.6	1.3	1.1	0.9	0.1	0.5	1.7
West North Central	2.6	1.4	0.3	1.7	0.5	0.5	0.6	1.5	0.9
West	1.7	0.6	0.3	0.9	1.1	0.7	0.5	1.4	0.6
Mountain	4.9	0.8	0.6	1.9	2.9	0.7	—	1.5	1.3
Pacific	1.3	0.8	0.3	1.0	1.0	0.9	0.8	1.9	0.7

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 2019.

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

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

Table 43. Unmarried domestic partner benefits: Access¹, private industry workers, March 2019

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	10	10	41	38
Worker characteristics				
Management, professional, and related	16	16	60	55
Management, business, and financial	17	17	66	61
Professional and related	15	15	56	51
Service	4	4	23	23
Protective service	–	–	32	29
Sales and office	10	9	43	40
Sales and related	6	6	35	33
Office and administrative support	12	11	49	45
Natural resources, construction, and maintenance	9	7	33	31
Construction, extraction, farming, fishing, and forestry	6	6	27	27
Installation, maintenance, and repair	11	9	40	35
Production, transportation, and material moving ...	11	10	37	34
Production	8	6	35	30
Transportation and material moving	14	14	40	37
Full time	12	11	49	46
Part time	5	5	17	17
Union	37	31	62	52
Nonunion	8	8	39	37
Average wage within the following categories: ²				
Lowest 25 percent	3	3	19	19
Lowest 10 percent	1	1	11	11
Second 25 percent	7	7	39	37
Third 25 percent	11	11	49	44
Highest 25 percent	21	21	65	59
Highest 10 percent	23	23	72	64
Establishment characteristics				
Goods-producing industries	10	9	39	37
Construction	5	5	27	28
Manufacturing	12	10	46	42
Service-providing industries	10	10	42	39
Trade, transportation, and utilities	10	9	42	39
Wholesale trade	4	4	41	39
Retail trade	6	5	37	35
Transportation and warehousing	22	23	54	48
Utilities	34	30	67	65

See footnotes at end of table.

Table 43. Unmarried domestic partner benefits: Access¹, private industry workers, March 2019—continued

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
Information	22	15	75	45
Financial activities	27	26	66	63
Finance and insurance	36	34	75	72
Credit intermediation and related activities	41	39	76	72
Insurance carriers and related activities	27	26	71	69
Real estate and rental and leasing	5	4	39	40
Professional and business services	9	10	45	42
Professional and technical services	10	10	55	52
Administrative and waste services	3	3	25	24
Education and health services	10	9	43	41
Educational services	9	9	50	45
Junior colleges, colleges, and universities	11	12	66	57
Health care and social assistance	10	9	42	40
Leisure and hospitality	3	3	21	20
Accommodation and food services	3	3	20	20
Other services	9	9	23	23
1 to 99 workers	5	5	29	28
1 to 49 workers	4	4	26	25
50 to 99 workers	6	6	38	38
100 workers or more	17	16	56	51
100 to 499 workers	11	11	48	46
500 workers or more	25	23	67	59
Geographic areas				
Northeast	15	15	46	43
New England	13	13	46	43
Middle Atlantic	16	15	45	43
South	9	9	36	34
South Atlantic	10	9	36	33
East South Central	8	6	33	30
West South Central	8	8	37	36
Midwest	7	6	31	27
East North Central	7	6	31	26
West North Central	7	7	31	30
West	11	11	57	54
Mountain	9	9	51	46
Pacific	12	12	60	58

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 2019.

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

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

Table 43. Standard errors for unmarried domestic partner benefits: Access¹, private industry workers, March 2019

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	0.4	0.5	0.8	0.8
Worker characteristics				
Management, professional, and related	1.0	1.0	1.2	1.5
Management, business, and financial	1.5	1.4	1.7	2.3
Professional and related	1.1	1.1	1.5	1.7
Service	0.5	0.4	1.3	1.4
Protective service	–	–	6.2	5.7
Sales and office	0.6	0.6	0.9	0.8
Sales and related	0.7	0.8	1.1	1.0
Office and administrative support	0.8	0.8	1.3	1.2
Natural resources, construction, and maintenance	1.0	0.9	2.1	2.2
Construction, extraction, farming, fishing, and forestry	1.2	1.1	2.3	2.4
Installation, maintenance, and repair	1.2	1.3	2.7	2.9
Production, transportation, and material moving ...	1.1	1.0	1.6	1.5
Production	1.1	0.8	1.9	1.7
Transportation and material moving	1.7	1.8	2.3	2.1
Full time	0.6	0.5	0.9	0.9
Part time	0.7	0.6	1.0	1.0
Union	2.5	2.3	2.1	2.4
Nonunion	0.5	0.5	0.8	0.8
Average wage within the following categories: ²				
Lowest 25 percent	0.4	0.4	0.8	0.9
Lowest 10 percent	0.4	0.4	1.2	1.2
Second 25 percent	0.6	0.5	1.3	1.3
Third 25 percent	0.6	0.6	1.4	1.3
Highest 25 percent	1.3	1.3	1.3	1.6
Highest 10 percent	1.8	1.8	1.8	2.8
Establishment characteristics				
Goods-producing industries	1.1	0.9	1.9	1.9
Construction	1.1	1.1	2.2	2.2
Manufacturing	1.4	1.3	2.1	2.0
Service-providing industries	0.5	0.5	0.9	0.9
Trade, transportation, and utilities	0.7	0.7	1.1	1.0
Wholesale trade	0.9	0.6	1.8	1.9
Retail trade	0.6	0.6	1.3	1.2
Transportation and warehousing	3.1	3.2	3.8	3.3
Utilities	6.8	6.6	6.1	6.3

See footnotes at end of table.

Table 43. Standard errors for unmarried domestic partner benefits: Access¹, private industry workers, March 2019—continued

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
Information	3.1	2.8	2.9	3.2
Financial activities	1.5	1.5	1.5	1.3
Finance and insurance	1.8	1.8	1.3	1.3
Credit intermediation and related activities	2.1	2.1	2.0	1.8
Insurance carriers and related activities	2.8	2.8	2.4	2.4
Real estate and rental and leasing	1.3	1.3	5.2	5.1
Professional and business services	1.5	1.5	2.0	2.3
Professional and technical services	2.3	2.0	2.5	4.0
Administrative and waste services	1.2	1.1	3.0	2.4
Education and health services	0.9	1.1	2.1	2.0
Educational services	1.8	1.9	3.1	3.1
Junior colleges, colleges, and universities	1.4	1.6	2.6	2.3
Health care and social assistance	1.1	1.2	2.4	2.3
Leisure and hospitality	0.6	0.7	1.9	2.0
Accommodation and food services	0.7	0.8	2.1	2.1
Other services	2.2	2.2	3.7	3.9
1 to 99 workers	0.4	0.4	1.2	1.1
1 to 49 workers	0.4	0.5	1.1	1.1
50 to 99 workers	1.0	1.1	2.3	2.3
100 workers or more	0.7	0.8	1.1	1.1
100 to 499 workers	0.8	0.8	1.3	1.3
500 workers or more	1.4	1.4	1.5	1.6
Geographic areas				
Northeast	1.1	1.3	1.6	1.5
New England	2.8	2.8	3.0	3.0
Middle Atlantic	1.1	1.4	1.9	1.5
South	0.5	0.6	1.6	1.6
South Atlantic	0.6	0.8	2.6	2.4
East South Central	2.1	1.5	3.4	3.4
West South Central	0.9	1.3	1.8	2.2
Midwest	1.0	1.0	0.9	0.8
East North Central	1.4	1.3	1.2	0.8
West North Central	1.3	1.3	1.2	1.6
West	1.1	1.2	1.8	2.0
Mountain	1.7	1.7	3.4	3.3
Pacific	1.4	1.5	2.3	2.5

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 2019.

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

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

Table 44. Medical care benefit combinations: Access, private industry workers, March 2019

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	59	9	8	23	55	14	2	30
Worker characteristics								
Management, professional, and related	79	7	5	9	76	10	1	13
Management, business, and financial	86	8	2	4	82	12	(¹)	6
Professional and related	75	7	6	12	73	9	1	16
Service	33	10	10	47	28	15	2	55
Protective service	42	—	—	27	31	—	—	42
Sales and office	58	9	14	19	52	16	3	30
Sales and related	46	8	23	24	37	17	3	43
Office and administrative support	67	9	9	16	61	15	3	21
Natural resources, construction, and maintenance	58	14	3	24	51	21	1	27
Construction, extraction, farming, fishing, and forestry	53	15	4	27	43	25	1	31
Installation, maintenance, and repair	63	14	2	21	60	—	—	23
Production, transportation, and material moving ...	66	10	6	18	62	14	1	23
Production	70	10	3	16	67	13	1	18
Transportation and material moving	62	9	8	20	57	14	1	27
Full time	73	11	4	12	69	15	1	14
Part time	17	4	22	57	11	10	3	76
Union	88	5	3	4	82	12	1	5
Nonunion	56	10	9	25	52	14	2	32
Average wage within the following categories: ²								
Lowest 25 percent	26	10	16	48	21	14	2	62
Lowest 10 percent	15	9	16	60	14	10	1	75
Second 25 percent	60	10	7	22	55	16	2	28
Third 25 percent	75	10	4	10	70	16	1	13
Highest 25 percent	84	7	3	6	81	10	1	8
Highest 10 percent	87	7	2	5	84	9	1	6
Establishment characteristics								
Goods-producing industries	74	11	2	13	69	16	1	14
Construction	53	17	4	25	42	29	1	28
Manufacturing	83	9	2	7	81	10	1	8
Service-providing industries	56	9	9	25	52	14	2	33
Trade, transportation, and utilities	60	8	16	16	52	16	3	29
Wholesale trade	74	13	4	9	70	17	1	12
Retail trade	47	8	25	20	37	17	5	40
Transportation and warehousing	77	5	4	14	71	—	—	18
Utilities	98	—	—	—	94	4	—	—

See footnotes at end of table.

Table 44. Medical care benefit combinations: Access, private industry workers, March 2019—continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	15	53	1	31	56	13	8	23
Worker characteristics								
Management, professional, and related	23	64	1	13	77	9	4	9
Management, business, and financial	24	70	—	—	84	10	2	5
Professional and related	22	60	1	17	73	9	6	12
Service	6	37	1	56	29	14	9	48
Protective service	—	45	—	45	39	—	—	27
Sales and office	13	54	1	32	55	12	14	19
Sales and related	8	46	2	45	43	11	22	24
Office and administrative support	16	60	1	23	64	12	8	16
Natural resources, construction, and maintenance	—	55	—	27	53	20	3	25
Construction, extraction, farming, fishing, and forestry	—	49	—	31	46	22	4	28
Installation, maintenance, and repair	16	61	—	23	60	17	2	21
Production, transportation, and material moving	19	57	1	23	60	16	6	18
Production	—	63	—	19	68	13	3	16
Transportation and material moving	21	51	1	27	52	20	8	21
Full time	19	66	(¹)	15	70	15	3	12
Part time	6	16	2	76	13	8	21	57
Union	64	29	1	5	56	38	2	5
Nonunion	11	56	1	33	56	11	9	25
Average wage within the following categories: ²								
Lowest 25 percent	3	33	1	63	24	12	16	48
Lowest 10 percent	1	23	1	75	14	10	16	60
Second 25 percent	11	60	1	28	57	14	7	23
Third 25 percent	20	66	(¹)	14	71	15	4	10
Highest 25 percent	32	60	(¹)	8	80	11	3	6
Highest 10 percent	33	61	—	—	84	10	1	5
Establishment characteristics								
Goods-producing industries	20	65	(¹)	15	71	14	2	13
Construction	—	56	—	29	46	24	4	25
Manufacturing	23	68	(¹)	8	82	10	2	7
Service-providing industries	14	51	1	34	53	13	9	26
Trade, transportation, and utilities	15	53	2	30	52	15	16	16
Wholesale trade	9	78	1	12	73	14	4	9
Retail trade	9	46	3	42	41	13	25	20
Transportation and warehousing	31	51	—	—	59	23	4	15
Utilities	69	29	—	—	98	—	—	—

See footnotes at end of table.

Table 44. Medical care benefit combinations: Access, private industry workers, March 2019—continued

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
Information	79	11	2	9	82	8	(1)	10
Financial activities	78	8	4	10	79	8	1	13
Finance and insurance	91	3	2	4	90	4	1	6
Credit intermediation and related activities	93	3	1	2	92	4	(1)	3
Insurance carriers and related activities	88	3	3	6	86	—	—	9
Real estate and rental and leasing	43	22	10	26	47	—	—	34
Professional and business services	59	12	5	24	55	16	1	28
Professional and technical services	76	10	6	8	70	16	—	—
Administrative and waste services	31	17	6	46	30	18	2	50
Education and health services	63	8	9	20	60	11	2	27
Educational services	70	5	3	22	66	—	—	25
Junior colleges, colleges, and universities	88	3	1	8	86	—	—	9
Health care and social assistance	62	8	10	20	59	11	3	27
Leisure and hospitality	27	9	8	56	22	14	(1)	63
Accommodation and food services	26	9	9	56	21	—	—	65
Other services	40	11	7	42	31	—	—	48
1 to 99 workers	43	12	11	34	38	17	2	43
1 to 49 workers	39	12	11	39	34	17	2	48
50 to 99 workers	55	14	11	19	52	17	2	29
100 workers or more	79	6	5	10	74	11	2	14
100 to 499 workers	73	8	7	12	68	14	2	17
500 workers or more	86	3	3	7	83	7	1	9
Geographic areas								
Northeast	60	9	8	24	52	16	1	30
New England	63	7	7	23	59	—	—	28
Middle Atlantic	58	10	8	24	50	18	1	31
South	57	10	9	24	54	14	2	31
South Atlantic	58	9	9	24	54	12	2	32
East South Central	59	11	—	—	52	17	2	28
West South Central	55	13	7	25	54	14	2	31
Midwest	60	8	10	23	57	11	2	30
East North Central	59	9	10	23	57	10	3	30
West North Central	63	5	9	23	57	11	1	31
West	61	11	7	21	55	17	1	27
Mountain	64	8	9	19	59	12	1	27
Pacific	60	12	6	22	53	19	1	27

See footnotes at end of table.

Table 44. Medical care benefit combinations: Access, private industry workers, March 2019—continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
Information	23	67	—	10	79	11	2	9
Financial activities	36	50	(¹)	14	77	9	4	10
Finance and insurance	46	47	(¹)	6	90	4	2	4
Credit intermediation and related activities	48	48	(¹)	4	92	4	1	3
Insurance carriers and related activities	45	46	—	—	87	3	3	6
Real estate and rental and leasing	6	59	—	35	42	23	10	26
Professional and business services	—	58	—	29	58	13	5	24
Professional and technical services	—	73	—	14	76	10	6	8
Administrative and waste services	—	44	—	51	29	19	5	47
Education and health services	16	55	1	28	59	12	9	21
Educational services	—	59	—	25	63	11	3	23
Junior colleges, colleges, and universities	16	75	—	—	86	5	1	8
Health care and social assistance	16	54	1	29	58	12	10	20
Leisure and hospitality	—	33	—	64	24	12	8	56
Accommodation and food services	—	33	—	65	24	11	9	56
Other services	—	41	—	49	38	13	6	43
1 to 99 workers	7	48	1	44	41	14	10	34
1 to 49 workers	6	45	1	49	38	13	10	39
50 to 99 workers	9	60	(¹)	30	52	17	11	19
100 workers or more	26	59	1	14	73	12	5	10
100 to 499 workers	15	66	1	17	68	13	6	12
500 workers or more	41	48	1	10	79	10	3	8
Geographic areas								
Northeast	20	49	1	30	54	14	7	24
New England	20	51	1	28	60	11	6	23
Middle Atlantic	19	49	1	31	53	15	8	24
South	14	54	1	32	55	13	8	24
South Atlantic	16	50	1	33	55	12	9	24
East South Central	14	55	(¹)	30	58	11	—	—
West South Central	10	58	(¹)	32	54	14	7	25
Midwest	15	52	1	32	57	11	10	23
East North Central	16	51	1	32	56	12	10	23
West North Central	—	55	—	32	59	9	8	24
West	15	57	1	27	57	15	6	22
Mountain	—	58	—	26	59	13	8	21
Pacific	15	57	1	27	56	16	5	22

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 2019.

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

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

Table 44. Standard errors for medical care benefit combinations: Access, private industry workers, March 2019

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	0.9	0.5	0.4	0.8	0.9	0.6	0.2	0.8
Worker characteristics								
Management, professional, and related	1.2	0.6	0.6	0.9	1.4	0.8	0.2	1.0
Management, business, and financial	1.2	0.9	0.4	0.9	1.6	1.3	0.1	1.0
Professional and related	1.8	0.7	0.9	1.2	1.7	0.8	0.4	1.5
Service	1.6	1.3	0.8	1.6	1.4	1.2	0.3	1.5
Protective service	6.9	–	–	6.6	4.5	–	–	6.5
Sales and office	1.0	0.7	0.8	0.9	1.1	0.9	0.5	0.8
Sales and related	1.2	1.0	1.5	1.6	1.1	1.2	0.5	1.3
Office and administrative support	1.5	0.9	1.0	1.0	1.6	1.3	0.6	1.1
Natural resources, construction, and maintenance	2.0	1.1	0.5	1.7	2.0	1.4	0.3	1.9
Construction, extraction, farming, fishing, and forestry	2.7	1.7	0.7	2.6	2.8	2.2	0.4	2.8
Installation, maintenance, and repair	2.2	1.5	0.7	2.2	2.3	–	–	2.4
Production, transportation, and material moving ...	2.0	1.0	0.6	1.5	2.0	1.1	0.2	1.7
Production	2.4	1.5	0.6	2.2	2.8	1.4	0.3	2.3
Transportation and material moving	2.5	1.1	0.8	1.7	2.2	1.3	0.3	2.1
Full time	0.9	0.6	0.4	0.6	1.0	0.7	0.2	0.6
Part time	1.1	0.7	1.2	1.6	0.8	1.0	0.4	1.2
Union	1.4	1.0	0.6	0.8	1.5	1.3	0.4	0.8
Nonunion	0.9	0.5	0.4	0.8	1.0	0.6	0.2	0.8
Average wage within the following categories: ¹								
Lowest 25 percent	1.2	1.1	0.9	1.5	1.1	1.2	0.3	1.2
Lowest 10 percent	1.7	2.0	1.2	2.4	1.5	1.6	0.3	2.1
Second 25 percent	1.3	0.8	0.7	1.2	1.6	1.1	0.3	1.4
Third 25 percent	1.3	0.7	0.7	1.0	1.3	0.9	0.4	1.1
Highest 25 percent	1.2	0.5	0.5	0.9	1.1	0.8	0.2	1.0
Highest 10 percent	1.5	1.0	0.4	1.0	1.6	1.3	0.2	1.0
Establishment characteristics								
Goods-producing industries	1.8	1.1	0.4	1.3	2.1	1.1	0.2	1.3
Construction	3.0	1.5	0.7	2.4	3.1	1.6	0.4	2.7
Manufacturing	1.8	1.4	0.6	1.2	2.3	1.3	0.2	1.2
Service-providing industries	1.0	0.5	0.4	0.9	1.0	0.7	0.2	0.8
Trade, transportation, and utilities	1.1	0.8	0.9	0.9	0.9	0.8	0.4	0.9
Wholesale trade	2.5	2.8	1.0	1.6	1.9	1.4	0.4	1.6
Retail trade	1.3	1.0	1.4	1.2	1.0	0.9	0.7	1.4
Transportation and warehousing	3.6	1.1	1.6	2.2	3.8	–	–	3.0
Utilities	1.1	–	–	–	2.4	1.8	–	–

See footnotes at end of table.

Table 44. Standard errors for medical care benefit combinations: Access, private industry workers, March 2019—continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	0.6	0.8	0.1	0.8	0.9	0.5	0.4	0.8
Worker characteristics								
Management, professional, and related	1.1	1.2	0.2	1.0	1.2	0.6	0.6	0.9
Management, business, and financial	1.7	1.7	—	—	1.0	1.1	0.4	0.9
Professional and related	1.1	1.7	0.3	1.5	1.8	0.8	0.9	1.2
Service	0.6	1.4	0.3	1.5	1.7	1.5	0.8	1.6
Protective service	—	5.8	—	6.6	7.8	—	—	6.5
Sales and office	0.7	1.0	0.3	0.9	1.1	0.8	0.8	0.9
Sales and related	0.7	1.5	0.4	1.4	1.2	1.0	1.5	1.7
Office and administrative support	0.9	1.1	0.3	1.2	1.6	1.1	1.0	1.0
Natural resources, construction, and maintenance	—	1.9	—	1.9	2.0	1.2	0.5	1.8
Construction, extraction, farming, fishing, and forestry	—	2.7	—	2.8	2.8	2.1	0.7	2.6
Installation, maintenance, and repair	1.3	2.5	—	2.3	2.2	1.6	0.7	2.2
Production, transportation, and material moving	1.5	1.8	0.2	1.8	1.9	1.2	0.5	1.5
Production	—	2.0	—	2.4	2.5	1.6	0.6	2.2
Transportation and material moving	2.5	2.8	0.3	2.1	2.4	1.6	0.8	1.7
Full time	0.7	0.8	0.1	0.7	1.0	0.7	0.4	0.6
Part time	0.6	1.1	0.3	1.2	0.9	0.7	1.2	1.7
Union	2.7	2.9	0.4	0.7	2.2	2.1	0.6	0.9
Nonunion	0.5	0.7	0.1	0.8	0.9	0.5	0.4	0.8
Average wage within the following categories: ¹								
Lowest 25 percent	0.4	1.2	0.2	1.1	1.2	1.1	0.8	1.5
Lowest 10 percent	0.4	1.9	0.3	2.1	1.7	2.1	1.2	2.4
Second 25 percent	0.8	1.3	0.4	1.4	1.4	1.0	0.6	1.2
Third 25 percent	0.8	1.3	0.1	1.2	1.3	0.9	0.7	1.0
Highest 25 percent	1.2	1.3	0.2	1.0	1.3	0.7	0.5	0.9
Highest 10 percent	1.8	1.9	—	—	1.6	1.2	0.4	1.0
Establishment characteristics								
Goods-producing industries	1.3	1.4	0.1	1.4	1.9	1.2	0.4	1.4
Construction	—	2.4	—	2.7	3.0	1.8	0.7	2.5
Manufacturing	1.5	1.4	0.1	1.3	1.8	1.4	0.6	1.2
Service-providing industries	0.7	0.9	0.2	0.9	1.0	0.6	0.5	0.9
Trade, transportation, and utilities	1.0	1.7	0.4	1.0	1.6	1.0	0.9	0.9
Wholesale trade	1.8	2.8	0.4	1.8	2.3	2.7	1.0	1.6
Retail trade	0.7	1.7	0.5	1.3	1.3	0.8	1.3	1.3
Transportation and warehousing	3.9	4.6	—	—	4.6	2.9	1.6	2.2
Utilities	7.5	7.4	—	—	1.1	—	—	—

See footnotes at end of table.

Table 44. Standard errors for medical care benefit combinations: Access, private industry workers, March 2019—continued

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
Information	2.9	2.5	0.4	1.8	2.8	2.3	0.1	1.7
Financial activities	1.6	1.5	0.7	1.3	1.7	1.2	0.2	1.4
Finance and insurance	0.7	0.6	0.4	0.6	0.9	0.6	0.3	0.5
Credit intermediation and related activities	0.9	0.9	0.2	0.5	1.2	1.0	0.2	0.5
Insurance carriers and related activities	1.6	0.8	0.9	1.3	1.5	—	—	1.0
Real estate and rental and leasing	3.9	5.6	2.3	4.4	4.8	—	—	5.0
Professional and business services	2.4	1.0	0.7	2.3	2.8	1.6	0.4	2.3
Professional and technical services	3.0	1.6	1.2	1.9	3.1	2.3	—	—
Administrative and waste services	2.4	2.1	1.2	2.9	2.2	2.3	0.7	2.8
Education and health services	2.1	1.0	1.3	2.0	2.4	1.7	0.7	1.9
Educational services	2.3	1.1	1.1	2.0	2.3	—	—	2.1
Junior colleges, colleges, and universities	1.9	0.9	0.5	1.8	2.1	—	—	1.7
Health care and social assistance	2.4	1.1	1.5	2.3	2.8	1.9	0.8	2.2
Leisure and hospitality	2.1	2.0	1.4	2.2	1.4	1.6	0.2	2.0
Accommodation and food services	2.4	2.0	1.6	2.5	1.9	—	—	2.5
Other services	4.6	2.2	1.6	4.5	3.6	—	—	4.2
1 to 99 workers	1.2	0.6	0.6	1.5	1.3	0.9	0.3	1.3
1 to 49 workers	1.3	0.8	0.8	1.6	1.5	1.1	0.3	1.4
50 to 99 workers	2.3	1.7	1.0	2.1	1.9	1.5	0.4	1.7
100 workers or more	1.3	0.6	0.4	0.9	1.3	0.8	0.2	1.0
100 to 499 workers	1.5	0.9	0.6	1.1	1.6	1.2	0.3	1.2
500 workers or more	1.6	0.8	0.5	1.3	1.4	1.1	0.4	1.4
Geographic areas								
Northeast	1.7	0.9	0.8	1.5	1.5	1.2	0.4	1.1
New England	3.2	1.4	1.2	2.3	2.7	—	—	2.7
Middle Atlantic	2.2	1.2	1.1	1.9	2.0	1.6	0.6	1.2
South	1.4	0.6	0.7	1.7	1.5	0.9	0.2	1.5
South Atlantic	1.5	0.6	1.2	2.1	2.0	1.2	0.2	1.2
East South Central	4.0	2.5	—	—	3.5	3.1	0.8	7.1
West South Central	3.1	1.1	1.1	2.5	2.8	1.5	0.4	3.0
Midwest	2.2	1.1	0.9	1.1	2.2	1.3	0.6	1.7
East North Central	2.7	1.2	1.2	1.3	2.9	1.8	0.8	2.1
West North Central	3.8	1.9	1.3	2.4	3.1	1.7	0.5	2.9
West	1.8	1.2	0.5	1.3	2.2	1.6	0.3	1.4
Mountain	2.3	1.1	1.2	2.4	2.0	1.5	0.2	2.8
Pacific	2.4	1.7	0.5	1.5	3.1	2.3	0.4	1.5

See footnotes at end of table.

Table 44. Standard errors for medical care benefit combinations: Access, private industry workers, March 2019—continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
Information	2.6	2.7	—	1.7	2.9	2.5	0.4	1.8
Financial activities	1.8	2.0	(²)	1.4	1.6	1.6	0.7	1.3
Finance and insurance	1.9	1.8	0.1	0.6	0.8	0.6	0.4	0.6
Credit intermediation and related activities	2.3	2.4	0.1	0.6	0.9	0.9	0.2	0.5
Insurance carriers and related activities	3.3	3.0	—	—	1.7	0.8	0.9	1.3
Real estate and rental and leasing	1.8	5.0	—	5.0	3.9	5.7	2.3	4.4
Professional and business services	—	2.5	—	2.5	2.4	1.1	0.7	2.3
Professional and technical services	—	3.4	—	2.2	3.0	1.7	1.2	1.9
Administrative and waste services	—	2.9	—	2.8	2.5	2.2	1.1	2.9
Education and health services	1.5	1.8	0.6	2.0	2.4	1.6	1.4	2.1
Educational services	—	2.1	—	2.0	2.0	2.2	1.1	2.0
Junior colleges, colleges, and universities	1.2	1.6	—	—	1.8	0.9	0.5	1.7
Health care and social assistance	1.7	2.1	0.7	2.2	2.8	1.8	1.6	2.4
Leisure and hospitality	—	1.9	—	1.9	2.1	2.1	1.4	2.2
Accommodation and food services	—	2.4	—	2.5	2.4	2.1	1.6	2.5
Other services	—	4.3	—	4.2	4.6	2.2	1.5	4.4
1 to 99 workers	0.6	1.3	0.2	1.3	1.1	0.6	0.7	1.5
1 to 49 workers	0.6	1.5	0.2	1.5	1.2	0.9	0.8	1.7
50 to 99 workers	1.2	2.1	0.2	1.7	2.2	1.5	1.0	2.1
100 workers or more	1.0	1.1	0.2	0.9	1.3	0.8	0.4	0.9
100 to 499 workers	1.0	1.4	0.3	1.1	1.6	0.9	0.6	1.1
500 workers or more	1.4	1.7	0.3	1.3	1.9	1.4	0.5	1.3
Geographic areas								
Northeast	1.0	1.3	0.3	1.1	2.0	1.5	0.8	1.5
New England	1.8	2.3	0.3	2.2	3.0	1.3	1.1	2.2
Middle Atlantic	1.3	1.8	0.4	1.3	2.6	1.9	1.0	1.9
South	0.8	1.3	0.1	1.5	1.4	0.6	0.7	1.7
South Atlantic	1.1	1.4	0.3	1.4	1.5	0.7	1.2	2.1
East South Central	3.0	3.9	0.1	6.4	4.4	2.0	—	—
West South Central	1.1	3.0	0.1	3.2	2.9	1.2	1.0	2.6
Midwest	1.3	1.5	0.3	1.6	2.1	1.0	0.9	1.1
East North Central	1.3	1.4	0.4	1.9	2.7	1.4	1.2	1.3
West North Central	—	3.9	—	2.7	3.1	1.0	1.3	2.4
West	1.6	2.0	0.5	1.5	2.2	1.6	0.7	1.4
Mountain	—	5.1	—	3.2	3.3	1.6	1.7	2.7
Pacific	1.7	1.7	0.2	1.6	2.8	2.2	0.5	1.5

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

² Less than 0.05.

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

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

Table 45. Paid leave combinations: Access, private industry workers, March 2019

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
All workers	43	42	68	74	76	84	84
Worker characteristics							
Management, professional, and related	61	61	86	88	92	94	94
Management, business, and financial	64	64	93	95	95	97	97
Professional and related	59	60	83	84	90	93	92
Service	24	24	50	49	59	69	68
Protective service	32	30	66	68	77	84	80
Sales and office	48	46	71	76	77	85	87
Sales and related	40	38	58	64	67	76	82
Office and administrative support	53	52	79	85	84	90	91
Natural resources, construction, and maintenance	30	28	59	72	69	84	83
Construction, extraction, farming, fishing, and forestry	21	19	45	57	60	77	75
Installation, maintenance, and repair	40	38	74	87	78	92	92
Production, transportation, and material moving ...	38	35	66	82	73	88	88
Production	37	33	65	87	72	90	92
Transportation and material moving	39	37	67	76	74	85	85
Full time	51	51	81	87	85	94	93
Part time	17	16	31	33	46	56	57
Union	56	54	84	88	90	93	93
Nonunion	41	41	67	72	74	83	83
Average wage within the following categories: ²							
Lowest 25 percent	22	21	40	46	50	63	65
Lowest 10 percent	11	10	24	32	32	49	52
Second 25 percent	43	42	71	77	79	88	87
Third 25 percent	51	50	82	89	89	95	95
Highest 25 percent	60	60	88	91	92	96	95
Highest 10 percent	62	63	91	92	95	97	96
Establishment characteristics							
Goods-producing industries	38	35	69	85	76	92	92
Construction	24	22	50	65	62	81	81
Manufacturing	46	43	77	95	83	97	97
Service-providing industries	44	43	68	71	76	83	83
Trade, transportation, and utilities	44	42	69	76	76	84	87
Wholesale trade	48	47	85	90	88	93	94
Retail trade	40	38	59	67	68	78	83
Transportation and warehousing	50	48	76	84	82	90	92
Utilities	63	61	95	99	98	99	99

See footnotes at end of table.

Table 45. Paid leave combinations: Access, private industry workers, March 2019—continued

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
Information	80	80	92	92	95	96	96
Financial activities	63	63	90	91	92	94	93
Finance and insurance	70	70	96	96	97	98	98
Credit intermediation and related activities	64	64	97	98	98	99	99
Insurance carriers and related activities	77	77	96	95	97	98	97
Real estate and rental and leasing	43	43	71	74	76	83	81
Professional and business services	47	46	72	78	79	85	85
Professional and technical services	63	62	89	92	94	96	95
Administrative and waste services	23	23	48	59	59	71	73
Education and health services	54	56	79	79	85	90	90
Educational services	34	47	55	53	82	82	75
Junior colleges, colleges, and universities	42	48	72	72	89	90	89
Health care and social assistance	57	57	82	83	86	91	92
Leisure and hospitality	12	11	36	33	49	60	56
Accommodation and food services	11	11	35	32	47	59	54
Other services	30	28	56	65	63	77	76
1 to 99 workers	33	33	59	65	67	77	78
1 to 49 workers	32	31	57	63	65	76	77
50 to 99 workers	39	38	63	69	70	80	82
100 workers or more	54	53	80	85	86	92	91
100 to 499 workers	49	47	75	81	83	91	90
500 workers or more	62	61	87	90	91	95	94
Geographic areas							
Northeast	49	49	70	72	79	84	84
New England	49	49	70	70	84	87	84
Middle Atlantic	49	49	70	73	78	83	84
South	42	41	66	74	71	82	84
South Atlantic	42	41	66	74	70	81	83
East South Central	42	39	60	75	67	80	83
West South Central	43	41	69	75	74	83	85
Midwest	40	39	64	72	69	81	82
East North Central	40	38	62	72	68	81	82
West North Central	41	40	67	72	73	82	84
West	41	41	76	76	86	91	87
Mountain	49	49	73	77	76	85	89
Pacific	37	37	78	76	91	94	87

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 45. Standard errors for paid leave combinations: Access, private industry workers, March 2019

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
All workers	0.8	0.8	0.9	0.9	1.0	0.9	0.6
Worker characteristics							
Management, professional, and related	1.3	1.2	0.9	0.9	0.8	0.6	0.5
Management, business, and financial	1.6	1.6	1.0	1.1	0.8	0.8	0.8
Professional and related	1.9	1.8	1.4	1.3	1.1	0.8	0.7
Service	1.7	1.7	2.1	2.3	2.1	2.0	1.7
Protective service	6.0	6.3	7.3	6.3	5.3	4.8	5.9
Sales and office	1.3	1.3	1.0	0.9	1.0	0.9	0.8
Sales and related	1.4	1.3	1.4	1.4	1.7	1.5	1.4
Office and administrative support	1.8	1.7	1.3	0.9	1.2	0.9	0.8
Natural resources, construction, and maintenance	1.5	1.5	1.6	1.7	1.7	1.5	1.6
Construction, extraction, farming, fishing, and forestry	1.8	1.9	2.7	2.7	2.8	2.6	3.0
Installation, maintenance, and repair	2.2	2.1	1.6	1.2	1.8	1.2	0.9
Production, transportation, and material moving ...	1.8	1.7	2.0	1.5	2.0	1.6	1.2
Production	2.2	2.0	2.6	1.9	2.6	1.9	1.3
Transportation and material moving	2.4	2.3	2.2	1.7	1.9	1.6	1.5
Full time	1.0	1.0	0.9	0.8	0.8	0.7	0.6
Part time	1.1	1.1	1.5	1.5	2.2	2.0	1.6
Union	2.4	2.5	1.5	1.3	1.1	1.0	0.9
Nonunion	0.9	0.9	1.0	1.0	1.0	0.9	0.7
Average wage within the following categories: ²							
Lowest 25 percent	1.5	1.6	1.5	1.7	1.7	1.6	1.4
Lowest 10 percent	1.4	1.4	1.6	2.8	2.2	2.8	2.7
Second 25 percent	1.2	1.2	1.5	1.7	1.5	1.2	1.0
Third 25 percent	1.7	1.7	1.0	0.9	0.8	0.5	0.6
Highest 25 percent	1.2	1.2	1.0	0.8	0.8	0.5	0.5
Highest 10 percent	2.0	2.0	1.2	1.3	0.8	0.5	0.5
Establishment characteristics							
Goods-producing industries	1.6	1.6	1.6	1.2	1.7	0.9	1.0
Construction	1.9	1.9	2.5	2.7	2.1	2.1	2.6
Manufacturing	2.1	1.8	1.8	1.0	1.8	0.7	0.8
Service-providing industries	1.0	1.0	1.1	1.1	1.1	1.0	0.7
Trade, transportation, and utilities	1.4	1.3	0.9	0.8	0.9	0.7	0.6
Wholesale trade	2.4	2.6	1.8	2.0	1.8	1.7	1.4
Retail trade	1.1	1.1	1.1	0.9	1.2	1.1	0.9
Transportation and warehousing	4.7	4.5	2.1	2.6	2.0	2.3	2.0
Utilities	5.5	5.0	2.8	0.9	1.3	0.9	0.9

See footnotes at end of table.

Table 45. Standard errors for paid leave combinations: Access, private industry workers, March 2019—continued

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
Information	2.2	2.2	1.8	1.7	1.2	1.1	1.0
Financial activities	1.8	1.7	1.1	1.4	1.1	0.9	1.2
Finance and insurance	1.4	1.4	0.5	0.7	0.5	0.5	0.5
Credit intermediation and related activities	2.3	2.2	0.4	0.3	0.3	0.2	0.2
Insurance carriers and related activities	2.4	2.4	1.1	1.5	1.1	0.8	0.8
Real estate and rental and leasing	4.7	4.7	3.4	4.0	3.5	3.1	4.1
Professional and business services	2.3	2.2	2.5	2.2	2.3	1.9	1.3
Professional and technical services	3.5	3.4	2.3	1.5	2.4	1.4	1.4
Administrative and waste services	2.2	2.1	3.9	3.9	3.6	3.7	2.5
Education and health services	2.7	2.8	2.3	2.1	2.2	1.4	1.4
Educational services	2.9	3.5	2.4	2.4	2.6	2.6	2.5
Junior colleges, colleges, and universities	1.9	2.2	1.5	1.5	1.7	1.8	1.2
Health care and social assistance	3.1	3.1	2.6	2.4	2.5	1.6	1.5
Leisure and hospitality	1.7	1.9	2.3	2.6	2.7	2.8	2.4
Accommodation and food services	2.0	2.2	2.8	3.5	3.1	3.2	2.8
Other services	3.4	3.3	4.3	4.0	4.5	4.2	3.9
1 to 99 workers	1.1	1.1	1.3	1.2	1.4	1.2	1.0
1 to 49 workers	1.2	1.2	1.5	1.4	1.6	1.6	1.2
50 to 99 workers	2.2	2.1	1.9	1.6	2.1	1.8	1.7
100 workers or more	1.0	1.0	1.1	1.1	1.0	0.8	0.8
100 to 499 workers	1.4	1.4	1.4	1.5	1.3	1.1	1.0
500 workers or more	1.9	1.7	1.5	1.2	1.4	0.8	0.7
Geographic areas							
Northeast	1.6	1.6	1.9	1.4	1.6	1.3	0.9
New England	2.8	2.1	2.7	2.8	3.7	3.4	2.1
Middle Atlantic	1.9	2.1	2.2	1.6	1.7	1.4	1.1
South	1.6	1.7	1.8	2.0	2.0	1.9	1.4
South Atlantic	2.0	1.9	1.8	2.8	2.5	3.0	2.0
East South Central	5.1	5.3	4.7	3.7	4.4	3.9	3.4
West South Central	3.1	3.2	4.2	3.8	4.4	3.0	2.5
Midwest	1.5	1.5	1.7	1.7	1.5	1.6	1.2
East North Central	1.6	1.7	2.2	2.1	1.9	2.2	1.6
West North Central	3.3	3.3	2.4	2.6	1.7	1.5	1.5
West	1.8	1.8	1.7	1.8	1.6	0.9	0.9
Mountain	4.8	4.7	2.1	1.6	2.1	1.9	1.2
Pacific	1.6	1.6	2.2	2.6	1.9	0.9	1.1

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2019

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	91	83	91	86	76	89	37	17	47
Worker characteristics									
Management, professional, and related	93	84	90	89	78	88	39	17	43
Professional and related	93	84	90	88	77	88	38	17	43
Teachers	94	85	90	91	80	88	37	13	36
Primary, secondary, and special education school teachers	99	90	91	99	89	90	32	9	27
Service	84	78	93	78	72	92	32	17	54
Protective service	92	88	96	89	84	94	34	21	60
Sales and office	91	82	90	86	76	88	37	19	52
Office and administrative support	92	83	90	87	76	88	37	19	51
Natural resources, construction, and maintenance	97	90	93	89	81	91	42	24	56
Production, transportation, and material moving	90	81	90	87	78	90	27	13	49
Full time	99	90	91	94	83	89	41	19	48
Part time	45	39	87	39	35	90	16	6	41
Union	97	88	91	95	84	89	35	14	40
Nonunion	86	78	91	79	70	89	39	20	53
Average wage within the following categories: ³									
Lowest 25 percent	78	70	90	71	64	90	31	14	46
Lowest 10 percent	69	60	88	60	53	89	27	12	44
Second 25 percent	94	86	91	88	79	89	38	20	52
Third 25 percent	98	89	91	94	83	89	38	19	49
Highest 25 percent	97	87	91	92	81	88	42	18	42
Highest 10 percent	95	85	90	91	77	86	44	18	41
Establishment characteristics									
Service-providing industries	91	83	91	86	76	89	37	17	47
Education and health services	93	83	89	88	77	88	38	15	40
Educational services	93	83	90	90	79	88	35	13	37
Elementary and secondary schools	93	85	91	92	84	91	27	8	30
Junior colleges, colleges, and universities	92	79	86	82	65	79	59	27	46
Health care and social assistance	93	81	87	73	62	85	56	31	55
Hospitals	93	79	85	68	56	82	59	36	61
Public administration	91	85	94	87	79	91	36	21	57
1 to 99 workers	87	82	94	83	77	94	28	12	43
1 to 49 workers	85	80	95	80	75	94	26	12	47
50 to 99 workers	90	84	93	85	80	93	30	12	39
100 workers or more	93	83	90	87	76	88	40	19	48
100 to 499 workers	91	85	93	88	80	91	31	14	46
500 workers or more	93	82	88	86	74	86	44	21	49

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2019—continued

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	96	87	91	90	77	85	49	23	47
Local government	90	82	91	85	76	90	33	16	47
Geographic areas									
Northeast	91	84	92	87	80	92	30	10	32
New England	85	75	88	78	68	88	16	—	—
Middle Atlantic	93	86	93	90	83	93	35	9	25
South	94	84	90	88	79	89	42	18	43
South Atlantic	91	81	89	87	75	86	58	23	41
East South Central	94	86	92	89	81	92	40	21	51
West South Central	97	88	91	90	83	92	21	10	47
Midwest	90	79	89	83	70	85	42	20	48
East North Central	89	78	88	82	68	83	48	21	44
West North Central	92	82	89	85	74	88	30	18	59
West	89	83	93	84	76	90	29	20	68
Mountain	86	82	95	78	71	91	32	25	76
Pacific	91	84	92	87	78	90	28	18	64

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2019

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.6	0.6	0.4	0.6	0.7	0.5	0.9	0.7	1.3
Worker characteristics									
Management, professional, and related	0.5	0.7	0.6	0.8	0.9	0.6	1.1	0.8	1.5
Professional and related	0.5	0.8	0.6	0.8	1.0	0.7	1.1	0.8	1.5
Teachers	0.5	1.0	0.8	0.7	1.2	0.8	1.4	0.9	1.6
Primary, secondary, and special education school teachers	0.3	0.7	0.8	0.3	0.7	0.7	1.2	0.8	1.9
Service	1.8	1.7	0.5	1.4	1.7	1.0	1.7	1.2	3.0
Protective service	1.5	1.6	0.6	1.4	1.8	1.3	2.1	1.8	4.0
Sales and office	1.1	1.4	1.0	1.3	1.6	1.2	1.9	1.4	2.2
Office and administrative support	1.2	1.5	1.0	1.3	1.6	1.2	2.0	1.4	2.2
Natural resources, construction, and maintenance	1.2	1.6	1.3	2.2	2.5	1.5	3.3	2.7	4.9
Production, transportation, and material moving ...	2.7	2.9	1.7	3.1	3.0	1.7	3.1	2.6	5.9
Full time	0.2	0.4	0.4	0.5	0.6	0.5	0.8	0.7	1.3
Part time	2.5	2.2	2.1	2.2	2.0	1.4	2.0	1.0	5.8
Union	0.3	0.6	0.6	0.5	0.8	0.7	1.0	0.7	1.5
Nonunion	1.0	0.9	0.5	1.1	1.1	0.7	1.2	0.9	1.6
Average wage within the following categories: ³									
Lowest 25 percent	1.7	1.6	0.8	1.5	1.4	0.7	1.7	1.0	2.2
Lowest 10 percent	2.7	2.4	1.1	2.3	2.1	1.1	2.8	1.5	3.4
Second 25 percent	0.7	0.9	0.7	1.2	1.4	1.1	1.7	1.4	2.4
Third 25 percent	0.4	0.9	0.7	0.7	1.0	0.8	1.3	1.0	1.8
Highest 25 percent	0.7	0.9	0.6	0.9	1.0	0.7	1.6	1.1	2.0
Highest 10 percent	1.2	1.5	0.9	1.3	1.9	1.5	2.1	1.7	2.9
Establishment characteristics									
Service-providing industries	0.6	0.6	0.4	0.6	0.7	0.5	0.9	0.6	1.3
Education and health services	0.5	0.7	0.6	0.8	0.9	0.7	1.1	0.8	1.5
Educational services	0.5	0.7	0.7	0.6	0.8	0.7	1.0	0.6	1.5
Elementary and secondary schools	0.4	0.6	0.6	0.5	0.6	0.5	0.9	0.5	1.8
Junior colleges, colleges, and universities	1.6	2.1	1.3	2.0	2.2	1.4	2.7	1.5	1.9
Health care and social assistance	1.7	2.3	1.6	4.0	3.9	2.8	4.2	3.4	4.1
Hospitals	1.6	2.6	1.9	5.0	4.4	3.1	6.2	3.9	4.6
Public administration	0.8	1.0	0.5	1.1	1.3	0.9	1.3	1.1	2.5
1 to 99 workers	1.3	1.5	0.9	1.5	1.6	0.8	1.7	1.3	3.4
1 to 49 workers	2.1	2.2	1.1	2.3	2.4	1.5	2.8	2.2	5.7
50 to 99 workers	1.4	1.6	1.5	2.0	2.0	1.1	2.1	1.4	4.0
100 workers or more	0.5	0.7	0.4	0.6	0.8	0.7	1.0	0.8	1.4
100 to 499 workers	0.9	1.1	0.8	1.2	1.5	1.1	2.0	1.2	2.9
500 workers or more	0.7	0.8	0.5	0.9	1.0	0.7	1.3	0.9	1.6

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 2019—continued

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	0.8	1.1	0.7	1.3	1.4	0.9	1.9	1.1	1.6
Local government	0.7	0.7	0.5	0.8	0.8	0.5	1.1	0.8	1.7
Geographic areas									
Northeast	1.1	1.3	0.8	1.0	1.3	0.9	1.7	1.2	3.1
New England	2.3	2.5	2.1	2.2	2.7	1.9	4.5	—	—
Middle Atlantic	1.1	1.2	0.8	1.2	1.1	0.8	1.7	0.7	2.1
South	0.7	1.0	0.7	1.2	1.3	0.8	1.2	0.8	1.7
South Atlantic	1.1	1.7	1.2	1.2	2.0	1.3	1.4	1.1	1.6
East South Central	0.5	1.6	1.6	1.7	2.3	2.4	4.1	2.6	7.2
West South Central	1.1	1.2	0.8	2.9	2.3	1.1	2.6	1.6	4.7
Midwest	1.9	1.8	0.9	1.4	1.7	1.2	2.5	1.8	2.9
East North Central	2.7	2.4	0.7	1.3	1.9	1.6	3.4	2.6	3.7
West North Central	1.7	2.5	2.1	3.0	3.3	2.0	3.5	1.9	3.2
West	1.0	1.0	1.1	1.3	1.4	1.1	1.9	1.5	3.4
Mountain	2.1	1.7	0.7	2.0	1.8	1.6	4.1	3.3	3.0
Pacific	1.1	1.2	1.6	1.7	1.9	1.4	2.0	1.7	4.9

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 3. Retirement benefit combinations: Access, State and local government workers, March 2019

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	32	54	5
Worker characteristics			
Management, professional, and related	34	54	5
Professional and related	33	55	5
Teachers	34	57	3
Primary, secondary, and special education school teachers	31	68	–
Service	26	53	6
Protective service	32	57	3
Sales and office	32	54	6
Office and administrative support	32	55	5
Natural resources, construction, and maintenance	34	55	8
Production, transportation, and material moving	23	63	4
Full time	35	58	5
Part time	10	29	5
Union	32	63	3
Nonunion	31	47	8
Average wage within the following categories: ¹			
Lowest 25 percent	24	47	7
Lowest 10 percent	18	42	9
Second 25 percent	32	56	6
Third 25 percent	34	60	4
Highest 25 percent	37	55	4
Highest 10 percent	39	51	5
Establishment characteristics			
Service-providing industries	32	54	5
Education and health services	33	55	5
Educational services	32	57	3
Elementary and secondary schools	27	66	1
Junior colleges, colleges, and universities	50	33	9
Health care and social assistance	36	37	20
Hospitals	34	34	25
Public administration	32	55	4
1 to 99 workers	23	59	5
1 to 49 workers	21	59	5
50 to 99 workers	26	60	5
100 workers or more	34	53	5
100 to 499 workers	28	61	3
500 workers or more	37	49	7

See footnotes at end of table.

Table 3. Retirement benefit combinations: Access, State and local government workers, March 2019—continued

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
State government	44	46	5
Local government	28	57	5
Geographic areas			
Northeast	26	61	4
New England	—	70	8
Middle Atlantic	32	58	3
South	37	51	5
South Atlantic	54	34	4
East South Central	35	54	5
West South Central	14	76	7
Midwest	35	48	7
East North Central	41	41	7
West North Central	23	62	7
West	24	60	5
Mountain	24	54	8
Pacific	24	63	4

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

**Table 3. Standard errors for retirement benefit combinations:
Access, State and local government workers, March 2019**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	0.7	0.8	0.5
Worker characteristics			
Management, professional, and related	1.0	1.2	0.5
Professional and related	1.0	1.2	0.6
Teachers	1.3	1.6	0.4
Primary, secondary, and special education school teachers	1.3	1.1	–
Service	1.4	1.4	1.1
Protective service	2.1	1.8	0.9
Sales and office	1.8	1.7	0.9
Office and administrative support	1.8	1.7	0.9
Natural resources, construction, and maintenance	3.7	3.1	2.1
Production, transportation, and material moving ...	2.8	3.7	1.5
Full time	0.7	0.8	0.5
Part time	1.5	1.8	1.1
Union	1.0	1.0	0.4
Nonunion	0.9	1.0	0.8
Average wage within the following categories: ¹			
Lowest 25 percent	1.3	1.2	0.9
Lowest 10 percent	2.0	1.6	1.5
Second 25 percent	1.4	1.8	0.9
Third 25 percent	1.2	1.3	0.5
Highest 25 percent	1.5	1.6	0.6
Highest 10 percent	2.2	2.1	0.7
Establishment characteristics			
Service-providing industries	0.7	0.8	0.5
Education and health services	0.9	1.1	0.6
Educational services	1.0	1.0	0.4
Elementary and secondary schools	0.9	0.7	0.3
Junior colleges, colleges, and universities	2.5	2.7	1.4
Health care and social assistance	3.0	4.7	3.1
Hospitals	3.9	6.5	4.6
Public administration	1.2	1.2	0.9
1 to 99 workers	1.6	1.7	1.0
1 to 49 workers	2.5	2.7	1.4
50 to 99 workers	2.2	2.5	1.4
100 workers or more	0.9	1.1	0.5
100 to 499 workers	1.8	2.3	0.7
500 workers or more	1.2	1.3	0.7

See footnotes at end of table.

**Table 3. Standard errors for retirement benefit combinations:
Access, State and local government workers, March
2019—continued**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
State government	2.0	2.0	0.9
Local government	0.9	0.9	0.6
Geographic areas			
Northeast	1.6	1.2	0.7
New England	—	3.3	2.4
Middle Atlantic	1.4	1.4	0.7
South	0.9	1.5	0.8
South Atlantic	1.3	2.0	0.8
East South Central	2.8	3.8	1.6
West South Central	1.7	3.1	2.0
Midwest	1.4	1.6	1.4
East North Central	1.6	1.4	2.0
West North Central	2.9	3.9	1.6
West	1.8	1.8	0.9
Mountain	4.3	3.1	1.1
Pacific	1.8	2.2	1.2

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 4. Defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, March 2019

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

Characteristics	Employee contribution required	Fixed percent of annual earnings ¹			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers	91	79	7.1	7.1	9
Worker characteristics					
Management, professional, and related	91	80	7.3	7.2	9
Professional and related	92	81	7.4	7.3	8
Teachers	92	84	7.8	7.5	8
Primary, secondary, and special education school teachers	92	84	7.8	7.5	8
Service	92	78	7.1	7.0	8
Protective service	92	75	7.3	7.1	8
Sales and office	87	76	6.7	7.0	13
Office and administrative support	87	76	6.7	7.0	13
Natural resources, construction, and maintenance	88	77	6.8	6.8	12
Production, transportation, and material moving ...	88	77	6.3	6.1	12
Full time	91	79	7.1	7.2	9
Part time	90	77	7.2	7.0	10
Union	91	71	7.3	7.1	9
Nonunion	90	87	7.0	7.0	10
Average wage within the following categories: ²					
Lowest 25 percent	91	84	6.6	6.9	9
Lowest 10 percent	94	89	6.9	7.2	6
Second 25 percent	90	78	6.9	7.0	10
Third 25 percent	91	80	7.1	7.0	9
Highest 25 percent	91	74	7.9	7.5	9
Highest 10 percent	94	72	8.2	8.0	6
Establishment characteristics					
Service-providing industries	91	79	7.1	7.1	9
Education and health services	92	82	7.4	7.2	8
Educational services	92	83	7.4	7.2	8
Elementary and secondary schools	92	83	7.4	7.2	8
Junior colleges, colleges, and universities	93	84	7.4	7.5	7
Health care and social assistance	–	75	7.0	7.0	–
Hospitals	–	73	7.0	7.7	–
Public administration	90	74	6.7	6.4	10
1 to 99 workers	90	80	7.5	7.1	10
1 to 49 workers	89	75	7.3	7.0	11
50 to 99 workers	90	85	7.7	7.5	10
100 workers or more	91	78	7.0	7.1	9
100 to 499 workers	89	78	7.1	7.0	11
500 workers or more	92	78	7.0	7.2	8

See footnotes at end of table.

Table 4. Defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, March 2019—continued

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

Characteristics	Employee contribution required	Fixed percent of annual earnings ¹			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
State government	92	76	6.8	7.0	8
Local government	90	80	7.2	7.2	10
Geographic areas					
Northeast	97	55	6.8	7.3	3
New England	—	60	7.3	7.3	—
Middle Atlantic	97	54	6.7	7.5	3
South	95	94	6.4	7.0	5
South Atlantic	99	97	5.3	6.0	1
East South Central	82	81	7.1	7.2	18
West South Central	96	95	7.5	7.7	4
Midwest	87	79	7.7	6.7	13
East North Central	81	71	8.2	8.2	19
West North Central	95	93	7.2	6.3	5
West	82	73	8.5	8.0	18
Mountain	84	84	8.9	8.0	16
Pacific	81	68	8.3	7.8	19

¹ The employee contributes a fixed percentage of his or her earnings to the retirement plan.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 4. Standard errors for defined benefit retirement plans: Employee contribution requirement and method of contribution, State and local government workers, March 2019

Characteristics	Employee contribution required	Fixed percent of annual earnings ¹			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers	0.7	0.9	(²)	0.2	0.7
Worker characteristics					
Management, professional, and related	0.7	1.0	0.1	(²)	0.7
Professional and related	0.8	1.1	0.1	0.1	0.8
Teachers	0.8	1.0	0.1	0.0	0.8
Primary, secondary, and special education school teachers	1.0	1.1	0.1	0.0	1.0
Service	1.1	1.6	0.1	0.0	1.1
Protective service	1.7	2.8	0.2	0.5	1.7
Sales and office	1.3	1.6	0.1	0.3	1.3
Office and administrative support	1.3	1.7	0.1	0.3	1.3
Natural resources, construction, and maintenance	3.5	3.9	0.2	0.4	3.5
Production, transportation, and material moving	3.2	3.2	0.2	0.4	3.2
Full time	0.7	0.9	(²)	0.2	0.7
Part time	2.4	2.9	0.2	0.0	2.4
Union	0.9	1.4	0.1	0.2	0.9
Nonunion	1.1	1.1	0.1	0.2	1.1
Average wage within the following categories: ³					
Lowest 25 percent	0.9	1.2	0.1	0.2	0.9
Lowest 10 percent	1.3	2.3	0.2	0.1	1.3
Second 25 percent	1.3	1.6	0.1	0.0	1.3
Third 25 percent	1.0	1.4	0.1	0.2	1.0
Highest 25 percent	0.9	1.5	0.1	0.0	0.9
Highest 10 percent	1.0	1.8	0.1	0.2	1.0
Establishment characteristics					
Service-providing industries	0.7	0.9	(²)	0.2	0.7
Education and health services	0.8	1.0	0.1	(²)	0.8
Educational services	0.8	0.9	(²)	(²)	0.8
Elementary and secondary schools	0.9	1.3	(²)	0.0	0.9
Junior colleges, colleges, and universities	0.8	1.9	0.1	0.0	0.8
Health care and social assistance	–	4.8	0.4	0.6	–
Hospitals	–	7.4	0.3	0.8	–
Public administration	1.5	2.0	0.1	0.2	1.5
1 to 99 workers	1.3	1.7	0.1	0.3	1.3
1 to 49 workers	1.6	2.4	0.2	0.1	1.6
50 to 99 workers	1.9	2.3	0.2	0.3	1.9
100 workers or more	0.8	1.0	0.1	0.2	0.8
100 to 499 workers	1.3	1.9	0.1	0.2	1.3
500 workers or more	0.9	1.3	0.1	0.0	0.9

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 2019—continued

Characteristics	Employee contribution required	Fixed percent of annual earnings ¹			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
State government	1.0	1.5	0.1	0.0	1.0
Local government	0.9	1.1	(²)	0.1	0.9
Geographic areas					
Northeast	0.7	2.5	0.1	0.2	0.7
New England	—	5.7	0.4	0.2	—
Middle Atlantic	0.8	2.7	0.1	0.2	0.8
South	0.9	0.9	0.1	0.1	0.9
South Atlantic	0.5	0.6	0.1	0.0	0.5
East South Central	4.1	3.9	0.1	0.4	4.1
West South Central	1.0	1.0	0.1	0.2	1.0
Midwest	1.8	2.3	0.1	0.2	1.8
East North Central	2.9	3.5	0.1	0.3	2.9
West North Central	0.9	1.3	0.2	0.3	0.9
West	1.9	2.0	0.1	0.0	1.9
Mountain	3.2	3.2	0.3	0.2	3.2
Pacific	2.3	2.4	0.1	0.6	2.3

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 2019.

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

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

Table 5. Defined benefit retirement plans: Open, soft and hard frozen plans, State and local government workers, March 2019

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

Characteristics	Open plans ¹	Soft frozen ²		Hard frozen ³
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	44	56	(⁴)	(⁴)
Worker characteristics				
Management, professional, and related	43	57	(⁴)	(⁴)
Professional and related	43	57	(⁴)	(⁴)
Teachers	44	55	(⁴)	(⁴)
Primary, secondary, and special education school teachers	44	55	(⁴)	(⁴)
Service	47	53	–	–
Protective service	48	52	–	–
Sales and office	44	56	–	–
Office and administrative support	44	56	–	–
Natural resources, construction, and maintenance	51	49	–	–
Production, transportation, and material moving ...	46	54	–	–
Full time	44	56	(⁴)	(⁴)
Part time	49	51	–	(⁴)
Union	40	60	–	–
Nonunion	48	51	–	–
Average wage within the following categories: ⁵				
Lowest 25 percent	48	52	–	–
Lowest 10 percent	46	54	–	–
Second 25 percent	46	53	–	–
Third 25 percent	44	55	–	–
Highest 25 percent	39	61	(⁴)	(⁴)
Highest 10 percent	32	68	–	–
Establishment characteristics				
Service-providing industries	44	55	(⁴)	(⁴)
Education and health services	43	56	(⁴)	(⁴)
Educational services	43	57	(⁴)	(⁴)
Elementary and secondary schools	43	56	(⁴)	(⁴)
Junior colleges, colleges, and universities	41	59	–	–
Health care and social assistance	47	53	–	–
Hospitals	48	52	–	–
Public administration	45	55	–	–
1 to 99 workers	47	53	–	–
1 to 49 workers	45	55	–	–
50 to 99 workers	49	51	–	–
100 workers or more	43	56	(⁴)	(⁴)
100 to 499 workers	50	49	–	–
500 workers or more	39	60	(⁴)	(⁴)

See footnotes at end of table.

Table 5. Defined benefit retirement plans: Open, soft and hard frozen plans, State and local government workers, March 2019—continued

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

Characteristics	Open plans ¹	Soft frozen ²		Hard frozen ³
		All participants still accruing benefits	Some participants still accruing benefits	
State government	39	60	—	—
Local government	46	54	(⁴)	(⁴)
Geographic areas				
Northeast	29	70	—	—
New England	37	62	—	—
Middle Atlantic	27	72	—	—
South	47	52	—	—
South Atlantic	57	43	—	—
East South Central	38	62	—	—
West South Central	39	61	—	—
Midwest	54	45	—	—
East North Central	55	45	—	—
West North Central	54	46	—	—
West	42	58	—	—
Mountain	40	59	—	—
Pacific	43	57	—	—

¹ Plans open to new participants.

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

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

⁴ Less than 0.5.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard frozen plans, State and local government workers, March 2019

Characteristics	Open plans ¹	Soft frozen ²		Hard frozen ³
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	0.9	0.9	0.1	(⁴)
Worker characteristics				
Management, professional, and related	1.2	1.2	0.1	(⁴)
Professional and related	1.3	1.3	0.2	(⁴)
Teachers	1.8	1.8	0.1	(⁴)
Primary, secondary, and special education school teachers	2.1	2.1	0.2	(⁴)
Service	1.3	1.3	–	–
Protective service	1.8	1.8	–	–
Sales and office	1.7	1.7	–	–
Office and administrative support	1.7	1.7	–	–
Natural resources, construction, and maintenance	3.1	3.1	–	–
Production, transportation, and material moving ...	4.0	4.0	–	–
Full time	0.9	0.9	0.1	(⁴)
Part time	3.1	3.1	–	(⁴)
Union	1.1	1.2	–	–
Nonunion	1.2	1.2	–	–
Average wage within the following categories: ⁵				
Lowest 25 percent	1.4	1.4	–	–
Lowest 10 percent	2.5	2.5	–	–
Second 25 percent	1.6	1.6	–	–
Third 25 percent	1.7	1.7	–	–
Highest 25 percent	1.0	1.1	0.2	(⁴)
Highest 10 percent	1.3	1.3	–	–
Establishment characteristics				
Service-providing industries	0.9	0.9	0.1	(⁴)
Education and health services	1.1	1.1	0.1	(⁴)
Educational services	1.2	1.2	0.2	(⁴)
Elementary and secondary schools	1.5	1.5	0.2	(⁴)
Junior colleges, colleges, and universities	1.6	1.6	–	–
Health care and social assistance	3.4	3.4	–	–
Hospitals	3.4	3.4	–	–
Public administration	1.6	1.6	–	–
1 to 99 workers	1.7	1.7	–	–
1 to 49 workers	3.0	2.9	–	–
50 to 99 workers	2.0	2.0	–	–
100 workers or more	1.1	1.1	0.1	(⁴)
100 to 499 workers	2.1	2.1	–	–
500 workers or more	1.0	1.0	0.1	(⁴)

See footnotes at end of table.

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard frozen plans, State and local government workers, March 2019—continued

Characteristics	Open plans ¹	Soft frozen ²		Hard frozen ³
		All participants still accruing benefits	Some participants still accruing benefits	
State government	1.4	1.4	—	—
Local government	1.1	1.2	0.1	(⁴)
Geographic areas				
Northeast	2.0	2.1	—	—
New England	5.1	4.6	—	—
Middle Atlantic	2.1	2.3	—	—
South	1.3	1.3	—	—
South Atlantic	2.2	2.2	—	—
East South Central	1.8	1.8	—	—
West South Central	1.9	1.9	—	—
Midwest	2.4	2.3	—	—
East North Central	2.1	2.0	—	—
West North Central	5.4	5.2	—	—
West	1.9	2.0	—	—
Mountain	4.7	5.1	—	—
Pacific	1.8	1.8	—	—

¹ Plans open to new participants.

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

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

⁴ Less than 0.05.

⁵ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, State and local government workers, March 2019

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²		
	1 year	2 to 5 years	Greater than 5 years
All workers	(³)	7	93
Worker characteristics			
Management, professional, and related	1	6	93
Professional and related	1	6	94
Teachers	1	5	94
Primary, secondary, and special education school teachers	1	5	94
Service	—	—	92
Protective service	—	8	92
Sales and office	—	—	91
Office and administrative support	—	—	91
Natural resources, construction, and maintenance	—	—	93
Production, transportation, and material moving ...	—	—	93
Full time	(³)	7	93
Part time	1	3	97
Union	1	3	96
Nonunion	(³)	11	89
Average wage within the following categories: ⁴			
Lowest 25 percent	(³)	10	90
Lowest 10 percent	—	—	90
Second 25 percent	(³)	8	92
Third 25 percent	—	—	93
Highest 25 percent	1	4	95
Highest 10 percent	1	3	96
Establishment characteristics			
Service-providing industries	(³)	7	93
Education and health services	1	6	94
Educational services	1	5	94
Elementary and secondary schools	1	5	94
Junior colleges, colleges, and universities	—	—	93
Health care and social assistance	—	8	92
Hospitals	—	3	97
Public administration	—	10	90
1 to 99 workers	1	5	94
1 to 49 workers	1	6	93
50 to 99 workers	—	—	96
100 workers or more	—	—	92
100 to 499 workers	—	—	92
500 workers or more	—	—	92

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, State and local government workers, March 2019—continued

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

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²		
	1 year	2 to 5 years	Greater than 5 years
State government	—	7	93
Local government	1	7	93
Geographic areas			
Northeast	—	2	98
New England	—	—	98
Middle Atlantic	—	—	98
South	—	12	88
South Atlantic	—	9	91
East South Central	—	28	72
West South Central	—	7	93
Midwest	2	9	89
East North Central	—	—	94
West North Central	—	20	80
West	—	2	98
Mountain	—	—	98
Pacific	—	2	98

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

² The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2018 are included in the "1 year" column. Those frozen between 2014 and 2017 are included in the "2 to 5 years" column and plans frozen before 2014 are included in the "Greater than 5 years" column.

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 2019.

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

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

**Table 6. Standard errors for defined benefit frozen retirement plans:¹
Selected attributes, State and local government workers, March 2019**

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²		
	1 year	2 to 5 years	Greater than 5 years
All workers	0.1	0.7	0.7
Worker characteristics			
Management, professional, and related	0.1	0.8	0.7
Professional and related	0.1	0.8	0.8
Teachers	0.1	1.2	1.2
Primary, secondary, and special education school teachers	0.1	1.3	1.3
Service	–	–	1.2
Protective service	–	1.9	1.9
Sales and office	–	–	1.5
Office and administrative support	–	–	1.6
Natural resources, construction, and maintenance	–	–	1.9
Production, transportation, and material moving ...	–	–	1.7
Full time	0.1	0.8	0.7
Part time	0.3	0.7	0.8
Union	0.1	0.8	0.8
Nonunion	0.1	1.0	1.0
Average wage within the following categories: ³			
Lowest 25 percent	0.1	1.3	1.3
Lowest 10 percent	–	–	1.7
Second 25 percent	(⁴)	1.2	1.2
Third 25 percent	–	–	1.4
Highest 25 percent	0.1	0.6	0.6
Highest 10 percent	0.2	0.6	0.7
Establishment characteristics			
Service-providing industries	0.1	0.7	0.7
Education and health services	0.1	0.9	0.9
Educational services	0.1	1.0	1.0
Elementary and secondary schools	0.2	1.0	1.0
Junior colleges, colleges, and universities	–	–	2.2
Health care and social assistance	–	3.0	3.0
Hospitals	–	1.2	1.2
Public administration	–	1.4	1.4
1 to 99 workers	0.5	0.9	1.0
1 to 49 workers	0.6	1.6	1.7
50 to 99 workers	–	–	0.9
100 workers or more	–	–	0.9
100 to 499 workers	–	–	1.3
500 workers or more	–	–	1.1

See footnotes at end of table.

**Table 6. Standard errors for defined benefit frozen retirement plans:¹
Selected attributes, State and local government workers, March
2019—continued**

Characteristics	Time since plan closed to new workers or stopped accruing benefits ²		
	1 year	2 to 5 years	Greater than 5 years
State government	—	1.1	1.1
Local government	0.1	0.8	0.8
Geographic areas			
Northeast	—	0.4	0.4
New England	—	—	1.4
Middle Atlantic	—	—	0.3
South	—	1.7	1.7
South Atlantic	—	1.6	1.6
East South Central	—	5.9	5.9
West South Central	—	1.2	1.2
Midwest	0.4	1.5	1.4
East North Central	—	—	1.6
West North Central	—	2.1	2.1
West	—	0.5	0.5
Mountain	—	—	1.5
Pacific	—	0.4	0.4

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

² The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2018 are included in the "1 year" column. Those frozen between 2014 and 2017 are included in the "2 to 5 years" column and plans frozen before 2014 are included in the "Greater than 5 years" column.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

⁴ Less than 0.05.

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

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

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, State and local government workers, March 2019

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans ²				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers	–	100	93	5	(³)	17	–
Worker characteristics							
Management, professional, and related	–	100	94	4	1	16	–
Professional and related	–	100	95	4	1	16	–
Teachers	–	100	95	4	1	17	–
Primary, secondary, and special education school teachers	–	100	95	5	1	18	–
Service	–	100	91	7	–	17	–
Protective service	–	100	91	8	–	18	–
Sales and office	–	100	92	7	–	20	–
Office and administrative support	–	100	92	7	–	20	–
Natural resources, construction, and maintenance	–	100	88	8	–	15	–
Production, transportation, and material moving ...	–	100	91	5	–	16	–
Full time	–	100	93	6	(³)	17	–
Part time	–	100	98	2	1	8	–
Union	–	100	95	4	1	18	–
Nonunion	–	100	91	7	(³)	16	–
Average wage within the following categories: ⁴							
Lowest 25 percent	–	100	92	6	(³)	19	–
Lowest 10 percent	–	100	93	6	–	17	–
Second 25 percent	–	100	91	7	–	18	–
Third 25 percent	–	100	93	6	(³)	14	–
Highest 25 percent	–	100	95	3	1	16	–
Highest 10 percent	–	100	96	3	1	15	–
Establishment characteristics							
Service-providing industries	–	100	93	5	(³)	17	–
Education and health services	–	100	95	4	1	17	–
Educational services	–	100	96	4	1	17	–
Elementary and secondary schools	–	100	95	4	1	17	–
Junior colleges, colleges, and universities	–	100	96	3	–	14	–
Health care and social assistance	–	100	90	–	–	17	–
Hospitals	–	100	92	–	–	9	–
Public administration	–	100	90	8	–	19	–
1 to 99 workers	–	100	93	6	1	15	–
1 to 49 workers	–	100	92	7	1	13	–
50 to 99 workers	–	100	93	5	–	17	–
100 workers or more	–	100	93	5	–	17	–
100 to 499 workers	–	100	94	4	–	20	–
500 workers or more	–	100	93	6	–	16	–

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, State and local government workers, March 2019—continued

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

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans ²				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
State government	—	100	92	5	—	18	—
Local government	—	100	93	5	1	16	—
Geographic areas							
Northeast	—	100	97	2	—	19	—
New England	—	100	94	—	—	—	—
Middle Atlantic	—	100	98	2	—	21	—
South	—	100	92	7	—	23	—
South Atlantic	—	100	87	10	—	45	—
East South Central	—	100	92	—	—	23	—
West South Central	—	100	96	—	—	3	—
Midwest	—	100	90	6	2	14	—
East North Central	—	100	91	3	4	21	—
West North Central	—	100	90	10	—	—	—
West	—	100	92	6	—	8	—
Mountain	—	100	91	—	—	7	—
Pacific	—	100	93	5	—	9	—

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 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 2019.

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

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

Table 7. Standard errors for defined benefit frozen retirement plans:¹ Plan alternatives, State and local government workers, March 2019

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
All workers	–	0.0	0.7	0.7	0.1	0.9	–
Worker characteristics							
Management, professional, and related	–	0.0	0.8	0.8	0.1	1.1	–
Professional and related	–	0.0	0.8	0.8	0.1	1.2	–
Teachers	–	0.0	1.1	1.1	0.1	1.3	–
Primary, secondary, and special education school teachers	–	0.0	1.2	1.2	0.2	1.6	–
Service	–	0.0	1.7	1.5	–	1.7	–
Protective service	–	0.0	2.7	2.5	–	2.7	–
Sales and office	–	0.0	1.2	1.2	–	2.0	–
Office and administrative support	–	0.0	1.2	1.2	–	2.1	–
Natural resources, construction, and maintenance	–	0.0	3.3	2.5	–	2.6	–
Production, transportation, and material moving ...	–	0.0	2.8	1.6	–	3.6	–
Full time	–	0.0	0.8	0.7	0.1	0.9	–
Part time	–	0.0	0.8	0.8	0.3	1.7	–
Union	–	0.0	0.7	0.7	0.1	1.3	–
Nonunion	–	0.0	1.3	1.3	0.2	0.9	–
Average wage within the following categories: ²							
Lowest 25 percent	–	0.0	1.5	1.4	0.1	1.7	–
Lowest 10 percent	–	0.0	2.5	2.4	–	2.3	–
Second 25 percent	–	0.0	1.4	1.3	–	1.5	–
Third 25 percent	–	0.0	1.0	1.0	0.1	1.1	–
Highest 25 percent	–	0.0	0.8	0.8	0.2	1.8	–
Highest 10 percent	–	0.0	1.4	1.3	0.2	2.6	–
Establishment characteristics							
Service-providing industries	–	0.0	0.7	0.7	0.1	0.9	–
Education and health services	–	0.0	0.9	0.9	0.1	1.1	–
Educational services	–	0.0	0.8	0.9	0.1	1.2	–
Elementary and secondary schools	–	0.0	1.0	1.1	0.2	1.5	–
Junior colleges, colleges, and universities	–	0.0	1.2	1.1	–	1.9	–
Health care and social assistance	–	0.0	4.3	–	–	4.2	–
Hospitals	–	0.0	3.1	–	–	2.8	–
Public administration	–	0.0	1.5	1.3	–	1.7	–
1 to 99 workers	–	0.0	1.2	1.1	0.5	2.3	–
1 to 49 workers	–	0.0	2.4	2.2	0.6	2.9	–
50 to 99 workers	–	0.0	1.2	1.1	–	3.3	–
100 workers or more	–	0.0	0.9	0.8	–	1.0	–
100 to 499 workers	–	0.0	1.5	1.2	–	3.0	–
500 workers or more	–	0.0	1.0	1.0	–	1.1	–

See footnotes at end of table.

Table 7. Standard errors for defined benefit frozen retirement plans:¹ Plan alternatives, State and local government workers, March 2019—continued

Characteristics	No alternative to frozen plans	Alternatives to frozen plans	Alternatives to frozen plans				
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	Other
State government	—	0.0	1.4	1.5	—	1.6	—
Local government	—	0.0	0.8	0.8	0.1	1.2	—
Geographic areas							
Northeast	—	0.0	0.9	1.0	—	2.4	—
New England	—	0.0	4.1	—	—	—	—
Middle Atlantic	—	0.0	0.6	0.7	—	2.6	—
South	—	0.0	1.6	1.6	—	1.3	—
South Atlantic	—	0.0	2.9	2.5	—	2.7	—
East South Central	—	0.0	5.0	—	—	2.6	—
West South Central	—	0.0	1.7	—	—	0.6	—
Midwest	—	0.0	1.5	1.0	0.4	2.9	—
East North Central	—	0.0	2.1	1.1	0.5	3.7	—
West North Central	—	0.0	1.9	2.0	—	—	—
West	—	0.0	1.3	1.3	—	0.9	—
Mountain	—	0.0	4.0	—	—	2.5	—
Pacific	—	0.0	0.4	1.1	—	0.8	—

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 2019.

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

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

Table 8. Defined contribution retirement plans: Selected attributes, State and local government workers, March 2019

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	69	31	88	12
Worker characteristics				
Management, professional, and related	72	28	89	11
Professional and related	71	29	88	12
Teachers	74	26	94	6
Primary, secondary, and special education school teachers	68	32	96	4
Service	59	41	85	15
Protective service	57	43	85	15
Sales and office	71	29	89	11
Office and administrative support	69	31	89	11
Natural resources, construction, and maintenance Production, transportation, and material moving ...	73	27	88	12
.....	67	33	–	–
Full time	69	31	88	12
Part time	67	33	–	–
Union	63	37	83	17
Nonunion	72	28	91	9
Average wage within the following categories: ¹				
Lowest 25 percent	67	33	89	11
Lowest 10 percent	67	33	85	15
Second 25 percent	70	30	88	12
Third 25 percent	64	36	84	16
Highest 25 percent	76	24	91	9
Highest 10 percent	79	21	91	9
Establishment characteristics				
Service-providing industries	69	31	89	11
Education and health services	71	29	88	12
Educational services	70	30	90	10
Elementary and secondary schools	65	35	89	11
Junior colleges, colleges, and universities	75	25	91	9
Health care and social assistance	73	27	83	17
Hospitals	78	22	–	–
Public administration	65	35	89	11
1 to 99 workers	66	34	–	–
1 to 49 workers	71	29	–	–
50 to 99 workers	60	40	–	–
100 workers or more	70	30	87	13
100 to 499 workers	55	45	84	16
500 workers or more	75	25	89	11

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, State and local government workers, March 2019—continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government	71	29	85	15
Local government	68	32	89	11
Geographic areas				
Northeast	61	39	76	24
South	80	20	89	11
South Atlantic	77	23	92	8
East South Central	93	7	—	—
West South Central	—	—	86	14
Midwest	55	45	84	16
East North Central	49	51	81	19
West North Central	75	25	—	—
West	69	31	—	—
Mountain	—	—	100	—
Pacific	64	36	—	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, State and local government workers, March 2019

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	1.8	1.8	1.2	1.2
Worker characteristics				
Management, professional, and related	1.9	1.9	1.2	1.2
Professional and related	2.1	2.1	1.3	1.3
Teachers	2.6	2.6	1.3	1.3
Primary, secondary, and special education school teachers	5.3	5.3	1.7	1.7
Service	3.4	3.4	2.5	2.5
Protective service	4.5	4.5	4.1	4.1
Sales and office	3.2	3.2	2.3	2.3
Office and administrative support	3.2	3.2	2.3	2.3
Natural resources, construction, and maintenance	5.7	5.7	3.3	3.3
Production, transportation, and material moving ...	8.6	8.6	–	–
Full time	1.9	1.9	1.1	1.1
Part time	6.6	6.6	–	–
Union	2.7	2.7	2.3	2.3
Nonunion	2.3	2.3	1.3	1.3
Average wage within the following categories: ¹				
Lowest 25 percent	2.6	2.6	2.2	2.2
Lowest 10 percent	4.6	4.6	3.4	3.4
Second 25 percent	3.3	3.3	1.9	1.9
Third 25 percent	2.8	2.8	1.9	1.9
Highest 25 percent	2.6	2.6	2.3	2.3
Highest 10 percent	3.5	3.5	2.7	2.7
Establishment characteristics				
Service-providing industries	1.9	1.9	1.2	1.2
Education and health services	2.3	2.3	1.7	1.7
Educational services	2.3	2.3	1.7	1.7
Elementary and secondary schools	4.5	4.5	2.2	2.2
Junior colleges, colleges, and universities	2.5	2.5	1.7	1.7
Health care and social assistance	6.1	6.1	4.0	4.0
Hospitals	6.1	6.1	–	–
Public administration	3.2	3.2	1.7	1.7
1 to 99 workers	4.6	4.6	–	–
1 to 49 workers	5.2	5.2	–	–
50 to 99 workers	7.2	7.2	–	–
100 workers or more	1.9	1.9	1.4	1.4
100 to 499 workers	4.2	4.2	3.3	3.3
500 workers or more	2.2	2.2	1.5	1.5

See footnotes at end of table.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, State and local government workers, March 2019—continued

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government	2.3	2.3	1.7	1.7
Local government	2.7	2.7	1.5	1.5
Geographic areas				
Northeast	5.3	5.3	3.6	3.6
South	2.7	2.7	1.5	1.5
South Atlantic	3.4	3.4	1.5	1.5
East South Central	1.4	1.4	—	—
West South Central	—	—	3.4	3.4
Midwest	2.9	2.9	2.2	2.2
East North Central	2.1	2.1	2.6	2.6
West North Central	7.2	7.2	—	—
West	4.9	4.9	—	—
Mountain	—	—	0.0	—
Pacific	5.7	5.7	—	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2019

(All workers = 100 percent)

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	89	79	88	89	70	78
Worker characteristics						
Management, professional, and related	92	80	87	92	71	78
Professional and related	91	79	87	91	70	77
Teachers	92	79	86	92	70	76
Primary, secondary, and special education school teachers	99	84	85	99	75	76
Service	81	72	89	81	63	77
Protective service	90	81	90	90	69	77
Sales and office	89	80	90	89	72	81
Office and administrative support	90	80	90	90	73	82
Natural resources, construction, and maintenance	96	86	90	95	78	82
Production, transportation, and material moving ...	84	75	89	84	66	78
Full time	99	88	88	99	78	79
Part time	26	22	85	26	19	71
Union	95	85	90	95	73	77
Nonunion	84	73	87	84	66	79
Average wage within the following categories: ³						
Lowest 25 percent	72	63	87	72	56	78
Lowest 10 percent	61	52	84	61	48	78
Second 25 percent	93	83	89	93	73	78
Third 25 percent	97	85	87	97	77	79
Highest 25 percent	95	86	90	95	74	78
Highest 10 percent	93	85	92	93	74	80
Establishment characteristics						
Service-providing industries	89	79	88	89	69	78
Education and health services	90	78	87	90	70	77
Educational services	90	78	86	90	69	77
Elementary and secondary schools	90	77	85	90	68	76
Junior colleges, colleges, and universities	89	81	91	89	72	81
Health care and social assistance	91	82	90	91	73	81
Hospitals	91	82	90	91	73	80
Public administration	90	81	90	90	72	80
1 to 99 workers	85	76	90	85	67	79
1 to 49 workers	82	74	90	82	66	81
50 to 99 workers	88	79	89	88	69	78
100 workers or more	90	79	88	90	70	78
100 to 499 workers	87	78	90	87	69	80
500 workers or more	92	80	87	92	71	77

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2019—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	59	49	82	38	32	84	88	69	78
Worker characteristics									
Management, professional, and related	60	48	80	38	32	84	90	70	77
Professional and related	59	47	80	36	30	84	90	69	77
Teachers	58	45	78	35	29	83	91	69	76
Primary, secondary, and special education school teachers	59	46	78	36	31	84	98	74	76
Service	55	47	86	36	30	83	80	62	78
Protective service	63	57	90	45	38	83	89	70	78
Sales and office	59	49	83	41	35	84	88	72	82
Office and administrative support	60	50	83	42	35	85	89	73	82
Natural resources, construction, and maintenance	72	63	87	44	39	88	93	76	82
Production, transportation, and material moving	63	53	85	46	40	86	83	65	78
Full time	66	54	82	42	36	84	98	77	79
Part time	19	16	80	14	12	88	26	18	71
Union	76	63	82	56	49	87	94	73	77
Nonunion	45	37	82	23	18	78	82	65	79
Average wage within the following categories: ³									
Lowest 25 percent	38	31	82	21	17	81	71	56	78
Lowest 10 percent	27	22	80	12	9	78	60	47	78
Second 25 percent	67	56	84	43	36	84	92	73	79
Third 25 percent	62	52	84	40	33	84	96	76	79
Highest 25 percent	74	59	80	52	45	86	93	73	78
Highest 10 percent	77	58	75	57	50	87	92	73	80
Establishment characteristics									
Service-providing industries	59	49	82	38	32	84	88	69	78
Education and health services	58	46	78	35	29	83	89	69	77
Educational services	57	45	78	35	29	83	89	68	77
Elementary and secondary schools	54	42	78	34	29	84	89	67	75
Junior colleges, colleges, and universities	65	51	78	38	30	79	89	71	80
Health care and social assistance	65	52	81	38	32	85	90	73	80
Hospitals	65	51	78	36	31	86	90	72	80
Public administration	61	54	89	43	37	86	89	72	80
1 to 99 workers	61	49	81	40	34	86	84	67	80
1 to 49 workers	59	49	83	41	36	89	80	66	82
50 to 99 workers	62	49	79	40	33	83	87	68	78
100 workers or more	59	49	83	38	32	84	89	69	78
100 to 499 workers	55	48	89	34	30	89	86	68	79
500 workers or more	61	49	80	40	33	81	91	70	77

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2019—continued

(All workers = 100 percent)

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	96	87	91	96	79	82
Local government	87	76	87	87	67	77
Geographic areas						
Northeast	87	78	90	87	66	76
New England	89	80	89	88	63	72
Middle Atlantic	87	78	90	86	67	78
South	92	78	85	92	74	80
South Atlantic	91	78	86	91	72	79
East South Central	92	81	88	92	78	85
West South Central	96	78	82	96	74	78
Midwest	86	75	87	86	65	75
East North Central	85	74	88	85	65	77
West North Central	88	76	87	88	63	72
West	88	82	94	88	70	80
Mountain	86	77	89	86	64	74
Pacific	89	85	96	89	74	83

See footnotes at end of table.

Table 9. Healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2019—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	66	55	84	44	37	85	95	78	83
Local government	58	47	81	37	31	84	86	66	77
Geographic areas									
Northeast	71	56	80	51	43	84	86	67	77
New England	61	56	91	14	12	84	88	64	73
Middle Atlantic	74	57	77	63	53	84	85	67	79
South	39	31	78	20	14	72	91	72	79
South Atlantic	46	37	81	26	19	74	90	71	79
East South Central	29	23	78	11	9	83	92	77	84
West South Central	34	25	74	15	10	65	92	72	78
Midwest	62	53	86	33	27	84	83	63	75
East North Central	63	54	85	45	38	85	84	65	78
West North Central	60	53	88	—	7	—	82	58	71
West	81	68	84	64	58	91	88	71	80
Mountain	69	59	86	31	26	83	86	65	75
Pacific	87	73	84	80	73	92	89	73	82

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2019

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.5	0.6	0.5	0.6	0.7	0.6
Worker characteristics						
Management, professional, and related	0.5	0.7	0.6	0.5	0.8	0.8
Professional and related	0.5	0.8	0.6	0.5	0.9	0.9
Teachers	0.7	0.9	0.8	0.7	1.1	1.1
Primary, secondary, and special education school teachers	0.3	0.9	1.0	0.3	1.1	1.2
Service	1.2	1.1	0.8	1.2	1.2	1.2
Protective service	1.2	1.4	1.1	1.2	1.7	1.9
Sales and office	1.2	1.2	0.9	1.2	1.2	1.0
Office and administrative support	1.2	1.2	0.9	1.2	1.2	1.0
Natural resources, construction, and maintenance	1.2	1.6	1.5	1.2	1.6	1.6
Production, transportation, and material moving ...	4.5	4.4	1.4	4.5	3.7	2.4
Full time	0.2	0.5	0.5	0.2	0.6	0.6
Part time	1.4	1.3	1.8	1.5	1.2	2.6
Union	0.4	0.6	0.5	0.5	0.9	1.0
Nonunion	1.0	1.0	0.7	1.0	1.0	0.8
Average wage within the following categories: ³						
Lowest 25 percent	1.5	1.3	0.8	1.6	1.2	0.9
Lowest 10 percent	2.0	1.6	1.3	2.0	1.7	1.3
Second 25 percent	0.7	1.1	0.8	0.8	1.2	1.0
Third 25 percent	0.5	1.0	0.8	0.5	1.1	0.9
Highest 25 percent	0.8	1.0	0.6	0.8	1.3	1.1
Highest 10 percent	1.3	1.4	0.7	1.3	1.9	1.4
Establishment characteristics						
Service-providing industries	0.5	0.6	0.5	0.6	0.7	0.6
Education and health services	0.6	0.7	0.6	0.6	0.9	0.8
Educational services	0.6	0.8	0.6	0.6	0.9	0.8
Elementary and secondary schools	0.7	0.9	0.7	0.8	1.0	1.0
Junior colleges, colleges, and universities	1.5	1.4	0.7	1.5	1.8	1.3
Health care and social assistance	1.3	2.8	2.1	1.3	2.5	2.1
Hospitals	0.9	3.1	2.8	0.9	3.0	3.0
Public administration	0.8	1.3	1.1	0.9	1.3	1.3
1 to 99 workers	1.3	1.3	0.9	1.3	1.4	1.4
1 to 49 workers	2.1	2.1	1.2	2.1	1.8	1.6
50 to 99 workers	1.3	1.7	1.2	1.3	2.3	2.1
100 workers or more	0.6	0.7	0.5	0.6	0.7	0.6
100 to 499 workers	1.4	1.7	0.8	1.4	1.6	1.2
500 workers or more	0.8	0.8	0.5	0.8	0.9	0.7

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2019—continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	1.0	0.9	0.6	0.9	0.7	0.8	0.6	0.7	0.6
Worker characteristics									
Management, professional, and related	1.2	1.1	0.8	1.1	1.0	0.9	0.6	0.8	0.8
Professional and related	1.4	1.3	0.9	1.3	1.1	1.0	0.6	0.9	0.9
Teachers	1.8	1.7	1.4	1.5	1.4	1.6	0.8	1.1	1.1
Primary, secondary, and special education school teachers	1.9	1.8	1.6	2.0	1.8	1.8	0.7	1.2	1.2
Service	1.8	1.4	1.1	1.5	1.1	1.7	1.2	1.2	1.2
Protective service	2.9	2.5	1.3	2.7	1.9	2.3	1.2	1.7	2.0
Sales and office	2.1	1.7	1.3	1.7	1.4	1.6	1.2	1.2	0.9
Office and administrative support	2.1	1.7	1.3	1.7	1.4	1.5	1.2	1.2	0.9
Natural resources, construction, and maintenance	2.7	2.7	1.5	3.7	3.5	1.8	1.7	1.8	1.5
Production, transportation, and material moving	4.7	3.9	2.0	4.9	4.4	2.6	4.5	4.0	2.2
Full time	1.2	1.0	0.6	1.0	0.8	0.8	0.3	0.6	0.6
Part time	1.4	1.2	2.1	1.3	1.2	1.9	1.4	1.1	2.8
Union	1.1	1.2	0.7	1.3	1.1	0.8	0.6	1.0	0.9
Nonunion	1.6	1.2	1.1	1.1	0.9	1.4	1.1	1.0	0.8
Average wage within the following categories: ³									
Lowest 25 percent	1.6	1.2	1.3	1.4	1.0	1.9	1.6	1.3	0.9
Lowest 10 percent	2.0	1.6	2.5	1.2	1.0	2.9	2.0	1.8	1.3
Second 25 percent	2.0	1.6	1.0	1.6	1.3	1.2	0.8	1.2	1.0
Third 25 percent	1.8	1.6	1.0	1.5	1.3	1.4	0.6	1.1	0.9
Highest 25 percent	1.6	1.6	1.1	1.8	1.8	1.1	1.0	1.3	1.1
Highest 10 percent	1.8	2.1	1.8	2.3	2.1	1.4	1.5	1.9	1.4
Establishment characteristics									
Service-providing industries	1.1	0.9	0.6	0.9	0.7	0.8	0.6	0.7	0.6
Education and health services	1.4	1.1	0.8	1.2	1.0	0.9	0.7	0.9	0.8
Educational services	1.4	1.2	0.8	1.3	1.0	1.0	0.8	1.0	0.9
Elementary and secondary schools	1.5	1.3	1.0	1.5	1.2	1.2	0.9	1.1	1.0
Junior colleges, colleges, and universities	2.6	2.2	2.0	2.8	2.3	2.4	1.6	1.7	1.2
Health care and social assistance	4.6	3.2	2.5	3.6	3.3	2.5	1.6	2.8	2.2
Hospitals	6.1	4.0	2.9	5.0	4.3	2.8	1.7	3.4	3.1
Public administration	2.5	2.0	1.0	1.8	1.4	1.8	0.8	1.3	1.3
1 to 99 workers	2.5	2.2	1.7	2.2	1.9	1.9	1.3	1.4	1.4
1 to 49 workers	4.6	3.9	2.5	3.8	3.5	2.4	2.2	1.9	1.7
50 to 99 workers	2.6	2.4	2.3	2.7	2.3	3.2	1.3	2.1	2.1
100 workers or more	1.4	1.1	0.6	1.1	0.9	0.9	0.6	0.7	0.6
100 to 499 workers	1.8	1.6	1.0	1.9	1.8	1.2	1.6	1.6	1.3
500 workers or more	1.9	1.4	0.8	1.6	1.2	1.1	0.8	0.9	0.7

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2019—continued

Characteristics	Healthcare ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	0.8	0.8	0.6	0.8	1.0	0.9
Local government	0.7	0.7	0.6	0.7	0.8	0.7
Geographic areas						
Northeast	1.4	1.4	0.8	1.5	1.5	1.6
New England	0.9	1.4	1.6	1.3	4.2	4.8
Middle Atlantic	1.8	1.9	0.9	2.0	1.5	1.4
South	0.8	1.1	0.7	0.8	1.2	0.8
South Atlantic	1.4	2.0	1.0	1.4	2.0	1.1
East South Central	1.4	1.4	1.7	1.4	2.4	1.5
West South Central	1.1	1.6	1.3	1.1	1.7	1.3
Midwest	1.3	1.1	1.7	1.3	0.8	1.6
East North Central	1.7	1.3	2.5	1.7	1.0	2.1
West North Central	1.6	2.0	1.4	1.6	1.3	2.4
West	1.0	1.1	0.7	1.0	1.7	1.4
Mountain	1.9	1.9	1.7	1.9	2.7	2.8
Pacific	1.2	1.3	0.6	1.2	2.1	1.6

See footnotes at end of table.

Table 9. Standard errors for healthcare benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2019—continued

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	1.6	1.4	1.2	1.6	1.4	1.5	0.9	1.0	0.8
Local government	1.2	1.0	0.7	1.2	0.9	1.0	0.7	0.8	0.8
Geographic areas									
Northeast	1.5	1.5	1.0	1.7	1.6	1.2	1.5	1.5	1.5
New England	3.0	2.7	1.4	4.1	3.5	6.1	1.3	3.8	4.5
Middle Atlantic	1.7	1.8	1.2	2.0	1.9	1.2	1.9	1.6	1.2
South	2.3	1.6	1.5	1.4	1.0	2.0	0.9	1.2	0.8
South Atlantic	3.5	2.3	1.7	2.6	1.7	2.4	1.5	2.1	1.1
East South Central	5.5	4.6	5.0	2.2	1.7	3.1	1.4	2.2	1.3
West South Central	3.5	2.2	3.4	1.3	1.4	5.4	1.4	1.6	1.5
Midwest	1.3	1.1	0.8	2.7	2.1	2.5	1.6	0.6	1.5
East North Central	1.7	1.4	1.0	3.5	2.8	2.6	1.9	0.8	2.1
West North Central	1.6	1.6	1.0	—	2.6	—	2.7	1.1	1.7
West	1.6	2.0	1.1	1.5	1.1	1.0	1.0	1.7	1.5
Mountain	3.7	3.8	1.3	2.8	1.5	4.4	1.9	2.7	2.8
Pacific	1.4	2.1	1.4	1.0	0.8	0.8	1.2	2.2	1.8

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 10. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, March 2019

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	86	14	71	29
Worker characteristics				
Management, professional, and related	85	15	70	30
Professional and related	85	15	69	31
Teachers	84	16	66	34
Primary, secondary, and special education school teachers	84	16	65	35
Service	87	13	72	28
Protective service	88	12	77	23
Sales and office	88	12	73	27
Office and administrative support	88	12	73	27
Natural resources, construction, and maintenance Production, transportation, and material moving ...	89	11	76	24
Production, transportation, and material moving ...	86	14	71	29
Full time	86	14	71	29
Part time	86	14	71	29
Union	86	14	76	24
Nonunion	87	13	67	33
Average wage within the following categories: ¹				
Lowest 25 percent	87	13	67	33
Lowest 10 percent	87	13	61	39
Second 25 percent	87	13	74	26
Third 25 percent	86	14	69	31
Highest 25 percent	85	15	75	25
Highest 10 percent	84	16	76	24
Establishment characteristics				
Service-providing industries	86	14	71	29
Education and health services	85	15	68	32
Educational services	85	15	67	33
Elementary and secondary schools	84	16	65	35
Junior colleges, colleges, and universities	86	14	72	28
Health care and social assistance	87	13	75	25
Hospitals	87	13	74	26
Public administration	88	12	77	23
1 to 99 workers	87	13	73	27
1 to 49 workers	88	12	74	26
50 to 99 workers	85	15	73	27
100 workers or more	86	14	71	29
100 to 499 workers	87	13	72	28
500 workers or more	86	14	70	30

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, March 2019—continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	86	14	74	26
Local government	87	13	70	30
Geographic areas				
Northeast	85	15	83	17
New England	77	23	77	23
Middle Atlantic	87	13	85	15
South	86	14	63	37
South Atlantic	86	14	66	34
East South Central	88	12	62	38
West South Central	87	13	58	42
Midwest	87	13	74	26
East North Central	85	15	76	24
West North Central	91	9	71	29
West	86	14	75	25
Mountain	87	13	72	28
Pacific	86	14	76	24

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 2019.

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

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

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, State and local government workers, March 2019

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.4	0.4
Worker characteristics				
Management, professional, and related	0.3	0.3	0.5	0.5
Professional and related	0.4	0.4	0.5	0.5
Teachers	0.5	0.5	0.7	0.7
Primary, secondary, and special education school teachers	0.7	0.7	0.8	0.8
Service	0.5	0.5	0.7	0.7
Protective service	0.7	0.7	0.8	0.8
Sales and office	0.3	0.3	0.8	0.8
Office and administrative support	0.3	0.3	0.8	0.8
Natural resources, construction, and maintenance	0.7	0.7	1.3	1.3
Production, transportation, and material moving ...	0.9	0.9	1.5	1.5
Full time	0.2	0.2	0.4	0.4
Part time	1.1	1.1	1.8	1.8
Union	0.3	0.3	0.4	0.4
Nonunion	0.4	0.4	0.6	0.6
Average wage within the following categories: ¹				
Lowest 25 percent	0.4	0.4	0.6	0.6
Lowest 10 percent	0.6	0.6	1.0	1.0
Second 25 percent	0.4	0.4	0.7	0.7
Third 25 percent	0.5	0.5	0.6	0.6
Highest 25 percent	0.4	0.4	0.6	0.6
Highest 10 percent	0.5	0.5	0.7	0.7
Establishment characteristics				
Service-providing industries	0.2	0.2	0.4	0.4
Education and health services	0.4	0.4	0.5	0.5
Educational services	0.4	0.4	0.6	0.6
Elementary and secondary schools	0.5	0.5	0.7	0.7
Junior colleges, colleges, and universities	0.8	0.8	0.7	0.7
Health care and social assistance	0.9	0.9	1.3	1.3
Hospitals	1.1	1.1	2.5	2.5
Public administration	0.2	0.2	0.7	0.7
1 to 99 workers	0.6	0.6	0.8	0.8
1 to 49 workers	0.7	0.7	1.1	1.1
50 to 99 workers	0.7	0.7	1.2	1.2
100 workers or more	0.3	0.3	0.5	0.5
100 to 499 workers	0.5	0.5	0.8	0.8
500 workers or more	0.4	0.4	0.5	0.5

See footnotes at end of table.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, State and local government workers, March 2019—continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	0.4	0.4	0.5	0.5
Local government	0.3	0.3	0.5	0.5
Geographic areas				
Northeast	0.3	0.3	0.3	0.3
New England	1.1	1.1	1.0	1.0
Middle Atlantic	0.3	0.3	0.4	0.4
South	0.5	0.5	0.6	0.6
South Atlantic	0.7	0.7	0.8	0.8
East South Central	1.3	1.3	1.0	1.0
West South Central	0.8	0.8	1.3	1.3
Midwest	0.3	0.3	0.8	0.8
East North Central	0.4	0.4	0.7	0.7
West North Central	0.7	0.7	1.7	1.7
West	0.4	0.4	1.0	1.0
Mountain	0.4	0.4	3.2	3.2
Pacific	0.5	0.5	0.6	0.6

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 2019.

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

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

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2019

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$569.90	22	\$613.94	78	\$557.22	\$123.90
Worker characteristics							
Management, professional, and related	100	559.20	21	612.34	79	544.67	131.12
Professional and related	100	555.09	22	604.35	78	541.21	135.35
Teachers	100	549.89	23	594.49	77	536.85	148.13
Primary, secondary, and special education school teachers	100	547.68	24	588.03	76	534.95	154.92
Service	100	580.33	24	604.58	76	572.48	117.49
Protective service	100	605.23	24	606.35	76	604.89	114.50
Sales and office	100	582.90	22	625.06	78	570.91	109.62
Office and administrative support	100	583.81	22	627.83	78	571.22	109.31
Natural resources, construction, and maintenance	100	600.98	27	632.62	73	589.28	99.25
Production, transportation, and material moving ...	100	596.45	21	618.62	79	590.64	124.90
Full time	100	570.02	22	613.88	78	557.60	123.28
Part time	100	566.96	30	615.22	70	546.46	141.26
Union	100	599.70	25	634.35	75	588.40	148.27
Nonunion	100	541.72	20	590.47	80	529.37	102.11
Average wage within the following categories: ¹							
Lowest 25 percent	100	544.67	26	598.15	74	525.64	108.17
Lowest 10 percent	100	518.13	29	577.42	71	494.00	107.32
Second 25 percent	100	575.38	21	610.33	79	565.99	113.38
Third 25 percent	100	569.27	21	607.80	79	559.22	125.09
Highest 25 percent	100	586.30	22	637.92	78	571.84	143.25
Highest 10 percent	100	595.29	25	653.01	75	576.28	171.32
Establishment characteristics							
Service-providing industries	100	570.75	22	614.29	78	558.29	124.09
Education and health services	100	549.54	22	600.35	78	535.00	131.84
Educational services	100	550.15	23	600.15	77	535.52	137.75
Elementary and secondary schools	100	543.91	24	593.92	76	527.82	148.16
Junior colleges, colleges, and universities	100	563.90	17	614.28	83	553.72	112.25
Health care and social assistance	100	545.96	20	601.72	80	532.09	98.72
Hospitals	100	539.42	20	619.36	80	519.83	97.80
Public administration	100	604.68	23	640.61	77	593.99	111.34
1 to 99 workers	100	566.51	24	604.25	76	554.84	118.69
1 to 49 workers	100	564.55	30	603.06	70	548.11	114.67
50 to 99 workers	100	568.35	18	606.13	82	560.23	121.90
100 workers or more	100	570.88	22	616.94	78	557.89	125.36
100 to 499 workers	100	580.05	22	588.64	78	577.68	116.10
500 workers or more	100	566.55	22	629.95	78	548.48	129.77

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2019—continued

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	100	\$555.29	12	\$591.41	88	\$550.22	\$108.64
Local government	100	575.54	26	618.03	74	560.44	130.90
Geographic areas							
Northeast	100	598.10	26	693.10	74	565.25	154.08
New England	100	557.00	—	—	—	—	—
Middle Atlantic	100	610.90	33	695.76	67	569.03	145.50
South	100	530.86	23	581.33	77	516.13	108.58
South Atlantic	100	559.02	13	619.44	87	550.12	108.02
East South Central	100	542.07	21	533.98	79	544.18	91.37
West South Central	100	484.73	37	576.05	63	429.78	120.95
Midwest	100	588.74	19	599.84	81	586.13	117.51
East North Central	100	586.50	11	579.50	89	587.34	125.43
West North Central	100	593.07	35	611.88	65	582.89	96.33
West	100	599.05	22	610.59	78	595.75	133.52
Mountain	100	530.42	17	563.87	83	523.66	88.90
Pacific	100	626.70	24	623.55	76	627.71	153.31

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2019

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$3.83	0.9	\$6.15	0.9	\$4.72	\$2.91
Worker characteristics						
Management, professional, and related	4.57	1.1	5.62	1.1	5.78	3.80
Professional and related	5.07	1.2	5.56	1.2	6.56	4.39
Teachers	7.28	1.7	6.47	1.7	9.35	7.28
Primary, secondary, and special education school teachers	9.10	1.8	6.84	1.8	11.92	8.39
Service	6.94	2.0	9.18	2.0	8.67	5.05
Protective service	8.73	2.7	11.28	2.7	11.14	7.86
Sales and office	6.35	1.7	14.18	1.7	8.06	3.54
Office and administrative support	6.67	1.6	13.90	1.6	8.32	3.40
Natural resources, construction, and maintenance	16.22	3.5	32.91	3.5	17.80	7.36
Production, transportation, and material moving ...	16.38	3.2	22.42	3.2	19.50	7.17
Full time	3.90	0.9	6.49	0.9	4.66	2.91
Part time	13.51	3.9	18.89	3.9	15.86	7.92
Union	5.41	1.3	7.72	1.3	6.49	4.20
Nonunion	5.59	1.3	10.04	1.3	6.84	3.29
Average wage within the following categories: ¹						
Lowest 25 percent	4.70	1.5	12.83	1.5	5.87	4.17
Lowest 10 percent	8.33	2.5	11.26	2.5	10.27	5.34
Second 25 percent	6.53	1.8	13.11	1.8	8.04	3.34
Third 25 percent	5.94	1.5	8.46	1.5	7.14	5.26
Highest 25 percent	5.92	1.4	8.49	1.4	7.20	4.27
Highest 10 percent	5.22	1.5	11.61	1.5	5.66	6.58
Establishment characteristics						
Service-providing industries	3.87	0.9	6.20	0.9	4.77	2.94
Education and health services	4.66	1.1	5.66	1.1	6.17	4.51
Educational services	4.69	1.1	5.74	1.1	6.31	5.35
Elementary and secondary schools	5.54	1.3	6.90	1.3	8.30	6.41
Junior colleges, colleges, and universities	12.74	1.9	17.84	1.9	13.43	5.64
Health care and social assistance	16.39	3.3	20.53	3.3	20.02	3.44
Hospitals	27.93	3.4	13.24	3.4	33.87	4.83
Public administration	6.63	1.6	15.89	1.6	6.19	2.46
1 to 99 workers	11.23	2.0	18.13	2.0	12.91	4.38
1 to 49 workers	17.66	3.7	24.72	3.7	21.13	4.69
50 to 99 workers	12.27	2.1	21.48	2.1	13.18	6.49
100 workers or more	5.33	1.1	5.98	1.1	6.63	3.34
100 to 499 workers	10.85	2.0	12.74	2.0	13.39	5.15
500 workers or more	5.72	1.1	7.39	1.1	6.86	3.55

See footnotes at end of table.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2019—continued

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	\$5.88	1.0	\$6.45	1.0	\$6.31	\$3.23
Local government	5.25	1.2	7.08	1.2	7.00	3.67
Geographic areas						
Northeast	6.35	1.2	5.23	1.2	7.57	4.62
New England	10.67	—	—	—	—	—
Middle Atlantic	8.00	1.7	5.26	1.7	9.90	7.28
South	5.64	1.4	9.07	1.4	8.15	5.93
South Atlantic	10.35	1.9	14.06	1.9	13.50	9.25
East South Central	13.95	1.7	3.13	1.7	17.86	9.20
West South Central	3.59	3.0	13.21	3.0	5.31	9.65
Midwest	6.74	2.1	18.15	2.1	6.10	3.97
East North Central	7.08	1.5	22.31	1.5	7.48	5.54
West North Central	14.18	5.7	25.74	5.7	10.25	4.56
West	10.73	2.2	14.79	2.2	12.36	4.85
Mountain	15.62	3.8	21.64	3.8	18.85	5.74
Pacific	13.46	2.6	18.79	2.6	16.22	7.10

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 2019.

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

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

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, March 2019

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	62	26	6	6
Worker characteristics				
Management, professional, and related	62	27	6	6
Professional and related	62	27	6	5
Teachers	64	26	7	4
Primary, secondary, and special education school teachers	66	23	7	5
Service	64	24	5	7
Protective service	67	20	3	10
Sales and office	58	28	6	8
Office and administrative support	58	27	6	8
Natural resources, construction, and maintenance	68	21	7	4
Production, transportation, and material moving ...	63	17	16	3
Full time	62	26	6	6
Part time	49	31	—	—
Union	66	17	7	11
Nonunion	59	34	6	2
Average wage within the following categories: ³				
Lowest 25 percent	58	32	7	3
Lowest 10 percent	60	33	—	—
Second 25 percent	62	25	6	7
Third 25 percent	63	27	6	5
Highest 25 percent	64	21	6	10
Highest 10 percent	62	22	4	12
Establishment characteristics				
Service-providing industries	62	26	6	6
Education and health services	61	29	5	4
Educational services	63	28	6	4
Elementary and secondary schools	67	22	6	5
Junior colleges, colleges, and universities	52	42	—	—
Health care and social assistance	53	38	—	—
Hospitals	49	44	—	—
Public administration	63	22	5	10
1 to 99 workers	61	23	9	7
1 to 49 workers	65	—	—	8
50 to 99 workers	58	26	—	—
100 workers or more	62	27	5	6
100 to 499 workers	65	25	6	4
500 workers or more	61	28	5	6

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, March 2019—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
State government	49	38	4	8
Local government	68	20	7	5
Geographic areas				
Northeast	64	17	8	11
New England	78	10	—	—
Middle Atlantic	57	20	6	16
South	58	37	—	—
South Atlantic	47	47	—	—
East South Central	53	46	—	—
West South Central	82	11	—	—
Midwest	74	20	5	1
East North Central	74	19	6	2
West North Central	73	22	—	—
West	57	19	7	17
Mountain	70	20	5	4
Pacific	51	18	8	22

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 2019.

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

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

**Table 12. Standard errors for medical care benefits, single coverage:
Employee participation by type of contribution, State and local government
workers, March 2019**

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	1.4	1.3	0.7	0.5
Worker characteristics				
Management, professional, and related	1.8	1.7	0.9	0.6
Professional and related	2.1	2.1	1.0	0.6
Teachers	3.2	2.8	1.1	0.7
Primary, secondary, and special education school teachers	3.3	2.9	1.2	0.8
Service	2.4	1.5	1.2	1.3
Protective service	3.5	2.1	0.9	2.6
Sales and office	2.5	2.2	1.1	1.5
Office and administrative support	2.5	2.1	1.1	1.6
Natural resources, construction, and maintenance	4.7	4.1	1.3	1.4
Production, transportation, and material moving ...	4.9	4.3	2.5	1.5
Full time	1.4	1.3	0.7	0.6
Part time	4.3	4.4	–	–
Union	1.5	1.6	0.9	1.0
Nonunion	2.4	2.2	0.9	0.4
Average wage within the following categories: ³				
Lowest 25 percent	1.8	1.9	1.3	0.7
Lowest 10 percent	3.1	3.4	–	–
Second 25 percent	2.3	1.8	1.0	1.0
Third 25 percent	2.7	2.5	0.9	0.8
Highest 25 percent	1.8	1.7	1.0	1.2
Highest 10 percent	2.4	2.0	1.2	1.7
Establishment characteristics				
Service-providing industries	1.4	1.3	0.7	0.5
Education and health services	1.9	2.0	0.8	0.6
Educational services	2.1	2.1	0.9	0.6
Elementary and secondary schools	2.1	2.1	0.9	0.8
Junior colleges, colleges, and universities	3.3	3.3	–	–
Health care and social assistance	4.3	5.2	–	–
Hospitals	4.2	5.9	–	–
Public administration	2.0	1.1	1.3	1.1
1 to 99 workers	3.7	3.3	1.7	1.2
1 to 49 workers	5.8	–	–	1.8
50 to 99 workers	3.9	3.7	–	–
100 workers or more	1.4	1.3	0.8	0.6
100 to 499 workers	3.5	2.7	1.5	1.2
500 workers or more	1.6	1.5	0.8	0.8

See footnotes at end of table.

**Table 12. Standard errors for medical care benefits, single coverage:
Employee participation by type of contribution, State and local government
workers, March 2019—continued**

Characteristics	Single coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
State government	2.2	2.1	1.0	1.0
Local government	1.5	1.4	0.8	0.7
Geographic areas				
Northeast	2.6	2.7	1.4	2.0
New England	4.4	1.6	—	—
Middle Atlantic	3.1	3.4	1.4	2.8
South	2.6	2.7	—	—
South Atlantic	4.3	4.5	—	—
East South Central	1.9	1.3	—	—
West South Central	3.3	3.0	—	—
Midwest	2.2	1.9	1.9	0.6
East North Central	2.2	1.5	2.4	0.8
West North Central	5.6	5.7	—	—
West	2.5	1.7	1.4	1.8
Mountain	4.6	2.5	2.0	2.1
Pacific	3.1	2.1	1.9	2.6

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 2019.

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

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

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2019

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	100	\$1,214.62	7	\$1,677.50	93	\$1,178.65	\$504.55
Worker characteristics							
Management, professional, and related	100	1,174.43	8	1,673.89	92	1,133.75	522.91
Professional and related	100	1,158.43	8	1,660.79	92	1,117.58	540.15
Teachers	100	1,096.61	8	1,661.46	92	1,049.95	589.50
Primary, secondary, and special education school teachers	100	1,081.12	9	1,674.03	91	1,024.19	616.60
Service	100	1,254.16	7	1,681.08	93	1,223.34	487.60
Protective service	100	1,368.52	8	1,721.09	92	1,338.23	436.92
Sales and office	100	1,267.86	7	1,640.69	93	1,241.25	470.65
Office and administrative support	100	1,269.54	7	1,641.89	93	1,242.51	468.85
Natural resources, construction, and maintenance	100	1,326.32	7	1,750.55	93	1,292.76	433.97
Production, transportation, and material moving ...	100	1,303.31	7	1,765.33	93	1,270.71	521.94
Full time	100	1,214.08	7	1,675.80	93	1,178.96	503.47
Part time	100	1,228.49	11	1,706.00	89	1,170.36	533.25
Union	100	1,375.34	12	1,690.95	88	1,331.66	507.70
Nonunion	100	1,063.82	3	1,617.90	97	1,049.19	501.88
Average wage within the following categories: ¹							
Lowest 25 percent	100	1,068.05	4	1,779.07	96	1,035.77	527.05
Lowest 10 percent	100	941.87	3	1,565.83	97	920.84	575.96
Second 25 percent	100	1,275.02	7	1,595.03	93	1,250.31	459.38
Third 25 percent	100	1,175.06	6	1,644.57	94	1,143.99	525.92
Highest 25 percent	100	1,322.70	11	1,709.53	89	1,277.01	500.71
Highest 10 percent	100	1,357.86	15	1,713.15	85	1,292.74	551.46
Establishment characteristics							
Service-providing industries	100	1,215.82	7	1,676.94	93	1,179.89	505.48
Education and health services	100	1,131.99	8	1,659.84	92	1,089.00	549.63
Educational services	100	1,110.49	8	1,674.89	92	1,062.76	571.62
Elementary and secondary schools	100	1,077.20	9	1,677.26	91	1,014.59	615.44
Junior colleges, colleges, and universities	100	1,196.73	3	1,538.98	97	1,187.14	459.60
Health care and social assistance	100	1,255.59	6	1,547.49	94	1,236.94	425.63
Hospitals	100	1,288.39	7	1,646.24	93	1,262.04	426.72
Public administration	100	1,344.47	7	1,704.92	93	1,316.70	433.46
1 to 99 workers	100	1,196.88	8	1,649.21	92	1,156.44	468.00
1 to 49 workers	100	1,202.36	9	1,637.35	91	1,159.75	453.47
50 to 99 workers	100	1,191.62	8	1,662.71	92	1,153.32	481.73
100 workers or more	100	1,219.70	7	1,687.10	93	1,184.91	514.86
100 to 499 workers	100	1,233.07	3	1,482.86	97	1,225.94	470.13
500 workers or more	100	1,213.42	9	1,717.10	91	1,164.35	537.28

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2019—continued

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

Characteristics	Total		Employee contribution not required		Employee contribution required		
	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	100	\$1,226.79	1	\$1,157.66	99	\$1,227.57	\$412.92
Local government	100	1,209.95	10	1,700.73	90	1,158.10	543.03
Geographic areas							
Northeast	100	1,496.95	23	1,782.37	77	1,412.68	426.24
New England	100	1,423.06	—	—	—	—	—
Middle Atlantic	100	1,519.97	30	1,785.95	70	1,407.78	420.36
South	100	961.06	1	1,469.86	99	956.57	547.47
South Atlantic	100	1,056.49	1	1,595.10	99	1,050.84	513.95
East South Central	100	916.91	—	—	—	—	—
West South Central	100	846.73	—	—	—	—	—
Midwest	100	1,312.33	5	1,556.43	95	1,299.23	477.19
East North Central	100	1,356.31	3	1,375.36	97	1,355.74	456.34
West North Central	100	1,229.45	—	—	—	—	—
West	100	1,350.43	8	1,545.85	92	1,333.84	499.80
Mountain	100	1,138.15	6	1,450.85	94	1,119.83	459.99
Pacific	100	1,437.47	9	1,570.43	91	1,424.69	516.69

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 2019.

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

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

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2019

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$11.07	0.5	\$29.86	0.5	\$11.81	\$8.27
Worker characteristics						
Management, professional, and related	15.17	0.5	26.75	0.5	16.31	10.99
Professional and related	16.88	0.6	20.39	0.6	17.81	11.72
Teachers	21.43	0.9	23.26	0.9	22.26	16.32
Primary, secondary, and special education school teachers	23.40	1.1	24.80	1.1	23.47	18.66
Service	20.33	0.8	37.53	0.8	21.59	13.76
Protective service	28.38	1.2	40.58	1.2	30.61	17.80
Sales and office	24.88	0.7	35.85	0.7	25.87	12.86
Office and administrative support	25.27	0.7	35.83	0.7	26.22	12.05
Natural resources, construction, and maintenance	38.41	2.0	244.02	2.0	28.85	29.22
Production, transportation, and material moving ...	46.63	2.4	75.19	2.4	48.53	25.33
Full time	11.57	0.5	31.26	0.5	12.17	8.46
Part time	39.08	2.2	39.05	2.2	37.57	27.96
Union	13.84	0.7	18.95	0.7	15.38	11.33
Nonunion	16.49	0.5	142.96	0.5	15.85	10.38
Average wage within the following categories: ¹						
Lowest 25 percent	15.03	0.7	154.73	0.7	15.50	10.57
Lowest 10 percent	21.92	1.4	145.75	1.4	20.20	17.36
Second 25 percent	22.87	0.8	44.58	0.8	23.98	10.88
Third 25 percent	19.91	0.8	35.26	0.8	20.92	13.61
Highest 25 percent	18.03	0.9	16.06	0.9	20.24	13.45
Highest 10 percent	24.20	1.4	16.24	1.4	26.24	19.30
Establishment characteristics						
Service-providing industries	11.20	0.4	30.16	0.4	12.03	8.23
Education and health services	14.18	0.5	26.52	0.5	15.92	12.17
Educational services	13.32	0.6	26.43	0.6	15.23	14.14
Elementary and secondary schools	14.19	0.8	27.55	0.8	15.81	15.27
Junior colleges, colleges, and universities	21.65	0.8	85.15	0.8	22.40	14.57
Health care and social assistance	57.88	1.2	102.85	1.2	61.95	16.25
Hospitals	107.73	1.2	72.52	1.2	115.35	20.59
Public administration	20.85	0.7	79.70	0.7	21.32	11.59
1 to 99 workers	23.03	1.4	99.93	1.4	23.31	15.90
1 to 49 workers	34.48	2.0	184.46	2.0	31.80	24.00
50 to 99 workers	29.31	2.1	57.63	2.1	30.67	25.51
100 workers or more	14.81	0.5	22.02	0.5	15.27	10.72
100 to 499 workers	22.67	0.7	74.20	0.7	22.97	17.22
500 workers or more	17.23	0.6	23.97	0.6	18.58	10.70

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, March 2019—continued

Characteristics	Average flat monthly employer premium	Employee contribution not required		Employee contribution required		
		Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	\$12.46	0.3	\$65.19	0.3	\$12.34	\$9.31
Local government	14.42	0.6	29.65	0.6	15.23	9.97
Geographic areas						
Northeast	16.76	1.2	11.81	1.2	20.53	13.67
New England	33.00	—	—	—	—	—
Middle Atlantic	19.71	1.7	10.75	1.7	25.41	22.76
South	18.88	0.3	143.04	0.3	18.66	10.04
South Atlantic	30.48	0.3	145.07	0.3	29.38	10.11
East South Central	50.19	—	—	—	—	—
West South Central	25.42	—	—	—	—	—
Midwest	17.74	1.3	183.31	1.3	18.89	15.69
East North Central	22.96	0.8	133.69	0.8	24.61	15.82
West North Central	25.81	—	—	—	—	—
West	22.05	1.2	40.49	1.2	23.79	26.59
Mountain	47.89	1.9	39.48	1.9	54.20	67.75
Pacific	25.34	1.5	52.77	1.5	25.63	24.82

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, March 2019

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	64	24	6	6
Worker characteristics				
Management, professional, and related	64	25	6	5
Professional and related	64	25	7	4
Teachers	67	23	7	4
Primary, secondary, and special education school teachers	69	20	7	4
Service	67	23	5	6
Protective service	69	20	3	8
Sales and office	61	25	6	8
Office and administrative support	61	25	6	8
Natural resources, construction, and maintenance	72	16	7	4
Production, transportation, and material moving ...	65	16	14	5
Full time	65	24	6	6
Part time	55	25	—	—
Union	68	15	7	10
Nonunion	62	31	6	2
Average wage within the following categories: ³				
Lowest 25 percent	62	29	7	2
Lowest 10 percent	64	29	—	—
Second 25 percent	64	24	6	7
Third 25 percent	66	24	6	4
Highest 25 percent	65	19	7	9
Highest 10 percent	62	20	6	11
Establishment characteristics				
Service-providing industries	64	24	6	6
Education and health services	65	26	5	4
Educational services	66	25	6	4
Elementary and secondary schools	70	20	6	4
Junior colleges, colleges, and universities	55	38	5	2
Health care and social assistance	57	35	—	—
Hospitals	53	41	—	—
Public administration	64	22	5	9
1 to 99 workers	63	20	10	7
1 to 49 workers	65	17	10	8
50 to 99 workers	61	23	11	5
100 workers or more	65	25	5	5
100 to 499 workers	68	22	5	4
500 workers or more	63	26	5	6

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, March 2019—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
State government	49	39	3	9
Local government	71	17	8	4
Geographic areas				
Northeast	65	16	8	11
New England	78	10	—	—
Middle Atlantic	58	19	6	16
South	62	33	4	—
South Atlantic	53	42	5	—
East South Central	61	38	—	—
West South Central	77	19	5	—
Midwest	77	16	5	2
East North Central	77	15	5	2
West North Central	76	17	—	—
West	57	17	10	16
Mountain	72	19	4	5
Pacific	50	16	13	21

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 2019.

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

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

**Table 14. Standard errors for medical care benefits, family coverage:
Employee participation by type of contribution, State and local government
workers, March 2019**

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
All workers	1.1	1.1	0.6	0.5
Worker characteristics				
Management, professional, and related	1.4	1.4	0.9	0.5
Professional and related	1.7	1.7	0.9	0.5
Teachers	2.5	2.2	1.1	0.6
Primary, secondary, and special education school teachers	2.6	2.2	1.2	0.8
Service	1.8	1.4	0.7	1.0
Protective service	2.5	2.0	1.0	2.1
Sales and office	2.2	1.8	1.2	1.3
Office and administrative support	2.2	1.7	1.1	1.3
Natural resources, construction, and maintenance	4.3	3.6	1.4	1.4
Production, transportation, and material moving ...	4.8	4.1	2.2	1.8
Full time	1.1	1.1	0.6	0.5
Part time	4.3	3.7	—	—
Union	1.4	1.4	0.9	0.9
Nonunion	2.0	1.8	0.7	0.4
Average wage within the following categories: ³				
Lowest 25 percent	1.6	1.6	1.0	0.6
Lowest 10 percent	2.8	3.1	—	—
Second 25 percent	2.1	1.6	0.8	0.9
Third 25 percent	2.1	2.0	0.7	0.7
Highest 25 percent	1.6	1.5	1.2	1.0
Highest 10 percent	2.0	1.8	1.4	1.6
Establishment characteristics				
Service-providing industries	1.1	1.1	0.7	0.5
Education and health services	1.5	1.6	0.8	0.5
Educational services	1.6	1.6	0.9	0.5
Elementary and secondary schools	1.6	1.6	0.9	0.7
Junior colleges, colleges, and universities	3.2	3.2	1.9	0.4
Health care and social assistance	4.3	5.0	—	—
Hospitals	4.2	5.6	—	—
Public administration	1.9	1.1	1.2	1.0
1 to 99 workers	3.5	3.0	1.7	1.1
1 to 49 workers	5.1	4.8	2.5	1.6
50 to 99 workers	3.8	3.4	2.5	1.6
100 workers or more	1.2	1.1	0.6	0.5
100 to 499 workers	2.8	2.2	1.3	0.8
500 workers or more	1.5	1.4	0.8	0.7

See footnotes at end of table.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, March 2019—continued

Characteristics	Family coverage			
	Flat dollar amount	Varies ¹	Exists, but amount unknown	Other ²
State government	2.1	2.1	0.9	0.9
Local government	1.3	1.1	0.7	0.6
Geographic areas				
Northeast	2.5	2.5	1.4	1.9
New England	4.0	1.5	—	—
Middle Atlantic	3.0	3.0	1.4	2.5
South	2.0	1.9	0.9	—
South Atlantic	3.8	3.8	1.7	—
East South Central	1.4	0.8	—	—
West South Central	1.9	1.7	1.1	—
Midwest	1.8	1.7	1.7	0.7
East North Central	2.3	1.3	2.3	0.9
West North Central	2.8	4.4	—	—
West	2.2	1.6	1.4	1.7
Mountain	4.4	3.1	1.5	1.0
Pacific	2.5	1.9	1.8	2.5

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 2019.

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

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

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, March 2019

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

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$28.34	\$52.90	\$97.41	\$145.28	\$238.06	\$165.00	\$253.19	\$410.22	\$642.36	\$1044.07
Worker characteristics										
Management, professional, and related	29.36	56.00	100.08	155.36	256.18	156.63	254.31	432.65	667.12	1067.87
Professional and related	29.97	58.86	102.46	157.39	265.00	167.05	264.79	448.76	686.02	1086.59
Teachers	31.50	60.82	105.86	182.50	319.62	157.22	286.92	507.15	787.13	1206.00
Primary, secondary, and special education school teachers	31.50	62.95	107.24	189.37	335.72	151.53	306.56	536.24	861.82	1276.66
Service	29.27	52.00	95.36	138.73	238.80	180.00	260.00	411.27	615.14	1001.98
Protective service	25.42	50.00	92.49	137.32	223.06	178.32	245.00	372.72	538.50	783.12
Sales and office	20.00	50.00	87.39	135.94	188.07	155.85	243.10	384.26	601.40	897.49
Office and administrative support	20.00	50.00	87.26	135.94	188.00	155.85	243.10	384.55	601.98	897.49
Natural resources, construction, and maintenance	–	44.68	86.81	127.48	173.32	133.99	234.00	360.00	524.16	788.00
Production, transportation, and material moving ...	–	48.53	99.49	150.20	231.10	–	292.89	434.22	752.73	1122.01
Full time	27.64	52.35	96.38	145.18	230.72	165.00	252.33	410.22	641.76	1027.00
Part time	45.70	85.00	111.11	174.10	299.07	–	275.71	441.16	834.37	1190.00
Union	36.00	68.54	113.21	173.34	270.12	139.08	243.44	380.94	624.53	1060.86
Nonunion	19.90	44.74	85.00	130.58	188.00	180.00	261.31	441.63	660.00	1014.22
Average wage within the following categories: ²										
Lowest 25 percent	23.48	48.82	86.67	137.28	203.00	180.00	279.13	480.88	686.00	1105.34
Lowest 10 percent	20.00	40.00	86.67	137.28	207.20	211.79	328.83	549.30	708.57	1136.36
Second 25 percent	26.80	50.00	90.00	137.55	204.04	153.19	242.00	374.88	582.69	882.69
Third 25 percent	25.63	53.32	95.61	138.98	251.08	171.44	264.43	451.39	685.00	1060.86
Highest 25 percent	31.73	66.01	107.03	173.32	274.08	130.00	234.28	392.14	591.49	1027.00
Highest 10 percent	32.48	74.19	123.94	215.06	533.29	157.22	257.68	418.63	647.92	1412.51
Establishment characteristics										
Service-providing industries	28.23	52.90	97.68	147.77	238.80	165.00	254.52	412.74	648.17	1044.07
Education and health services	29.97	59.24	100.56	157.89	261.00	173.18	273.71	487.70	705.00	1104.14
Educational services	30.47	60.00	103.82	171.00	276.80	167.05	277.04	502.65	758.62	1137.00
Elementary and secondary schools	29.97	61.08	105.95	186.49	307.68	165.00	310.12	553.00	878.00	1247.87
Junior colleges, colleges, and universities	31.34	56.00	93.67	140.28	195.89	180.00	214.14	366.18	546.74	705.00
Health care and social assistance	–	50.00	85.00	122.55	155.03	199.00	256.00	375.19	508.00	705.00
Hospitals	–	39.00	85.00	108.00	153.94	211.00	267.51	391.00	507.15	705.00
Public administration	20.37	50.00	90.91	135.94	203.37	125.00	222.15	360.00	517.36	809.52
1 to 99 workers	30.78	60.67	100.10	138.98	203.90	102.73	208.89	369.14	600.05	901.65
1 to 49 workers	23.96	51.68	107.03	150.75	215.93	–	210.34	379.14	601.40	946.41
50 to 99 workers	37.12	65.24	92.03	133.30	194.49	106.62	206.24	354.93	600.05	868.20
100 workers or more	28.34	50.00	96.00	149.65	244.07	180.00	261.40	428.71	661.54	1059.70
100 to 499 workers	–	50.00	92.51	137.00	227.54	157.72	221.62	372.33	601.00	1030.30
500 workers or more	28.50	51.98	97.68	153.89	255.05	199.40	292.89	466.10	668.42	1061.05

See footnotes at end of table.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, March 2019—continued

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

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	\$32.48	\$50.00	\$103.60	\$138.38	\$185.22	\$180.00	\$213.27	\$351.24	\$487.70	\$664.50
Local government	25.00	53.05	95.71	155.05	265.00	147.57	267.97	446.70	691.52	1120.52
Geographic areas										
Northeast	48.53	90.55	124.74	186.85	258.31	85.57	245.64	398.21	494.20	669.05
New England	80.58	125.10	165.56	205.74	315.02	220.76	309.14	412.19	513.38	653.78
Middle Atlantic	37.17	72.92	123.94	158.84	241.42	—	215.37	391.43	487.70	693.24
South	20.00	49.53	86.32	136.75	200.69	191.73	327.90	507.15	689.64	1090.00
South Atlantic	24.86	50.00	77.72	115.70	175.31	180.00	271.75	435.82	623.51	960.55
East South Central	19.93	—	—	130.25	176.60	228.98	350.18	519.16	686.00	—
West South Central	—	58.44	99.69	163.32	273.04	215.38	351.24	545.42	852.86	1130.00
Midwest	30.00	56.00	90.98	129.40	195.75	147.46	213.27	338.16	636.11	1119.79
East North Central	30.98	70.00	93.67	135.30	209.89	133.99	211.00	305.59	577.86	1025.74
West North Central	28.34	32.48	69.36	110.46	157.89	165.00	221.62	402.06	778.28	1163.93
West	28.50	49.31	93.01	171.64	265.79	123.16	222.17	363.12	642.36	978.41
Mountain	16.80	37.25	56.12	101.22	189.40	135.67	228.48	374.88	642.36	935.35
Pacific	41.55	74.24	120.00	207.20	300.91	119.17	219.33	361.19	629.71	1029.10

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 2019.

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

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

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, March 2019

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$2.73	\$2.73	\$3.56	\$4.80	\$12.64	\$15.43	\$8.28	\$14.82	\$15.98	\$50.92
Worker characteristics										
Management, professional, and related	2.21	3.33	3.62	5.97	14.71	18.66	12.55	25.89	16.08	38.42
Professional and related	2.36	3.54	4.42	7.63	15.50	18.35	11.42	24.17	18.80	37.99
Teachers	3.27	4.57	2.97	11.60	28.62	22.18	19.75	10.82	40.70	68.78
Primary, secondary, and special education school teachers	5.24	5.44	6.05	8.92	29.48	21.97	21.21	35.75	76.37	30.33
Service	4.26	5.67	8.35	7.50	28.01	6.49	12.72	21.73	34.29	96.90
Protective service	6.93	4.89	9.73	11.87	33.91	20.00	15.33	13.60	71.22	94.31
Sales and office	2.55	3.89	4.42	4.71	7.34	19.62	7.68	13.35	12.32	54.53
Office and administrative support	2.26	4.22	3.57	5.87	5.64	17.30	7.64	13.68	12.52	56.54
Natural resources, construction, and maintenance	–	5.42	8.30	7.16	18.84	29.25	29.10	29.46	19.98	190.56
Production, transportation, and material moving	–	8.54	14.03	14.16	36.40	–	20.75	51.82	120.85	114.48
Full time	3.05	2.69	3.88	4.51	11.83	16.08	8.21	14.77	18.34	50.80
Part time	7.86	2.78	8.11	43.68	33.52	–	34.23	86.60	109.68	88.93
Union	1.90	3.04	4.51	8.20	17.64	11.62	13.64	11.51	26.60	57.22
Nonunion	1.42	2.55	1.62	3.23	4.50	1.83	11.36	18.94	14.90	58.09
Average wage within the following categories: ²										
Lowest 25 percent	5.23	4.89	3.75	5.84	8.90	2.09	20.51	13.68	13.77	49.60
Lowest 10 percent	4.91	5.67	3.81	8.41	4.98	6.94	15.43	27.03	56.83	108.27
Second 25 percent	4.31	4.79	4.29	3.02	5.66	31.08	10.64	9.79	18.22	68.85
Third 25 percent	7.28	3.74	4.68	2.89	28.34	13.96	12.39	23.76	23.49	51.09
Highest 25 percent	1.82	3.90	4.62	11.90	21.29	16.34	19.22	22.08	19.71	87.54
Highest 10 percent	1.37	7.71	7.95	15.19	0.00	23.39	20.65	28.41	46.39	11.12
Establishment characteristics										
Service-providing industries	3.01	2.72	3.37	4.57	10.11	17.16	9.25	17.77	14.65	49.35
Education and health services	2.20	3.75	3.74	6.29	13.35	10.68	11.62	7.23	19.15	36.62
Educational services	2.25	3.66	2.82	8.18	13.27	19.21	15.38	13.28	48.90	46.56
Elementary and secondary schools	4.27	4.50	3.59	5.86	25.21	21.07	15.84	26.28	49.10	51.19
Junior colleges, colleges, and universities	0.82	7.87	12.95	6.76	15.08	23.43	6.85	51.69	44.38	43.61
Health care and social assistance	–	10.44	6.52	12.55	9.40	13.94	8.79	19.03	48.88	30.57
Hospitals	–	8.91	4.77	19.53	9.93	11.54	19.51	32.79	25.98	67.20
Public administration	5.72	0.16	5.83	1.91	14.47	31.94	17.96	6.10	22.80	43.47
1 to 99 workers	6.03	7.34	5.95	6.10	13.23	14.58	21.30	14.33	12.58	104.45
1 to 49 workers	6.04	7.85	7.29	8.02	17.61	–	31.97	24.47	19.64	159.98
50 to 99 workers	4.13	3.93	7.85	13.30	18.84	17.59	33.73	32.73	27.58	156.56
100 workers or more	3.60	2.50	3.37	4.93	8.88	2.05	9.47	18.40	15.41	47.43
100 to 499 workers	–	4.37	4.83	5.88	18.60	30.41	15.38	14.72	26.35	95.76
500 workers or more	1.60	2.93	3.63	5.19	13.27	9.81	14.35	25.41	16.11	40.09

See footnotes at end of table.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, March 2019—continued

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	\$3.76	\$6.72	\$5.36	\$1.81	\$7.43	\$0.00	\$4.46	\$14.69	\$15.13	\$31.28
Local government	4.30	2.77	4.36	6.53	13.99	15.76	9.92	17.62	19.93	34.43
Geographic areas										
Northeast	5.62	8.08	5.79	3.27	20.78	14.82	15.50	19.11	10.92	53.42
New England	15.63	11.17	14.60	7.06	29.57	52.19	37.20	42.04	50.84	83.42
Middle Atlantic	6.43	7.54	2.78	13.07	8.95	—	21.28	38.88	0.00	84.06
South	1.39	6.43	4.19	4.57	9.03	10.90	18.96	1.67	17.08	40.00
South Atlantic	4.39	0.33	9.49	15.09	11.98	0.00	12.56	12.43	45.06	235.11
East South Central	3.90	—	—	3.96	5.37	4.22	12.52	8.03	11.11	—
West South Central	—	5.84	10.27	9.22	16.98	42.45	9.18	19.86	61.93	77.03
Midwest	2.96	6.94	3.90	6.54	32.90	21.20	6.30	26.36	58.00	115.99
East North Central	6.16	5.71	4.08	3.83	45.27	25.75	2.53	22.41	76.20	160.37
West North Central	1.30	5.21	13.46	3.85	9.38	31.64	20.58	35.60	83.14	178.80
West	6.59	4.90	6.26	21.92	7.40	8.32	29.45	26.85	50.54	41.11
Mountain	2.57	9.96	1.31	14.21	29.86	22.69	34.51	88.80	99.69	57.01
Pacific	3.03	6.97	6.36	17.57	18.78	18.64	38.07	13.23	31.06	40.10

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 2019.

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

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

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2019

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	81	79	98	26	25	96	38	37	97
Worker characteristics									
Management, professional, and related	83	81	97	25	24	95	41	40	97
Professional and related	82	80	97	25	24	95	41	39	97
Teachers	82	80	97	22	20	94	40	39	96
Primary, secondary, and special education school teachers	87	85	98	21	20	96	39	38	97
Service	76	74	97	25	25	98	31	31	98
Protective service	86	84	98	29	29	99	32	31	99
Sales and office	82	80	98	29	28	98	38	37	98
Office and administrative support	83	81	98	29	28	98	38	37	98
Natural resources, construction, and maintenance	89	88	99	36	35	96	43	41	97
Production, transportation, and material moving	80	79	98	28	26	95	33	32	96
Full time	91	89	98	28	27	96	42	41	97
Part time	24	23	93	15	14	96	14	13	93
Union	89	87	98	26	26	98	38	37	97
Nonunion	75	73	97	26	25	95	39	37	97
Average wage within the following categories: ²									
Lowest 25 percent	65	63	97	20	19	95	30	28	96
Lowest 10 percent	53	51	97	16	15	93	24	23	95
Second 25 percent	87	85	98	30	29	96	41	40	97
Third 25 percent	87	86	98	26	25	96	42	40	97
Highest 25 percent	88	86	97	29	29	98	42	41	98
Highest 10 percent	85	82	97	34	33	98	38	37	97
Establishment characteristics									
Service-providing industries	82	79	98	26	25	96	39	38	97
Education and health services	82	80	97	24	23	94	41	39	97
Educational services	81	79	97	23	21	94	39	37	97
Elementary and secondary schools	79	77	98	21	20	95	35	34	97
Junior colleges, colleges, and universities	86	83	96	28	26	92	49	48	97
Health care and social assistance	87	84	96	33	32	96	52	50	96
Hospitals	87	83	95	44	43	96	63	61	98
Public administration	84	82	98	30	29	98	35	34	98
1 to 99 workers	75	73	98	21	21	97	35	35	97
1 to 49 workers	69	68	99	24	23	97	33	33	99
50 to 99 workers	80	79	98	19	18	97	38	36	96
100 workers or more	84	81	97	28	27	96	39	38	97
100 to 499 workers	78	76	97	23	22	97	36	35	97
500 workers or more	86	84	97	30	29	96	41	40	97

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2019—continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	90	87	96	30	28	94	39	38	96
Local government	79	77	98	25	24	97	38	37	97
Geographic areas									
Northeast	82	79	97	33	33	100	15	15	99
New England	82	74	90	11	11	100	16	16	99
Middle Atlantic	81	81	99	40	40	100	15	15	99
South	82	80	97	23	22	94	34	33	97
South Atlantic	85	82	97	34	32	94	46	45	96
East South Central	74	72	96	—	—	—	31	31	97
West South Central	83	81	98	14	13	96	18	18	99
Midwest	81	79	97	24	22	92	58	57	98
East North Central	81	78	96	34	31	92	64	62	97
West North Central	81	80	100	6	6	98	46	46	99
West	81	80	99	27	27	99	46	44	96
Mountain	82	82	100	28	27	97	61	58	95
Pacific	80	79	99	27	27	100	39	37	97

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2019

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.8	0.8	0.3	0.9	0.9	0.3	1.1	1.1	0.3
Worker characteristics									
Management, professional, and related	0.9	0.9	0.4	0.9	0.9	0.5	1.4	1.4	0.4
Professional and related	0.9	1.0	0.5	1.0	0.9	0.5	1.5	1.5	0.5
Teachers	1.0	1.2	0.6	1.4	1.4	0.6	2.3	2.2	0.7
Primary, secondary, and special education school teachers	1.2	1.2	0.5	1.5	1.4	0.9	2.3	2.2	0.9
Service	1.3	1.5	0.5	1.8	1.8	0.4	1.9	2.0	0.5
Protective service	1.6	1.7	0.5	2.7	2.7	0.3	3.0	3.0	0.3
Sales and office	1.6	1.6	0.3	1.4	1.4	0.5	1.4	1.3	0.5
Office and administrative support	1.7	1.6	0.3	1.4	1.4	0.5	1.5	1.4	0.5
Natural resources, construction, and maintenance	2.3	2.3	0.4	4.1	3.8	1.6	4.0	3.7	1.5
Production, transportation, and material moving	4.5	4.5	0.6	4.0	3.9	1.5	3.2	3.1	1.3
Full time	0.7	0.7	0.3	1.0	1.0	0.3	1.2	1.2	0.3
Part time	1.8	1.7	1.3	1.4	1.3	1.4	1.4	1.4	1.7
Union	1.0	1.1	0.3	1.2	1.2	0.4	1.3	1.3	0.5
Nonunion	1.2	1.2	0.4	1.3	1.3	0.6	1.5	1.5	0.4
Average wage within the following categories: ²									
Lowest 25 percent	1.6	1.5	0.4	1.3	1.3	1.0	1.3	1.2	0.5
Lowest 10 percent	1.9	1.9	0.7	1.9	1.9	2.5	1.6	1.5	1.2
Second 25 percent	1.1	1.1	0.3	1.7	1.7	0.5	1.5	1.4	0.4
Third 25 percent	1.2	1.3	0.3	1.6	1.6	0.5	2.1	2.1	0.5
Highest 25 percent	1.1	1.2	0.5	1.6	1.6	0.5	1.5	1.5	0.5
Highest 10 percent	1.8	1.9	0.9	1.8	1.7	0.5	2.1	2.0	0.7
Establishment characteristics									
Service-providing industries	0.8	0.8	0.3	0.9	0.9	0.3	1.1	1.1	0.3
Education and health services	1.0	1.0	0.4	1.0	0.9	0.4	1.6	1.5	0.5
Educational services	1.1	1.1	0.4	1.0	0.9	0.3	1.7	1.7	0.5
Elementary and secondary schools	1.3	1.3	0.5	1.0	0.9	0.7	1.7	1.6	0.7
Junior colleges, colleges, and universities	1.7	1.9	0.6	1.6	1.7	1.5	2.2	2.4	0.7
Health care and social assistance	2.0	2.0	1.5	3.2	2.9	1.6	3.6	3.6	1.0
Hospitals	2.8	2.3	2.1	4.6	4.1	1.9	3.8	4.1	1.2
Public administration	1.2	1.2	0.2	1.5	1.6	0.4	1.6	1.6	0.4
1 to 99 workers	1.7	1.8	0.5	1.9	1.8	1.5	2.0	1.9	0.9
1 to 49 workers	2.9	3.0	0.7	3.8	3.5	2.2	3.4	3.4	0.3
50 to 99 workers	1.9	2.1	0.6	2.7	2.6	2.0	3.2	3.0	1.7
100 workers or more	0.8	0.8	0.3	1.1	1.1	0.5	1.3	1.3	0.3
100 to 499 workers	2.0	1.9	0.4	1.9	1.9	1.4	2.1	2.0	0.6
500 workers or more	1.2	1.2	0.4	1.2	1.2	0.5	1.4	1.4	0.4

See footnotes at end of table.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, March 2019—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	0.8	0.9	0.5	1.5	1.5	0.9	1.5	1.5	0.5
Local government	1.0	1.0	0.3	1.0	1.1	0.5	1.2	1.1	0.4
Geographic areas									
Northeast	2.0	2.2	0.9	1.8	1.8	0.1	1.6	1.6	0.6
New England	2.4	3.0	3.0	1.9	1.9	0.0	2.4	2.4	0.6
Middle Atlantic	2.5	2.7	0.5	2.4	2.4	0.1	2.1	2.1	0.7
South	1.0	1.0	0.5	1.8	1.8	0.7	2.1	2.1	0.4
South Atlantic	0.9	1.3	0.8	2.9	2.9	0.9	3.2	3.3	0.6
East South Central	1.9	2.0	0.6	—	—	—	6.1	5.8	0.9
West South Central	2.4	2.2	0.7	1.7	1.5	2.0	2.8	2.7	0.7
Midwest	2.2	2.2	0.6	1.2	1.2	0.4	2.4	2.4	0.2
East North Central	3.0	3.0	0.9	1.6	1.5	0.4	2.0	2.0	0.3
West North Central	2.7	2.6	0.3	2.2	2.1	2.1	5.7	5.7	0.5
West	1.7	1.6	0.2	1.9	1.8	0.8	2.3	2.0	1.0
Mountain	3.9	3.8	0.2	4.1	3.8	2.4	6.6	5.3	1.9
Pacific	1.8	1.7	0.3	2.0	2.0	0.1	1.7	1.9	0.8

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, March 2019

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	10	90
Worker characteristics		
Management, professional, and related	11	89
Professional and related	11	89
Teachers	12	88
Primary, secondary, and special education school teachers	11	89
Service	9	91
Protective service	7	93
Sales and office	9	91
Office and administrative support	9	91
Natural resources, construction, and maintenance	7	93
Full time	10	90
Part time	14	86
Union	9	91
Nonunion	10	90
Average wage within the following categories: ¹		
Lowest 25 percent	11	89
Lowest 10 percent	14	86
Second 25 percent	7	93
Third 25 percent	8	92
Highest 25 percent	13	87
Highest 10 percent	12	88
Establishment characteristics		
Service-providing industries	10	90
Education and health services	11	89
Educational services	11	89
Elementary and secondary schools	10	90
Junior colleges, colleges, and universities	14	86
Health care and social assistance	11	89
Hospitals	8	92
Public administration	7	93
1 to 99 workers	9	91
1 to 49 workers	10	90
50 to 99 workers	9	91
100 workers or more	10	90
100 to 499 workers	8	92
500 workers or more	11	89

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, March 2019—continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	13	87
Local government	9	91
Geographic areas		
Northeast	14	86
New England	42	58
Middle Atlantic	5	95
South	9	91
South Atlantic	10	90
East South Central	12	88
West South Central	8	92
Midwest	12	88
East North Central	15	85
West North Central	7	93
West	5	95
Mountain	8	92
Pacific	4	96

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 17. Standard errors for life insurance plans: Employee contribution requirement, State and local government workers, March 2019

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.6	0.6
Worker characteristics		
Management, professional, and related	0.6	0.6
Professional and related	0.7	0.7
Teachers	1.0	1.0
Primary, secondary, and special education school teachers	1.0	1.0
Service	1.3	1.3
Protective service	2.1	2.1
Sales and office	1.1	1.1
Office and administrative support	1.1	1.1
Natural resources, construction, and maintenance	1.4	1.4
Full time	0.5	0.5
Part time	3.2	3.2
Union	0.7	0.7
Nonunion	0.9	0.9
Average wage within the following categories: ¹		
Lowest 25 percent	1.1	1.1
Lowest 10 percent	1.8	1.8
Second 25 percent	0.8	0.8
Third 25 percent	1.1	1.1
Highest 25 percent	1.0	1.0
Highest 10 percent	1.7	1.7
Establishment characteristics		
Service-providing industries	0.6	0.6
Education and health services	0.7	0.7
Educational services	0.7	0.7
Elementary and secondary schools	0.8	0.8
Junior colleges, colleges, and universities	2.1	2.1
Health care and social assistance	2.3	2.3
Hospitals	2.5	2.5
Public administration	0.9	0.9
1 to 99 workers	2.1	2.1
1 to 49 workers	2.7	2.7
50 to 99 workers	2.1	2.1
100 workers or more	0.6	0.6
100 to 499 workers	1.4	1.4
500 workers or more	0.7	0.7

See footnotes at end of table.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, State and local government workers, March 2019—continued

Characteristics	Employee contribution required	Employee contribution not required
State government	1.5	1.5
Local government	0.7	0.7
Geographic areas		
Northeast	1.3	1.3
New England	3.5	3.5
Middle Atlantic	1.8	1.8
South	0.9	0.9
South Atlantic	1.4	1.4
East South Central	1.5	1.5
West South Central	1.5	1.5
Midwest	1.6	1.6
East North Central	2.5	2.5
West North Central	0.7	0.7
West	0.9	0.9
Mountain	1.7	1.7
Pacific	1.1	1.1

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, March 2019

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	36	3	53	6	3
Worker characteristics					
Management, professional, and related	34	3	54	5	4
Professional and related	33	3	55	5	4
Teachers	29	3	59	4	5
Primary, secondary, and special education school teachers	26	2	63	3	5
Service	37	2	53	5	2
Protective service	35	2	53	7	2
Sales and office	39	2	50	5	3
Office and administrative support	39	2	50	6	3
Natural resources, construction, and maintenance	38	—	50	8	—
Production, transportation, and material moving ...	38	—	43	17	—
Full time	36	2	53	6	3
Part time	32	—	59	—	3
Union	32	2	58	7	1
Nonunion	39	4	47	4	6
Average wage within the following categories: ¹					
Lowest 25 percent	37	2	54	3	5
Lowest 10 percent	40	1	54	3	2
Second 25 percent	40	3	49	6	3
Third 25 percent	34	2	53	7	4
Highest 25 percent	34	3	55	6	2
Highest 10 percent	32	3	58	6	1
Establishment characteristics					
Service-providing industries	36	3	53	5	3
Education and health services	35	3	55	4	4
Educational services	31	3	58	4	4
Elementary and secondary schools	27	3	63	3	4
Junior colleges, colleges, and universities	44	4	44	6	4
Health care and social assistance	56	—	35	4	—
Hospitals	65	—	27	—	—
Public administration	35	2	53	7	3
1 to 99 workers	27	3	62	2	5
1 to 49 workers	19	6	66	—	—
50 to 99 workers	34	—	58	—	4
100 workers or more	38	2	50	6	3
100 to 499 workers	36	3	52	6	4
500 workers or more	39	2	50	7	3

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, March 2019—continued

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

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
State government	40	3	46	6	5
Local government	34	2	55	5	3
Geographic areas					
Northeast	33	—	51	13	—
New England	19	—	74	—	—
Middle Atlantic	37	—	45	14	—
South	40	3	45	4	8
South Atlantic	51	5	28	2	14
East South Central	43	—	40	12	—
West South Central	23	—	73	3	—
Midwest	41	2	51	4	2
East North Central	41	—	53	4	—
West North Central	40	4	49	—	—
West	26	1	68	4	1
Mountain	40	—	56	—	—
Pacific	19	1	74	5	1

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 18. Standard errors for life insurance plans: Method of benefit payment, State and local government workers, March 2019

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	1.1	0.2	1.0	0.5	0.5
Worker characteristics					
Management, professional, and related	1.3	0.3	1.2	0.6	1.1
Professional and related	1.5	0.3	1.4	0.6	1.3
Teachers	1.9	0.4	1.7	0.8	2.1
Primary, secondary, and special education school teachers	2.0	0.4	1.8	0.8	2.2
Service	1.9	0.4	1.9	0.7	0.5
Protective service	3.0	0.6	3.3	1.0	0.6
Sales and office	2.6	0.8	2.9	0.9	1.0
Office and administrative support	2.6	0.5	2.9	0.9	1.0
Natural resources, construction, and maintenance	3.5	–	3.8	1.9	–
Production, transportation, and material moving	4.7	–	3.7	3.2	–
Full time	1.1	0.2	1.1	0.5	0.6
Part time	3.4	–	3.3	–	1.1
Union	1.4	0.3	1.3	0.6	0.1
Nonunion	1.7	0.5	1.7	0.6	1.0
Average wage within the following categories: ¹					
Lowest 25 percent	2.0	0.6	1.9	0.7	0.8
Lowest 10 percent	2.1	0.5	2.5	1.2	0.8
Second 25 percent	1.6	0.5	1.6	0.8	0.6
Third 25 percent	1.7	0.4	1.6	0.8	1.8
Highest 25 percent	1.7	0.5	1.7	0.7	0.5
Highest 10 percent	1.7	0.9	2.2	1.3	0.3
Establishment characteristics					
Service-providing industries	1.1	0.3	1.1	0.5	0.5
Education and health services	1.4	0.3	1.2	0.6	0.8
Educational services	1.5	0.4	1.4	0.7	0.9
Elementary and secondary schools	1.7	0.4	1.6	0.8	0.9
Junior colleges, colleges, and universities	2.0	0.9	2.6	1.1	1.1
Health care and social assistance	4.2	–	3.7	1.2	–
Hospitals	6.0	–	4.2	–	–
Public administration	2.4	0.4	2.6	0.6	0.2
1 to 99 workers	2.6	0.9	3.1	0.8	1.1
1 to 49 workers	2.8	1.9	4.1	–	–
50 to 99 workers	4.2	–	4.3	–	1.0
100 workers or more	1.1	0.3	1.2	0.5	0.5
100 to 499 workers	2.2	0.5	2.2	1.4	1.0
500 workers or more	1.5	0.4	1.5	0.6	0.5

See footnotes at end of table.

Table 18. Standard errors for life insurance plans: Method of benefit payment, State and local government workers, March 2019—continued

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
State government	1.9	0.6	1.9	0.9	0.9
Local government	1.3	0.3	1.3	0.5	0.5
Geographic areas					
Northeast	2.1	—	1.8	1.0	—
New England	2.9	—	2.3	—	—
Middle Atlantic	2.4	—	2.0	1.3	—
South	2.0	0.4	1.8	0.7	1.3
South Atlantic	3.3	0.6	2.9	0.7	2.4
East South Central	3.8	—	3.7	2.2	—
West South Central	3.1	—	2.7	1.0	—
Midwest	2.8	0.5	2.8	1.1	0.6
East North Central	2.7	—	3.2	1.3	—
West North Central	6.2	1.2	5.3	—	—
West	1.9	0.5	1.8	1.0	0.3
Mountain	2.5	—	3.4	—	—
Pacific	2.4	0.6	2.0	0.9	0.5

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, March 2019

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

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	—	50	20	24	6	1.5	1.0
Worker characteristics							
Management, professional, and related	—	48	23	23	6	1.5	1.3
Professional and related	—	49	24	22	6	1.5	1.3
Teachers	—	46	25	21	8	1.5	1.3
Primary, secondary, and special education school teachers	—	47	28	20	6	1.5	1.3
Service	—	53	18	20	9	1.5	1.0
Protective service	—	52	—	24	—	1.6	—
Sales and office	—	52	19	26	3	1.4	1.0
Office and administrative support	—	53	18	26	3	1.4	1.0
Natural resources, construction, and maintenance	—	54	12	32	—	1.4	1.0
Production, transportation, and material moving ...	—	51	—	27	—	1.4	1.0
Full time	—	50	20	23	6	1.5	1.0
Part time	—	50	20	28	—	1.5	—
Union	—	50	28	14	8	1.4	1.0
Nonunion	—	50	14	31	4	1.5	—
Average wage within the following categories: ²							
Lowest 25 percent	—	53	19	24	4	1.4	1.0
Lowest 10 percent	—	55	23	21	—	1.4	1.0
Second 25 percent	—	51	21	24	5	1.4	—
Third 25 percent	—	53	18	24	5	1.4	1.0
Highest 25 percent	—	45	23	23	10	1.6	1.5
Highest 10 percent	—	46	22	22	10	1.6	1.5
Establishment characteristics							
Service-providing industries	—	50	20	23	6	1.5	1.0
Education and health services	—	47	23	23	7	1.5	1.4
Educational services	—	43	24	25	8	1.5	1.5
Elementary and secondary schools	—	44	27	24	6	1.5	1.5
Junior colleges, colleges, and universities	—	44	18	27	11	1.5	1.5
Health care and social assistance	—	58	20	—	4	1.4	1.0
Hospitals	—	61	17	—	—	1.4	1.0
Public administration	—	56	17	22	5	1.4	1.0
1 to 99 workers	—	57	18	19	6	1.4	1.0
1 to 49 workers	—	68	—	—	4	1.3	1.0
50 to 99 workers	—	52	23	—	—	1.4	—
100 workers or more	—	49	21	25	6	1.5	1.3
100 to 499 workers	—	44	26	25	5	1.5	1.5
500 workers or more	—	51	18	24	6	1.4	1.0

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, March 2019—continued

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

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
State government	—	53	21	18	7	1.4	1.0
Local government	—	49	20	26	5	1.5	1.3
Geographic areas							
Northeast	—	35	45	8	12	1.6	1.5
New England	—	51	—	—	—	1.5	—
Middle Atlantic	—	33	48	6	13	1.6	1.5
South	—	52	13	32	3	1.5	1.0
South Atlantic	—	51	14	31	4	1.5	1.0
East South Central	—	53	—	41	—	1.5	—
West South Central	—	55	—	28	—	1.4	—
Midwest	—	49	23	21	7	1.4	1.1
East North Central	—	52	12	27	10	1.5	1.0
West North Central	—	45	43	—	—	1.3	—
West	—	64	—	21	—	1.4	1.0
Mountain	—	56	—	31	—	1.4	1.0
Pacific	—	72	—	—	—	1.4	1.0

¹ Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, March 2019

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	–	1.8	1.9	1.7	0.8	(²)	0.2
Worker characteristics							
Management, professional, and related	–	2.1	2.1	2.1	1.0	(²)	0.2
Professional and related	–	2.3	2.2	2.0	1.1	(²)	0.2
Teachers	–	2.7	2.7	2.6	2.1	(²)	0.3
Primary, secondary, and special education school teachers	–	3.2	3.1	2.9	1.8	0.1	0.2
Service	–	4.2	3.0	3.3	2.4	0.1	0.2
Protective service	–	7.0	–	5.9	–	0.1	–
Sales and office	–	3.5	3.0	3.5	0.8	(²)	0.2
Office and administrative support	–	3.5	2.9	3.6	0.8	(²)	0.2
Natural resources, construction, and maintenance	–	4.8	3.6	4.3	–	(²)	0.2
Production, transportation, and material moving ...	–	6.3	–	6.5	–	0.1	0.3
Full time	–	1.9	1.9	1.8	0.8	(²)	0.2
Part time	–	7.0	5.2	6.4	–	0.1	–
Union	–	2.7	2.6	2.1	1.5	(²)	0.2
Nonunion	–	2.4	2.1	2.5	0.8	(²)	–
Average wage within the following categories: ³							
Lowest 25 percent	–	3.3	3.1	2.8	1.0	(²)	0.1
Lowest 10 percent	–	4.6	5.0	4.4	–	(²)	(²)
Second 25 percent	–	2.8	2.8	2.3	0.9	(²)	–
Third 25 percent	–	2.5	2.2	2.3	1.1	(²)	0.0
Highest 25 percent	–	3.1	2.2	2.4	2.1	0.1	0.0
Highest 10 percent	–	4.2	3.8	3.4	2.4	0.1	0.2
Establishment characteristics							
Service-providing industries	–	1.9	1.9	1.8	0.8	(²)	0.3
Education and health services	–	2.2	2.4	2.4	1.0	(²)	0.3
Educational services	–	2.2	2.7	2.4	1.2	(²)	0.0
Elementary and secondary schools	–	3.1	3.4	3.1	1.6	(²)	0.1
Junior colleges, colleges, and universities	–	3.5	4.5	4.1	1.4	(²)	0.2
Health care and social assistance	–	5.9	5.1	–	2.0	0.1	0.0
Hospitals	–	5.6	4.7	–	–	0.1	0.0
Public administration	–	4.1	3.9	3.7	1.8	(²)	0.0
1 to 99 workers	–	5.3	4.3	4.9	2.6	0.1	0.1
1 to 49 workers	–	9.5	–	–	2.1	0.1	0.0
50 to 99 workers	–	6.2	6.1	–	–	0.1	–
100 workers or more	–	1.8	1.8	1.7	0.9	(²)	0.2
100 to 499 workers	–	4.0	3.3	3.6	1.7	0.1	0.0
500 workers or more	–	2.0	2.1	1.8	1.0	(²)	0.1

See footnotes at end of table.

Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, March 2019—continued

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
State government	—	2.7	3.3	2.4	1.4	(²)	0.0
Local government	—	2.1	2.0	2.0	0.9	(²)	0.3
Geographic areas							
Northeast	—	3.6	3.5	2.3	3.0	0.1	0.0
New England	—	7.9	—	—	—	0.1	—
Middle Atlantic	—	3.7	3.4	2.1	3.6	0.1	0.0
South	—	2.9	2.6	3.2	0.9	(²)	0.2
South Atlantic	—	2.9	2.7	3.7	1.1	(²)	0.3
East South Central	—	10.5	—	11.5	—	0.1	—
West South Central	—	7.2	—	6.8	—	0.1	—
Midwest	—	3.2	4.4	3.4	1.4	(²)	0.3
East North Central	—	2.5	1.3	4.5	2.2	(²)	0.3
West North Central	—	7.7	10.7	—	—	(²)	—
West	—	4.7	—	3.7	—	0.1	0.0
Mountain	—	6.7	—	4.9	—	0.1	0.2
Pacific	—	7.2	—	—	—	0.1	0.0

¹ Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

² Less than 0.05.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 20. Life insurance plans: Maximum benefit amount, State and local government workers, March 2019

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	58	\$50,000	\$50,000	\$150,000	\$300,000	\$500,000	42
Worker characteristics							
Management, professional, and related	56	50,000	50,000	150,000	300,000	500,000	44
Professional and related	55	50,000	50,000	150,000	300,000	500,000	45
Teachers	49	50,000	50,000	–	250,000	400,000	51
Primary, secondary, and special education school teachers	46	50,000	50,000	–	250,000	–	54
Service	55	50,000	50,000	150,000	300,000	500,000	45
Protective service	56	–	–	150,000	250,000	500,000	44
Sales and office	63	40,000	50,000	–	300,000	500,000	37
Office and administrative support	63	40,000	50,000	–	300,000	500,000	37
Natural resources, construction, and maintenance	70	50,000	100,000	200,000	300,000	500,000	30
Production, transportation, and material moving ...	66	50,000	50,000	–	350,000	500,000	34
Full time	59	50,000	50,000	150,000	300,000	500,000	41
Part time	34	50,000	50,000	50,000	–	500,000	66
Union	57	40,000	50,000	150,000	250,000	500,000	43
Nonunion	59	50,000	50,000	150,000	325,000	500,000	41
Average wage within the following categories: ²							
Lowest 25 percent	61	50,000	50,000	–	300,000	500,000	39
Lowest 10 percent	57	50,000	50,000	100,000	–	500,000	43
Second 25 percent	62	50,000	50,000	150,000	300,000	500,000	38
Third 25 percent	58	50,000	50,000	150,000	250,000	500,000	42
Highest 25 percent	53	50,000	50,000	175,000	300,000	500,000	47
Highest 10 percent	53	50,000	50,000	–	250,000	450,000	47
Establishment characteristics							
Service-providing industries	58	50,000	50,000	150,000	300,000	500,000	42
Education and health services	55	50,000	50,000	120,000	300,000	500,000	45
Educational services	52	50,000	50,000	100,000	250,000	400,000	48
Elementary and secondary schools	47	50,000	50,000	–	250,000	–	53
Junior colleges, colleges, and universities	62	50,000	50,000	100,000	250,000	400,000	38
Health care and social assistance	64	50,000	50,000	–	500,000	500,000	36
Hospitals	68	50,000	–	250,000	500,000	500,000	32
Public administration	60	40,000	50,000	150,000	300,000	500,000	40
1 to 99 workers	46	40,000	–	–	250,000	500,000	54
1 to 49 workers	61	40,000	–	150,000	–	–	39
50 to 99 workers	40	–	–	–	250,000	500,000	60
100 workers or more	61	50,000	50,000	150,000	300,000	500,000	39
100 to 499 workers	55	40,000	50,000	100,000	200,000	300,000	45
500 workers or more	63	50,000	50,000	200,000	300,000	500,000	37

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amount, State and local government workers, March 2019—continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	60	\$40,000	\$50,000	—	\$200,000	\$400,000	40
Local government	58	50,000	50,000	\$200,000	300,000	500,000	42
Geographic areas							
Northeast	34	40,000	40,000	40,000	—	—	66
New England	34	50,000	50,000	—	—	500,000	66
Middle Atlantic	34	40,000	40,000	40,000	—	—	66
South	61	50,000	50,000	—	300,000	500,000	39
South Atlantic	56	50,000	100,000	200,000	350,000	500,000	44
West South Central	62	50,000	50,000	—	—	—	38
Midwest	54	50,000	50,000	200,000	250,000	500,000	46
East North Central	58	50,000	50,000	—	200,000	—	42
West North Central	45	—	—	200,000	—	500,000	55
West	82	50,000	50,000	175,000	300,000	500,000	18
Mountain	80	50,000	110,000	175,000	300,000	500,000	20

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 2019.

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

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

Table 20. Standard errors for life insurance plans: Maximum benefit amount, State and local government workers, March 2019

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.9	\$0.00	\$0.00	\$9,140.55	\$52,414.22	\$0.00	1.9
Worker characteristics							
Management, professional, and related	2.4	0.00	0.00	44,792.02	62,551.98	0.00	2.4
Professional and related	2.6	0.00	0.00	40,773.80	63,869.01	0.00	2.6
Teachers	3.5	0.00	0.00	–	25,806.98	44,698.99	3.5
Primary, secondary, and special education school teachers	4.6	0.00	0.00	–	42,796.03	–	4.6
Service	3.3	12,104.54	4,562.07	0.00	57,706.15	0.00	3.3
Protective service	4.6	–	–	0.00	56,980.26	68,278.84	4.6
Sales and office	3.7	8,939.80	0.00	–	67,666.46	0.00	3.7
Office and administrative support	3.7	7,954.24	0.00	–	68,885.78	0.00	3.7
Natural resources, construction, and maintenance	4.9	0.00	19,355.23	59,831.01	41,812.08	115,412.30	4.9
Production, transportation, and material moving	5.5	11,826.24	0.00	–	102,418.26	149,089.74	5.5
Full time	1.9	0.00	0.00	10,215.78	51,613.95	0.00	1.9
Part time	6.0	0.00	0.00	0.00	–	18,248.29	6.0
Union	3.2	0.00	0.00	38,470.14	15,803.48	95,258.86	3.2
Nonunion	2.2	0.00	7,412.49	22,810.36	59,510.13	0.00	2.2
Average wage within the following categories: ²							
Lowest 25 percent	2.5	13,159.03	0.00	–	24,140.22	0.00	2.5
Lowest 10 percent	4.1	0.00	13,686.22	26,569.91	–	0.00	4.1
Second 25 percent	2.5	14,135.06	0.00	10,554.08	48,280.43	0.00	2.5
Third 25 percent	2.8	0.00	0.00	7,412.49	22,349.50	0.00	2.8
Highest 25 percent	3.0	0.00	6,451.74	39,286.83	48,280.43	81,608.82	3.0
Highest 10 percent	4.2	4,469.90	0.00	–	0.00	94,380.88	4.2
Establishment characteristics							
Service-providing industries	1.9	0.00	0.00	4,594.80	38,710.46	0.00	1.9
Education and health services	2.5	0.00	0.00	33,919.24	67,666.46	0.00	2.5
Educational services	2.6	0.00	0.00	29,523.34	15,803.48	63,213.92	2.6
Elementary and secondary schools	3.9	0.00	0.00	–	43,757.86	–	3.9
Junior colleges, colleges, and universities	5.0	0.00	0.00	18,474.98	22,349.50	0.00	5.0
Health care and social assistance	6.1	12,642.78	9,124.14	–	58,423.03	0.00	6.1
Hospitals	8.2	0.00	–	47,410.44	0.00	0.00	8.2
Public administration	4.4	8,939.80	14,193.84	30,310.84	64,355.94	0.00	4.4
1 to 99 workers	5.5	6,579.51	–	–	64,517.44	0.00	5.5
1 to 49 workers	8.0	10,601.30	–	32,897.57	–	–	8.0
50 to 99 workers	7.0	–	–	–	47,410.44	148,810.28	7.0
100 workers or more	1.7	0.00	0.00	17,078.49	42,796.03	0.00	1.7
100 to 499 workers	4.0	4,828.04	0.00	24,260.62	0.00	50,182.79	4.0
500 workers or more	2.5	0.00	0.00	36,780.60	44,512.36	0.00	2.5

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Maximum benefit amount, State and local government workers, March 2019—continued

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	3.6	\$0.00	\$0.00	–	\$18,248.29	\$83,624.16	3.6
Local government	2.5	0.00	6,888.58	\$39,907.88	14,426.54	0.00	2.5
Geographic areas							
Northeast	3.6	0.00	0.00	3,649.66	–	–	3.6
New England	6.0	12,241.32	9,124.14	–	–	0.00	6.0
Middle Atlantic	4.2	0.00	0.00	0.00	–	–	4.2
South	2.6	0.00	14,541.49	–	39,771.22	31,606.96	2.6
South Atlantic	2.6	0.00	27,372.43	15,803.48	55,500.00	0.00	2.6
West South Central	7.6	0.00	0.00	–	–	–	7.6
Midwest	4.2	0.00	0.00	32,669.02	11,174.75	40,804.41	4.2
East North Central	4.9	0.00	0.00	–	50,801.08	–	4.9
West North Central	7.9	–	–	0.00	–	0.00	7.9
West	3.8	0.00	0.00	42,552.17	27,372.43	37,619.81	3.8
Mountain	5.5	12,070.11	28,910.72	41,058.65	68,473.64	140,167.76	5.5

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of 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 2019.

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

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

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, March 2019

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$5,000	\$10,000	\$25,000	\$50,000	\$50,000
Worker characteristics					
Management, professional, and related	5,000	10,000	25,000	50,000	50,000
Professional and related	5,000	10,000	25,000	50,000	50,000
Teachers	6,000	–	25,000	50,000	50,000
Primary, secondary, and special education school teachers	–	–	25,000	50,000	50,000
Service	5,000	10,000	20,000	40,000	50,000
Protective service	5,000	10,000	20,000	50,000	–
Sales and office	5,000	10,000	20,000	40,000	50,000
Office and administrative support	5,000	10,000	20,000	40,000	50,000
Natural resources, construction, and maintenance	–	–	25,000	50,000	50,000
Production, transportation, and material moving ...	–	–	20,000	30,000	50,000
Full time	5,000	10,000	25,000	50,000	50,000
Part time	–	–	25,000	50,000	50,000
Union	5,000	10,000	25,000	50,000	50,000
Nonunion	5,000	10,000	20,000	–	50,000
Average wage within the following categories: ³					
Lowest 25 percent	5,000	10,000	20,000	30,000	50,000
Lowest 10 percent	5,000	10,000	20,000	25,000	50,000
Second 25 percent	5,000	10,000	25,000	41,116	50,000
Third 25 percent	5,000	10,000	20,000	50,000	50,000
Highest 25 percent	5,000	10,000	25,000	50,000	50,000
Highest 10 percent	5,000	–	25,000	50,000	50,000
Establishment characteristics					
Service-providing industries	5,000	10,000	25,000	50,000	50,000
Education and health services	5,000	10,000	25,000	50,000	50,000
Educational services	6,000	–	25,000	50,000	50,000
Elementary and secondary schools	6,000	15,000	25,000	50,000	50,000
Junior colleges, colleges, and universities	5,000	–	25,000	40,000	50,000
Health care and social assistance	5,000	–	25,000	50,000	50,000
Hospitals	5,000	–	25,000	50,000	50,000
Public administration	5,000	10,000	20,000	40,000	50,000
1 to 99 workers	–	15,000	25,000	50,000	50,000
1 to 49 workers	5,000	10,000	25,000	50,000	50,000
50 to 99 workers	10,000	–	28,000	50,000	50,000
100 workers or more	5,000	10,000	20,000	40,000	50,000
100 to 499 workers	–	15,000	25,000	50,000	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, March 2019—continued

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

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	\$5,000	\$5,000	\$20,000	\$30,000	\$50,000
Local government	6,000	—	25,000	50,000	50,000
Geographic areas					
Northeast	5,000	6,000	20,000	50,000	50,000
New England	5,000	5,000	—	40,000	50,000
Middle Atlantic	5,000	6,000	20,000	50,000	50,000
South	5,000	10,000	20,000	25,000	50,000
South Atlantic	10,000	15,000	25,000	25,000	—
East South Central	10,000	15,000	20,000	—	50,000
West South Central	5,000	—	12,000	—	40,000
Midwest	10,000	20,000	30,000	50,000	50,000
East North Central	—	—	30,000	50,000	50,000
West North Central	10,000	20,000	25,000	50,000	50,000
West	5,000	15,000	25,000	50,000	50,000
Mountain	15,000	25,000	48,000	50,000	57,000
Pacific	5,000	10,000	25,000	50,000	50,000

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, March 2019

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$0.00	\$0.00	\$2,365.25	\$2,414.02	\$0.00
Worker characteristics					
Management, professional, and related	0.00	0.00	0.00	0.00	0.00
Professional and related	0.00	0.00	0.00	0.00	0.00
Teachers	0.00	–	547.45	0.00	0.00
Primary, secondary, and special education school teachers	–	–	1,601.28	0.00	0.00
Service	0.00	0.00	182.48	5,347.46	0.00
Protective service	0.00	456.21	2,976.21	8,092.73	–
Sales and office	0.00	0.00	0.00	9,286.01	0.00
Office and administrative support	0.00	0.00	0.00	8,901.52	0.00
Natural resources, construction, and maintenance	–	–	3,026.14	10,795.83	0.00
Production, transportation, and material moving	–	–	1,290.35	3,871.05	0.00
Full time	0.00	0.00	2,488.73	2,414.02	0.00
Part time	–	–	6,052.27	4,129.12	0.00
Union	0.00	912.41	0.00	0.00	0.00
Nonunion	0.00	0.00	2,414.02	–	0.00
Average wage within the following categories: ³					
Lowest 25 percent	0.00	0.00	0.00	5,231.88	0.00
Lowest 10 percent	0.00	0.00	3,871.05	2,535.13	0.00
Second 25 percent	0.00	645.17	1,504.79	8,379.55	0.00
Third 25 percent	0.00	0.00	4,576.65	9,126.30	0.00
Highest 25 percent	0.00	1,290.35	5,465.35	0.00	0.00
Highest 10 percent	258.07	–	0.00	0.00	0.00
Establishment characteristics					
Service-providing industries	0.00	0.00	2,948.10	2,104.50	0.00
Education and health services	258.07	364.97	0.00	0.00	0.00
Educational services	1,048.28	–	0.00	0.00	0.00
Elementary and secondary schools	258.07	3,857.31	0.00	0.00	0.00
Junior colleges, colleges, and universities	0.00	–	0.00	6,455.36	0.00
Health care and social assistance	0.00	–	3,977.12	8,507.60	0.00
Hospitals	0.00	–	7,184.36	8,224.70	9,894.54
Public administration	0.00	0.00	0.00	10,364.89	0.00
1 to 99 workers	–	3,897.84	4,181.21	0.00	0.00
1 to 49 workers	0.00	2,580.70	3,413.94	0.00	0.00
50 to 99 workers	0.00	–	4,852.12	0.00	2,580.70
100 workers or more	0.00	0.00	3,757.55	2,497.84	0.00
100 to 499 workers	–	1,896.42	1,692.28	1,580.35	0.00
500 workers or more	0.00	547.45	1,303.19	2,244.21	0.00

See footnotes at end of table.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, March 2019—continued

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	\$0.00	\$0.00	\$1,824.83	\$3,871.05	\$0.00
Local government	1,143.25	–	774.21	0.00	0.00
Geographic areas					
Northeast	0.00	0.00	4,375.79	0.00	0.00
New England	0.00	0.00	–	7,888.01	0.00
Middle Atlantic	0.00	0.00	1,580.35	0.00	0.00
South	0.00	0.00	4,652.42	0.00	14,135.06
South Atlantic	0.00	4,469.90	3,160.70	0.00	–
East South Central	0.00	0.00	0.00	–	0.00
West South Central	0.00	–	3,582.90	–	0.00
Midwest	1,878.78	0.00	0.00	0.00	0.00
East North Central	–	–	0.00	0.00	0.00
West North Central	1,020.11	3,533.77	6,579.51	0.00	0.00
West	0.00	0.00	0.00	0.00	0.00
Mountain	0.00	0.00	10,533.55	0.00	5,991.44
Pacific	0.00	0.00	3,413.94	0.00	0.00

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 22. Short-term disability plans: Employee contribution requirement, State and local government workers, March 2019

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	13	87
Worker characteristics		
Management, professional, and related	11	89
Professional and related	12	88
Teachers	13	87
Primary, secondary, and special education school teachers	13	87
Service	19	81
Protective service	18	82
Sales and office	16	84
Office and administrative support	16	84
Natural resources, construction, and maintenance	6	94
Production, transportation, and material moving ...	12	88
Full time	12	88
Part time	26	74
Union	18	82
Nonunion	9	91
Average wage within the following categories: ¹		
Lowest 25 percent	12	88
Lowest 10 percent	12	88
Second 25 percent	12	88
Third 25 percent	13	87
Highest 25 percent	16	84
Highest 10 percent	13	87
Establishment characteristics		
Service-providing industries	13	87
Education and health services	13	87
Educational services	13	87
Elementary and secondary schools	14	86
Junior colleges, colleges, and universities	12	88
Public administration	14	86
1 to 99 workers	6	94
100 workers or more	15	85
100 to 499 workers	20	80
500 workers or more	13	87

See footnotes at end of table.

Table 22. Short-term disability plans: Employee contribution requirement, State and local government workers, March 2019—continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	12	88
Local government	14	86
Geographic areas		
Northeast	36	64
Middle Atlantic	39	61
South	5	95
South Atlantic	5	95
Midwest	7	93
East North Central	7	93
West	7	93

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 2019.

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

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

Table 22. Standard errors for short-term disability plans: Employee contribution requirement, State and local government workers, March 2019

Characteristics	Employee contribution required	Employee contribution not required
All workers	1.3	1.3
Worker characteristics		
Management, professional, and related	1.4	1.4
Professional and related	1.5	1.5
Teachers	2.3	2.3
Primary, secondary, and special education school teachers	2.6	2.6
Service	3.5	3.5
Protective service	4.4	4.4
Sales and office	3.2	3.2
Office and administrative support	2.9	2.9
Natural resources, construction, and maintenance	2.4	2.4
Production, transportation, and material moving	3.1	3.1
Full time	1.3	1.3
Part time	3.1	3.1
Union	2.1	2.1
Nonunion	1.3	1.3
Average wage within the following categories: ¹		
Lowest 25 percent	1.9	1.9
Lowest 10 percent	2.6	2.6
Second 25 percent	1.9	1.9
Third 25 percent	2.0	2.0
Highest 25 percent	1.9	1.9
Highest 10 percent	2.1	2.1
Establishment characteristics		
Service-providing industries	1.3	1.3
Education and health services	2.0	2.0
Educational services	2.1	2.1
Elementary and secondary schools	2.3	2.3
Junior colleges, colleges, and universities	2.7	2.7
Public administration	1.6	1.6
1 to 99 workers	2.6	2.6
100 workers or more	1.5	1.5
100 to 499 workers	3.3	3.3
500 workers or more	1.5	1.5

See footnotes at end of table.

Table 22. Standard errors for short-term disability plans: Employee contribution requirement, State and local government workers, March 2019—continued

Characteristics	Employee contribution required	Employee contribution not required
State government	2.1	2.1
Local government	1.5	1.5
Geographic areas		
Northeast	2.8	2.8
Middle Atlantic	2.8	2.8
South	1.6	1.6
South Atlantic	1.9	1.9
Midwest	1.6	1.6
East North Central	1.7	1.7
West	2.8	2.8

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 23. Short-term disability plans: Method of benefit payment, State and local government workers, March 2019

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	—	—	88	9	2
Worker characteristics					
Management, professional, and related	—	—	85	11	3
Professional and related	—	—	86	10	4
Teachers	—	—	82	11	6
Primary, secondary, and special education school teachers	—	—	83	10	7
Service	—	—	95	4	—
Protective service	—	—	96	3	—
Sales and office	—	—	91	8	—
Office and administrative support	—	—	92	7	—
Natural resources, construction, and maintenance	—	—	89	8	—
Production, transportation, and material moving	—	—	77	—	—
Full time	—	—	88	9	2
Part time	—	—	86	9	—
Union	—	—	87	8	3
Nonunion	—	—	89	9	—
Average wage within the following categories: ¹					
Lowest 25 percent	—	—	92	7	—
Lowest 10 percent	—	—	94	4	—
Second 25 percent	—	—	89	9	—
Third 25 percent	—	—	89	8	—
Highest 25 percent	—	—	85	10	4
Highest 10 percent	—	—	81	15	—
Establishment characteristics					
Service-providing industries	—	—	88	9	2
Education and health services	—	—	86	10	4
Educational services	—	—	85	11	4
Elementary and secondary schools	—	—	87	7	4
Junior colleges, colleges, and universities	—	—	78	20	—
Health care and social assistance	—	—	89	8	—
Hospitals	—	—	90	7	—
Public administration	—	—	94	6	—
1 to 99 workers	—	—	86	—	—
1 to 49 workers	—	—	85	—	—
50 to 99 workers	—	—	87	9	—
100 workers or more	—	—	89	9	2
100 to 499 workers	—	—	90	7	—
500 workers or more	—	—	88	9	2

See footnotes at end of table.

Table 23. Short-term disability plans: Method of benefit payment, State and local government workers, March 2019—continued

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

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
State government	—	—	86	11	—
Local government	—	—	89	8	2
Geographic areas					
Northeast	—	—	94	—	—
New England	—	—	62	—	—
Middle Atlantic	—	—	97	—	—
South	—	—	86	12	—
South Atlantic	—	—	82	16	—
East South Central	—	—	97	—	—
West South Central	—	—	96	—	—
Midwest	—	—	79	19	—
East North Central	—	—	78	20	—
West	—	—	92	2	6
Mountain	—	—	94	6	—
Pacific	—	—	91	—	8

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 23. Standard errors for short-term disability plans: Method of benefit payment, State and local government workers, March 2019

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	—	—	1.2	1.0	0.6
Worker characteristics					
Management, professional, and related	—	—	1.8	1.7	0.9
Professional and related	—	—	2.0	1.8	1.1
Teachers	—	—	2.9	2.2	1.8
Primary, secondary, and special education school teachers	—	—	3.4	2.6	1.6
Service	—	—	1.5	1.3	—
Protective service	—	—	1.9	1.6	—
Sales and office	—	—	1.7	1.5	—
Office and administrative support	—	—	1.5	1.3	—
Natural resources, construction, and maintenance	—	—	3.6	2.7	—
Production, transportation, and material moving ...	—	—	5.4	—	—
Full time	—	—	1.1	1.0	0.5
Part time	—	—	3.9	2.8	—
Union	—	—	1.6	1.4	0.9
Nonunion	—	—	1.2	1.0	—
Average wage within the following categories: ¹					
Lowest 25 percent	—	—	1.7	1.3	—
Lowest 10 percent	—	—	2.5	1.5	—
Second 25 percent	—	—	2.2	2.0	—
Third 25 percent	—	—	2.0	1.7	—
Highest 25 percent	—	—	1.9	1.7	1.4
Highest 10 percent	—	—	2.3	2.7	—
Establishment characteristics					
Service-providing industries	—	—	1.2	1.0	0.6
Education and health services	—	—	1.7	1.6	1.0
Educational services	—	—	2.0	2.0	1.0
Elementary and secondary schools	—	—	2.3	1.9	1.2
Junior colleges, colleges, and universities	—	—	3.2	4.1	—
Health care and social assistance	—	—	2.6	1.4	—
Hospitals	—	—	2.0	2.4	—
Public administration	—	—	1.6	1.6	—
1 to 99 workers	—	—	4.1	—	—
1 to 49 workers	—	—	5.7	—	—
50 to 99 workers	—	—	4.3	2.5	—
100 workers or more	—	—	1.7	1.5	0.7
100 to 499 workers	—	—	2.5	2.3	—
500 workers or more	—	—	2.1	1.9	0.7

See footnotes at end of table.

Table 23. Standard errors for short-term disability plans: Method of benefit payment, State and local government workers, March 2019—continued

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
State government	—	—	2.0	1.7	—
Local government	—	—	1.7	1.5	0.5
Geographic areas					
Northeast	—	—	1.4	—	—
New England	—	—	8.2	—	—
Middle Atlantic	—	—	1.4	—	—
South	—	—	2.7	2.5	—
South Atlantic	—	—	3.7	3.3	—
East South Central	—	—	2.0	—	—
West South Central	—	—	2.5	—	—
Midwest	—	—	3.0	2.3	—
East North Central	—	—	3.2	2.5	—
West	—	—	1.6	0.6	1.6
Mountain	—	—	1.5	1.5	—
Pacific	—	—	2.3	—	2.2

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 24. Short-term disability plans: Duration of benefits, State and local government workers, March 2019

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

Characteristics	Fixed duration	Duration varies
All workers	87	13
Worker characteristics		
Management, professional, and related	88	12
Professional and related	88	12
Teachers	91	9
Primary, secondary, and special education school teachers	88	12
Service	89	11
Protective service	93	7
Sales and office	84	16
Office and administrative support	83	17
Natural resources, construction, and maintenance	88	12
Production, transportation, and material moving	68	32
Full time	87	13
Part time	80	20
Union	85	15
Nonunion	89	11
Average wage within the following categories: ¹		
Lowest 25 percent	84	16
Second 25 percent	87	13
Third 25 percent	87	13
Highest 25 percent	88	12
Highest 10 percent	92	8
Establishment characteristics		
Service-providing industries	87	13
Education and health services	86	14
Educational services	88	12
Elementary and secondary schools	83	17
Public administration	88	12
1 to 99 workers	86	14
50 to 99 workers	86	14
100 workers or more	87	13
100 to 499 workers	88	12
500 workers or more	87	13

See footnotes at end of table.

Table 24. Short-term disability plans: Duration of benefits, State and local government workers, March 2019—continued

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

Characteristics	Fixed duration	Duration varies
State government	95	5
Local government	84	16
Geographic areas		
Northeast	93	7
Middle Atlantic	93	7
Midwest	57	43
East North Central	53	47
West	91	9

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

**Table 24. Standard errors for short-term disability plans:
Duration of benefits, State and local government
workers, March 2019**

Characteristics	Fixed duration	Duration varies
All workers	1.1	1.1
Worker characteristics		
Management, professional, and related	1.6	1.6
Professional and related	1.7	1.7
Teachers	1.6	1.6
Primary, secondary, and special education school teachers	2.3	2.3
Service	1.3	1.3
Protective service	1.2	1.2
Sales and office	2.3	2.3
Office and administrative support	2.4	2.4
Natural resources, construction, and maintenance	2.4	2.4
Production, transportation, and material moving ...	6.3	6.3
Full time	1.0	1.0
Part time	4.2	4.2
Union	1.6	1.6
Nonunion	2.1	2.1
Average wage within the following categories: ¹		
Lowest 25 percent	2.2	2.2
Second 25 percent	2.0	2.0
Third 25 percent	1.8	1.8
Highest 25 percent	1.6	1.6
Highest 10 percent	2.2	2.2
Establishment characteristics		
Service-providing industries	1.1	1.1
Education and health services	1.9	1.9
Educational services	1.3	1.3
Elementary and secondary schools	2.0	2.0
Public administration	1.3	1.3
1 to 99 workers	3.4	3.4
50 to 99 workers	3.2	3.2
100 workers or more	1.4	1.4
100 to 499 workers	2.7	2.7
500 workers or more	1.9	1.9

See footnotes at end of table.

**Table 24. Standard errors for short-term disability plans:
Duration of benefits, State and local government
workers, March 2019—continued**

Characteristics	Fixed duration	Duration varies
State government	1.6	1.6
Local government	1.2	1.2
Geographic areas		
Northeast	1.1	1.1
Middle Atlantic	1.0	1.0
Midwest	2.8	2.8
East North Central	2.6	2.6
West	2.7	2.7

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 25. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2019

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	-	35	-	25	23	10	60.2	60.0
Worker characteristics								
Management, professional, and related	-	36	-	21	25	10	60.5	60.0
Professional and related	-	36	-	22	26	11	60.9	60.0
Teachers	-	37	-	13	32	13	62.5	60.0
Primary, secondary, and special education school teachers	-	35	-	15	36	12	62.7	60.0
Service	-	32	-	33	22	10	59.9	60.0
Protective service	-	31	-	32	23	11	60.3	60.0
Sales and office	-	36	9	23	25	-	59.1	60.0
Office and administrative support	-	36	9	22	25	-	59.1	60.0
Natural resources, construction, and maintenance	-	31	-	33	19	-	62.2	60.0
Production, transportation, and material moving	-	41	-	35	-	-	59.0	60.0
Full time	-	33	-	26	24	10	60.5	60.0
Part time	-	57	8	13	-	7	56.4	50.0
Union	-	28	10	19	35	8	61.4	60.0
Nonunion	-	42	-	30	13	12	59.2	60.0
Average wage within the following categories: ¹								
Lowest 25 percent	-	46	-	32	13	9	58.0	60.0
Lowest 10 percent	-	42	-	35	-	-	58.4	60.0
Second 25 percent	-	32	-	27	24	9	60.2	60.0
Third 25 percent	-	39	-	23	23	11	60.5	60.0
Highest 25 percent	-	27	12	20	31	-	61.6	60.0
Highest 10 percent	-	22	15	17	35	-	62.5	60.0
Establishment characteristics								
Service-providing industries	-	35	-	25	24	10	60.1	60.0
Education and health services	-	36	-	20	23	11	60.7	60.0
Educational services	-	39	-	13	26	13	61.2	60.0
Elementary and secondary schools	-	42	4	14	30	10	60.9	60.0
Junior colleges, colleges, and universities	-	33	21	-	16	18	61.7	55.0
Health care and social assistance	-	-	-	47	-	6	58.7	60.0
Hospitals	-	-	-	43	-	7	58.1	60.0
Public administration	-	38	-	27	25	9	59.1	60.0
1 to 99 workers	-	50	-	27	14	-	57.2	58.0
1 to 49 workers	-	52	-	27	-	-	56.6	50.0
50 to 99 workers	-	47	-	27	15	-	57.9	60.0
100 workers or more	-	32	-	25	26	10	60.8	60.0
100 to 499 workers	-	39	-	29	26	3	58.5	60.0
500 workers or more	-	29	-	23	25	13	61.7	60.0

See footnotes at end of table.

Table 25. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2019—continued

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

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
State government	—	32	14	28	15	—	59.9	60.0
Local government	—	36	3	24	27	10	60.3	60.0
Geographic areas								
Northeast	—	26	—	9	54	6	61.8	67.0
Middle Atlantic	—	27	—	7	56	—	61.3	67.0
South	—	47	—	29	10	15	60.4	60.0
South Atlantic	—	61	—	—	8	13	58.1	50.0
West South Central	—	—	—	54	—	—	63.7	60.0
Midwest	—	48	—	20	15	18	59.8	60.0
East North Central	—	51	—	18	13	17	59.5	50.0
West	—	22	19	40	15	4	58.6	60.0
Mountain	—	7	—	66	24	—	61.1	60.0
Pacific	—	29	27	28	12	4	57.3	58.0

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 25. Standard errors for short-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2019

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	–	1.6	–	1.8	1.5	1.3	0.5	0.0
Worker characteristics								
Management, professional, and related	–	1.9	–	2.0	1.8	1.6	0.7	0.0
Professional and related	–	2.4	–	2.1	2.0	1.8	0.8	0.0
Teachers	–	2.8	–	1.5	3.1	2.6	1.1	0.0
Primary, secondary, and special education school teachers	–	3.7	–	2.0	3.9	3.0	1.2	4.2
Service	–	2.9	–	3.6	2.8	2.4	0.6	0.0
Protective service	–	3.8	–	4.8	4.4	3.1	0.7	0.0
Sales and office	–	3.0	2.7	3.3	3.3	–	0.7	0.0
Office and administrative support	–	3.1	2.8	3.0	3.2	–	0.7	0.4
Natural resources, construction, and maintenance	–	5.2	–	6.3	4.6	–	1.7	0.0
Production, transportation, and material moving	–	9.0	–	7.0	–	–	1.6	3.0
Full time	–	1.7	–	1.9	1.4	1.4	0.5	0.0
Part time	–	6.0	2.0	3.1	–	1.8	1.2	0.0
Union	–	1.9	1.6	1.7	2.3	1.7	0.5	0.0
Nonunion	–	2.7	–	2.4	1.8	2.0	0.8	0.0
Average wage within the following categories: ¹								
Lowest 25 percent	–	3.5	–	3.0	2.6	2.3	0.7	1.8
Lowest 10 percent	–	7.1	–	7.1	–	–	1.3	3.6
Second 25 percent	–	3.2	–	3.3	2.5	1.5	0.8	0.0
Third 25 percent	–	3.5	–	2.8	2.7	2.1	0.9	0.0
Highest 25 percent	–	2.1	2.5	2.6	3.0	–	0.6	0.0
Highest 10 percent	–	3.2	2.8	3.4	3.7	–	0.9	2.4
Establishment characteristics								
Service-providing industries	–	1.6	–	1.8	1.5	1.3	0.5	0.0
Education and health services	–	2.4	–	2.2	1.9	1.9	0.9	0.0
Educational services	–	2.1	–	1.4	1.7	2.3	1.0	1.3
Elementary and secondary schools	–	2.8	0.9	1.8	2.0	2.4	0.9	0.5
Junior colleges, colleges, and universities	–	3.6	2.2	–	2.8	4.4	2.2	1.7
Health care and social assistance	–	–	–	9.3	–	0.8	1.0	0.0
Hospitals	–	–	–	10.8	–	0.9	1.1	2.6
Public administration	–	2.6	–	2.4	2.3	2.2	0.5	0.0
1 to 99 workers	–	4.0	–	4.0	3.2	–	0.8	11.7
1 to 49 workers	–	5.7	–	6.1	–	–	1.1	8.8
50 to 99 workers	–	5.8	–	4.9	4.1	–	1.2	7.5
100 workers or more	–	2.1	–	2.3	1.8	1.5	0.6	0.0
100 to 499 workers	–	4.6	–	4.0	5.9	1.5	0.8	0.0
500 workers or more	–	3.0	–	2.5	1.8	2.0	0.9	0.0

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2019—continued

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
State government	—	2.2	1.6	2.7	2.5	—	1.1	0.6
Local government	—	1.9	0.8	2.3	1.6	1.6	0.5	0.0
Geographic areas								
Northeast	—	2.1	—	1.8	3.4	2.5	0.7	0.5
Middle Atlantic	—	2.5	—	1.6	3.8	—	0.7	0.2
South	—	4.3	—	4.1	2.3	3.1	1.4	5.2
South Atlantic	—	5.8	—	—	1.8	2.3	0.9	0.0
West South Central	—	—	—	5.9	—	—	5.4	0.0
Midwest	—	3.2	—	2.7	3.1	3.3	1.1	5.2
East North Central	—	2.7	—	2.8	3.2	3.4	1.1	8.8
West	—	2.7	2.9	3.8	2.6	1.4	0.4	0.0
Mountain	—	2.9	—	6.2	5.9	—	0.3	0.0
Pacific	—	3.4	4.0	4.4	2.6	1.4	0.5	4.1

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 26. Short-term disability plans: Maximum benefit amounts, State and local government workers, March 2019

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	74	\$170	\$200	\$615	\$808	\$1,500	26
Worker characteristics							
Management, professional, and related	78	170	200	650	731	1,160	22
Professional and related	79	170	200	650	731	1,160	21
Teachers	84	185	225	692	692	1,000	16
Primary, secondary, and special education school teachers	84	200	225	692	692	1,000	16
Service	74	170	200	604	1,000	2,000	26
Protective service	76	135	200	570	1,000	2,300	24
Sales and office	70	170	200	604	692	1,270	30
Office and administrative support	70	170	200	600	692	1,385	30
Natural resources, construction, and maintenance	64	170	–	692	–	1,500	36
Production, transportation, and material moving ...	57	170	170	–	692	1,000	43
Full time	75	170	200	650	923	1,500	25
Part time	70	170	170	185	615	731	30
Union	76	135	185	225	650	1,000	24
Nonunion	72	185	500	692	1,000	1,750	28
Average wage within the following categories: ²							
Lowest 25 percent	70	170	–	692	850	1,500	30
Lowest 10 percent	73	170	–	519	–	1,270	27
Second 25 percent	72	170	200	594	923	1,500	28
Third 25 percent	76	170	–	692	923	1,500	24
Highest 25 percent	78	170	185	–	692	–	22
Highest 10 percent	81	135	185	200	650	831	19
Establishment characteristics							
Service-providing industries	74	170	200	615	800	1,500	26
Education and health services	77	185	200	650	808	–	23
Educational services	77	170	200	650	692	1,000	23
Elementary and secondary schools	75	170	200	615	692	1,000	25
Junior colleges, colleges, and universities	81	185	185	650	692	923	19
Health care and social assistance	76	185	–	923	–	–	24
Hospitals	75	185	–	1,000	–	2,500	25
Public administration	70	135	200	576	731	1,500	30
1 to 99 workers	72	135	170	650	692	1,500	28
1 to 49 workers	66	135	135	–	692	–	34
50 to 99 workers	78	135	–	692	–	1,270	22
100 workers or more	75	170	200	615	831	1,500	25
100 to 499 workers	73	170	–	692	1,000	1,000	27
500 workers or more	76	170	200	570	808	1,662	24

See footnotes at end of table.

Table 26. Short-term disability plans: Maximum benefit amounts, State and local government workers, March 2019—continued

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	81	\$135	\$185	\$650	\$692	—	19
Local government	72	170	200	604	1,000	\$1,500	28
Geographic areas							
Northeast	93	170	170	200	615	650	7
Middle Atlantic	96	170	170	200	615	650	4
South	77	500	576	692	692	1,000	23
South Atlantic	81	500	692	692	692	—	19
Midwest	31	—	—	1,000	1,270	1,500	69
East North Central	27	—	—	923	1,500	1,500	73
West	79	135	185	594	1,385	2,310	21
Mountain	77	800	1,160	1,500	2,310	2,310	23
Pacific	81	135	135	185	716	1,000	19

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 26. Standard errors for short-term disability plans: Maximum benefit amounts, State and local government workers, March 2019

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.6	\$0.00	\$0.00	\$31.21	\$78.94	\$41.97	1.6
Worker characteristics							
Management, professional, and related	2.1	0.00	0.00	50.97	89.19	318.85	2.1
Professional and related	2.3	4.74	0.00	51.32	102.75	293.39	2.3
Teachers	2.7	13.96	6.45	62.04	0.00	0.00	2.7
Primary, secondary, and special education school teachers	2.9	0.00	7.90	54.42	51.85	38.71	2.9
Service	2.3	18.06	23.71	55.32	55.80	506.45	2.3
Protective service	2.7	0.00	33.97	54.68	219.29	13.90	2.7
Sales and office	3.3	12.54	2.74	37.75	25.41	339.08	3.3
Office and administrative support	3.1	6.70	5.47	49.48	16.06	328.39	3.1
Natural resources, construction, and maintenance	6.0	0.00	–	60.74	–	0.00	6.0
Production, transportation, and material moving ...	7.3	0.00	0.00	–	35.18	181.11	7.3
Full time	1.6	0.00	0.00	28.94	145.68	0.00	1.6
Part time	4.3	48.22	0.00	22.94	173.89	36.98	4.3
Union	2.2	34.56	0.00	26.21	47.62	112.00	2.2
Nonunion	2.8	7.24	29.01	0.00	28.10	356.26	2.8
Average wage within the following categories: ²							
Lowest 25 percent	2.6	0.00	–	50.01	179.49	184.72	2.6
Lowest 10 percent	5.4	0.00	–	140.28	–	147.87	5.4
Second 25 percent	2.5	6.70	0.00	23.98	167.79	20.99	2.5
Third 25 percent	2.3	0.00	–	0.00	181.04	251.28	2.3
Highest 25 percent	2.2	44.71	5.47	–	88.06	–	2.2
Highest 10 percent	3.1	37.79	0.00	4.56	27.14	59.77	3.1
Establishment characteristics							
Service-providing industries	1.6	0.00	0.00	26.02	84.36	114.99	1.6
Education and health services	2.2	10.95	0.00	47.11	141.40	–	2.2
Educational services	2.2	17.31	0.00	40.78	0.00	61.21	2.2
Elementary and secondary schools	2.8	11.93	0.00	95.49	0.00	136.86	2.8
Junior colleges, colleges, and universities	4.4	39.60	0.00	14.28	0.00	0.00	4.4
Health care and social assistance	6.5	0.00	–	245.80	–	–	6.5
Hospitals	7.6	18.25	–	60.09	–	651.59	7.6
Public administration	2.5	0.00	0.00	10.23	131.70	41.97	2.5
1 to 99 workers	6.3	0.00	48.60	99.81	122.83	320.10	6.3
1 to 49 workers	8.9	9.30	12.77	–	184.53	–	8.9
50 to 99 workers	5.0	11.06	–	82.48	–	129.80	5.0
100 workers or more	2.1	0.00	0.00	26.99	120.52	66.64	2.1
100 to 499 workers	3.5	2.74	–	47.77	185.62	0.00	3.5
500 workers or more	2.9	15.72	0.00	46.61	127.04	302.81	2.9

See footnotes at end of table.

Table 26. Standard errors for short-term disability plans: Maximum benefit amounts, State and local government workers, March 2019—continued

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	2.5	\$0.00	\$0.00	\$26.86	\$0.00	—	2.5
Local government	2.1	0.00	0.00	23.73	47.52	\$0.00	2.1
Geographic areas							
Northeast	2.3	0.00	12.54	0.00	17.64	46.65	2.3
Middle Atlantic	1.6	0.00	0.00	0.00	15.68	0.00	1.6
South	3.7	27.21	76.94	0.00	38.21	166.00	3.7
South Atlantic	3.9	18.35	0.00	0.00	0.00	—	3.9
Midwest	4.8	—	—	101.32	293.80	365.15	4.8
East North Central	4.6	—	—	79.49	433.56	421.90	4.6
West	2.5	0.00	27.37	86.60	253.62	386.96	2.5
Mountain	5.2	185.20	276.47	0.00	0.00	84.93	5.2
Pacific	2.7	0.00	0.00	0.00	163.68	116.62	2.7

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 2019.

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

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

Table 27. Long-term disability plans: Employee contribution requirement, State and local government workers, March 2019

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	17	83
Worker characteristics		
Management, professional, and related	19	81
Professional and related	20	80
Teachers	24	76
Primary, secondary, and special education school teachers	28	72
Service	12	88
Sales and office	14	86
Office and administrative support	14	86
Natural resources, construction, and maintenance	12	88
Full time	17	83
Part time	18	82
Union	16	84
Nonunion	18	82
Average wage within the following categories: ¹		
Lowest 25 percent	17	83
Lowest 10 percent	21	79
Second 25 percent	13	87
Third 25 percent	19	81
Highest 25 percent	18	82
Highest 10 percent	17	83
Establishment characteristics		
Service-providing industries	17	83
Education and health services	19	81
Educational services	20	80
Elementary and secondary schools	24	76
Junior colleges, colleges, and universities	12	88
Health care and social assistance	13	87
Public administration	14	86
1 to 99 workers	22	78
1 to 49 workers	18	82
50 to 99 workers	25	75
100 workers or more	15	85
100 to 499 workers	19	81
500 workers or more	14	86

See footnotes at end of table.

Table 27. Long-term disability plans: Employee contribution requirement, State and local government workers, March 2019—continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	18	82
Local government	16	84
Geographic areas		
South	14	86
South Atlantic	19	81
Midwest	24	76
East North Central	32	68
West North Central	4	96
West	14	86
Mountain	27	73

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 2019.

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

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

Table 27. Standard errors for long-term disability plans: Employee contribution requirement, State and local government workers, March 2019

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.9	0.9
Worker characteristics		
Management, professional, and related	1.3	1.3
Professional and related	1.5	1.5
Teachers	1.9	1.9
Primary, secondary, and special education school teachers	2.7	2.7
Service	3.0	3.0
Sales and office	1.7	1.7
Office and administrative support	1.8	1.8
Natural resources, construction, and maintenance	3.5	3.5
Full time	0.9	0.9
Part time	3.9	3.9
Union	1.5	1.5
Nonunion	1.2	1.2
Average wage within the following categories: ¹		
Lowest 25 percent	1.8	1.8
Lowest 10 percent	3.0	3.0
Second 25 percent	1.5	1.5
Third 25 percent	1.6	1.6
Highest 25 percent	1.8	1.8
Highest 10 percent	2.8	2.8
Establishment characteristics		
Service-providing industries	1.0	1.0
Education and health services	1.2	1.2
Educational services	1.2	1.2
Elementary and secondary schools	1.9	1.9
Junior colleges, colleges, and universities	2.1	2.1
Health care and social assistance	2.9	2.9
Public administration	2.0	2.0
1 to 99 workers	3.3	3.3
1 to 49 workers	3.7	3.7
50 to 99 workers	4.7	4.7
100 workers or more	1.1	1.1
100 to 499 workers	3.2	3.2
500 workers or more	1.2	1.2

See footnotes at end of table.

Table 27. Standard errors for long-term disability plans: Employee contribution requirement, State and local government workers, March 2019—continued

Characteristics	Employee contribution required	Employee contribution not required
State government	2.1	2.1
Local government	1.3	1.3
Geographic areas		
South	0.9	0.9
South Atlantic	0.9	0.9
Midwest	1.9	1.9
East North Central	2.6	2.6
West North Central	1.9	1.9
West	2.2	2.2
Mountain	3.6	3.6

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 2019.

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

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

Table 28. Long-term disability plans: Method of benefit payment, State and local government workers, March 2019

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	97	2	1	1
Worker characteristics				
Management, professional, and related	96	2	1	1
Professional and related	96	1	1	1
Teachers	95	1	2	1
Primary, secondary, and special education school teachers	94	1	3	2
Service	97	—	—	—
Protective service	97	—	—	—
Sales and office	98	2	—	—
Office and administrative support	98	2	—	—
Natural resources, construction, and maintenance	98	—	—	—
Production, transportation, and material moving	96	—	—	—
Full time	97	2	1	1
Part time	96	—	—	—
Union	96	1	2	1
Nonunion	98	2	—	—
Average wage within the following categories: ¹				
Lowest 25 percent	98	1	—	—
Lowest 10 percent	100	—	—	—
Second 25 percent	97	2	—	—
Third 25 percent	98	2	—	—
Highest 25 percent	95	2	3	1
Highest 10 percent	94	—	4	—
Establishment characteristics				
Service-providing industries	97	2	1	1
Education and health services	96	2	1	1
Educational services	96	2	2	1
Elementary and secondary schools	95	1	2	2
Junior colleges, colleges, and universities	97	—	—	—
Health care and social assistance	99	—	—	—
Hospitals	98	—	—	—
Public administration	98	2	—	—
1 to 99 workers	96	1	3	—
1 to 49 workers	96	2	—	—
50 to 99 workers	95	—	4	—
100 workers or more	97	2	—	—
100 to 499 workers	96	3	—	—
500 workers or more	98	1	—	—

See footnotes at end of table.

Table 28. Long-term disability plans: Method of benefit payment, State and local government workers, March 2019—continued

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
State government	97	3	—	—
Local government	97	1	1	1
Geographic areas				
Northeast	92	—	8	—
New England	100	—	—	—
Middle Atlantic	89	—	—	—
South	100	—	—	—
South Atlantic	100	—	—	—
East South Central	99	—	—	—
West South Central	99	—	—	—
Midwest	95	5	—	—
East North Central	95	5	—	—
West North Central	96	3	—	—
West	97	—	—	2
Mountain	100	—	—	—
Pacific	95	—	—	4

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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

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

Table 28. Standard errors for long-term disability plans: Method of benefit payment, State and local government workers, March 2019

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	0.5	0.3	0.3	0.2
Worker characteristics				
Management, professional, and related	0.6	0.3	0.4	0.2
Professional and related	0.6	0.3	0.4	0.2
Teachers	1.1	0.4	0.7	0.4
Primary, secondary, and special education school teachers	1.4	0.6	1.0	0.5
Service	1.5	—	—	—
Protective service	1.9	—	—	—
Sales and office	0.7	0.5	—	—
Office and administrative support	0.7	0.6	—	—
Natural resources, construction, and maintenance	1.0	—	—	—
Production, transportation, and material moving	1.9	—	—	—
Full time	0.5	0.3	0.3	0.2
Part time	2.0	—	—	—
Union	0.9	0.4	0.5	0.3
Nonunion	0.4	0.3	—	—
Average wage within the following categories: ¹				
Lowest 25 percent	0.6	0.5	—	—
Lowest 10 percent	(²)	—	—	—
Second 25 percent	0.7	0.5	—	—
Third 25 percent	0.4	0.3	—	—
Highest 25 percent	1.1	0.5	0.8	0.4
Highest 10 percent	1.5	—	1.3	—
Establishment characteristics				
Service-providing industries	0.5	0.3	0.3	0.2
Education and health services	0.7	0.3	0.4	0.3
Educational services	0.8	0.3	0.5	0.4
Elementary and secondary schools	1.2	0.5	0.7	0.6
Junior colleges, colleges, and universities	0.7	—	—	—
Health care and social assistance	1.0	—	—	—
Hospitals	1.4	—	—	—
Public administration	0.6	0.6	—	—
1 to 99 workers	1.2	0.3	1.1	—
1 to 49 workers	2.0	0.4	—	—
50 to 99 workers	1.3	—	1.2	—
100 workers or more	0.5	0.3	—	—
100 to 499 workers	1.1	0.7	—	—
500 workers or more	0.4	0.4	—	—

See footnotes at end of table.

Table 28. Standard errors for long-term disability plans: Method of benefit payment, State and local government workers, March 2019—continued

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
State government	0.5	0.5	—	—
Local government	0.6	0.3	0.4	0.3
Geographic areas				
Northeast	2.4	—	2.4	—
New England	0.0	—	—	—
Middle Atlantic	3.4	—	—	—
South	0.2	—	—	—
South Atlantic	0.2	—	—	—
East South Central	0.5	—	—	—
West South Central	0.8	—	—	—
Midwest	0.8	0.8	—	—
East North Central	1.1	1.1	—	—
West North Central	0.6	0.4	—	—
West	1.3	—	—	0.7
Mountain	0.1	—	—	—
Pacific	2.2	—	—	1.2

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

² Less than 0.05.

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

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

Table 29. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2019

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	18	43	20	17	2	60.2	60.0
Worker characteristics							
Management, professional, and related	18	40	23	17	2	60.3	60.0
Professional and related	17	39	24	17	2	60.4	60.0
Teachers	17	33	28	18	4	60.7	60.0
Primary, secondary, and special education school teachers	18	26	29	22	5	60.8	63.0
Service	22	48	13	14	3	59.8	60.0
Protective service	25	46	–	16	–	59.4	60.0
Sales and office	17	48	18	–	–	60.2	60.0
Office and administrative support	–	48	18	17	–	60.3	60.0
Natural resources, construction, and maintenance	17	50	–	17	–	60.2	60.0
Production, transportation, and material moving ...	–	51	–	23	–	61.2	60.0
Full time	18	44	20	17	2	60.2	60.0
Part time	24	35	23	–	–	60.7	60.0
Union	23	43	11	19	4	59.6	60.0
Nonunion	14	43	28	15	1	60.7	60.0
Average wage within the following categories: ¹							
Lowest 25 percent	16	46	23	14	1	60.5	60.0
Lowest 10 percent	–	44	24	16	–	60.5	60.0
Second 25 percent	20	47	17	15	1	59.7	60.0
Third 25 percent	17	39	24	18	2	60.4	60.0
Highest 25 percent	19	42	17	19	3	60.2	60.0
Highest 10 percent	17	46	19	–	–	60.1	60.0
Establishment characteristics							
Service-providing industries	18	43	20	17	2	60.2	60.0
Education and health services	17	41	25	14	3	60.3	60.0
Educational services	16	37	27	16	3	60.8	60.0
Elementary and secondary schools	17	30	28	21	4	61.2	62.0
Junior colleges, colleges, and universities	14	53	26	–	–	60.3	60.0
Health care and social assistance	–	58	15	6	–	58.0	60.0
Hospitals	–	62	11	–	–	57.8	60.0
Public administration	21	45	–	20	–	59.9	60.0
1 to 99 workers	14	25	34	24	3	62.2	65.0
1 to 49 workers	12	33	28	27	–	61.8	65.0
50 to 99 workers	17	17	39	22	6	62.5	65.0
100 workers or more	19	48	16	15	2	59.7	60.0
100 to 499 workers	16	40	19	21	4	60.8	60.0
500 workers or more	20	52	15	12	1	59.2	60.0

See footnotes at end of table.

Table 29. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2019—continued

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
State government	—	42	30	14	—	60.8	60.0
Local government	19	44	17	18	3	60.0	60.0
Geographic areas							
Northeast	—	56	15	12	—	60.0	60.0
New England	—	51	—	—	—	58.9	60.0
Middle Atlantic	—	58	14	13	—	60.4	60.0
South	8	48	37	—	—	61.0	60.0
South Atlantic	—	36	51	5	—	61.5	62.0
East South Central	—	69	15	—	—	60.2	60.0
West South Central	—	75	6	8	—	59.8	60.0
Midwest	35	33	8	18	6	58.1	60.0
East North Central	44	23	8	20	5	57.3	60.0
West North Central	15	59	8	—	—	60.2	60.0
West	—	45	14	31	—	61.8	60.0
Mountain	6	41	—	44	—	63.0	66.0
Pacific	13	48	18	—	—	60.9	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 2019.

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

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 29. Standard errors for long-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2019

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	1.4	1.8	1.1	1.5	0.4	0.3	0.0
Worker characteristics							
Management, professional, and related	1.6	1.9	1.4	1.6	0.5	0.4	0.0
Professional and related	1.8	2.2	1.8	1.6	0.5	0.4	0.0
Teachers	1.9	2.3	2.3	2.1	1.1	0.6	2.5
Primary, secondary, and special education school teachers	2.4	2.7	2.9	2.7	1.6	0.8	1.6
Service	2.9	3.3	2.3	2.6	0.9	0.4	0.0
Protective service	5.0	4.5	–	4.2	–	0.6	0.0
Sales and office	1.8	3.0	2.5	–	–	0.4	0.0
Office and administrative support	–	3.0	2.5	3.0	–	0.4	0.0
Natural resources, construction, and maintenance	3.1	5.7	–	5.2	–	0.6	0.0
Production, transportation, and material moving	–	8.3	–	6.8	–	0.8	0.0
Full time	1.4	1.8	1.1	1.5	0.4	0.3	0.0
Part time	5.0	5.2	4.5	–	–	0.9	0.0
Union	2.0	2.4	1.4	2.2	0.6	0.4	0.0
Nonunion	2.0	2.8	1.3	1.7	0.3	0.3	0.0
Average wage within the following categories: ¹							
Lowest 25 percent	1.9	3.0	1.9	1.8	0.5	0.3	0.0
Lowest 10 percent	–	4.7	2.2	3.0	–	0.5	0.0
Second 25 percent	1.9	3.0	2.3	2.4	0.3	0.4	0.0
Third 25 percent	2.2	2.7	2.7	1.7	0.6	0.4	0.0
Highest 25 percent	1.8	2.5	1.8	2.9	0.8	0.4	0.0
Highest 10 percent	2.1	4.2	2.5	–	–	0.5	0.0
Establishment characteristics							
Service-providing industries	1.4	1.8	1.1	1.6	0.4	0.3	0.0
Education and health services	1.8	2.1	1.2	1.6	0.5	0.4	0.0
Educational services	1.2	1.8	1.4	1.8	0.6	0.3	0.0
Elementary and secondary schools	1.6	2.4	1.9	2.6	1.2	0.5	1.2
Junior colleges, colleges, and universities	2.6	2.1	1.6	–	–	0.5	0.0
Health care and social assistance	–	8.0	2.4	2.7	–	1.2	0.0
Hospitals	–	8.6	1.4	–	–	1.4	0.0
Public administration	2.8	3.8	–	3.6	–	0.5	0.0
1 to 99 workers	2.7	2.7	3.5	4.0	0.8	0.6	1.7
1 to 49 workers	3.3	4.6	4.4	5.2	–	0.7	2.8
50 to 99 workers	3.6	4.0	5.1	4.5	1.6	0.7	1.9
100 workers or more	1.8	2.1	1.2	1.7	0.4	0.4	0.0
100 to 499 workers	3.3	2.8	2.5	3.5	1.5	0.9	0.0
500 workers or more	2.1	2.7	1.8	1.9	0.3	0.4	0.0

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2019—continued

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
State government	—	2.6	1.3	1.9	—	0.4	0.0
Local government	1.7	2.2	1.3	1.9	0.6	0.4	0.0
Geographic areas							
Northeast	—	5.6	4.2	2.9	—	0.8	0.0
New England	—	14.5	—	—	—	2.5	0.0
Middle Atlantic	—	5.6	4.2	2.8	—	0.5	0.0
South	2.8	3.3	2.0	—	—	0.5	0.0
South Atlantic	—	4.4	2.4	1.7	—	0.6	0.8
East South Central	—	4.5	4.2	—	—	0.9	0.0
West South Central	—	4.5	2.0	2.5	—	0.6	0.0
Midwest	2.0	1.9	1.5	2.6	1.1	0.5	0.0
East North Central	2.4	1.7	2.0	3.0	1.2	0.7	0.0
West North Central	3.6	5.0	1.7	—	—	0.8	0.0
West	—	4.4	2.1	4.4	—	0.5	1.9
Mountain	2.5	7.6	—	6.0	—	0.5	6.0
Pacific	3.1	5.3	2.9	—	—	0.9	0.0

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 30. Long-term disability plans: Maximum benefit amounts, State and local government workers, March 2019

(All workers participating in fixed percent of annual earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	73	–	\$3,900	\$5,000	\$7,500	\$10,000	27
Worker characteristics							
Management, professional, and related	73	–	3,900	5,000	7,500	10,000	27
Professional and related	74	\$1,500	3,900	5,000	7,000	10,000	26
Teachers	71	–	3,900	5,000	6,000	9,450	29
Primary, secondary, and special education school teachers	69	–	3,900	5,000	6,000	8,000	31
Service	71	–	3,900	5,000	6,000	10,000	29
Protective service	71	3,000	5,000	5,000	6,000	10,000	29
Sales and office	73	3,000	3,900	5,000	8,000	10,000	27
Office and administrative support	73	3,000	3,900	5,000	8,000	10,000	27
Natural resources, construction, and maintenance	72	3,000	4,000	5,000	8,000	10,000	28
Production, transportation, and material moving ...	68	3,900	5,000	5,000	6,000	10,000	32
Full time	73	–	3,900	5,000	7,500	10,000	27
Part time	61	2,500	–	6,000	7,500	10,000	39
Union	70	3,000	5,000	5,000	7,500	10,000	30
Nonunion	75	800	3,900	5,000	7,000	10,000	25
Average wage within the following categories: ²							
Lowest 25 percent	69	–	3,900	5,000	6,500	10,000	31
Lowest 10 percent	69	800	–	5,000	6,500	10,000	31
Second 25 percent	72	2,500	4,000	5,000	7,500	10,000	28
Third 25 percent	73	–	3,900	5,000	7,000	10,000	27
Highest 25 percent	75	3,102	5,000	5,000	8,000	10,000	25
Highest 10 percent	74	3,000	5,000	5,000	8,000	10,000	26
Establishment characteristics							
Service-providing industries	72	–	3,900	5,000	7,500	10,000	28
Education and health services	73	1,500	3,900	5,000	7,500	10,000	27
Educational services	71	1,500	3,900	5,000	7,000	10,000	29
Elementary and secondary schools	69	–	3,900	5,000	6,000	8,333	31
Junior colleges, colleges, and universities	77	–	4,000	6,000	10,000	15,000	23
Health care and social assistance	82	–	5,000	6,000	10,000	–	18
Public administration	66	3,102	4,000	5,000	6,250	10,000	34
1 to 99 workers	71	800	3,900	5,000	6,000	10,000	29
1 to 49 workers	68	2,500	3,900	5,000	6,000	10,000	32
50 to 99 workers	73	800	3,900	5,000	7,500	10,000	27
100 workers or more	73	2,500	4,000	5,000	7,500	10,000	27
100 to 499 workers	72	3,249	4,000	5,000	6,000	10,000	28
500 workers or more	73	–	3,900	5,000	8,000	10,000	27

See footnotes at end of table.

Table 30. Long-term disability plans: Maximum benefit amounts, State and local government workers, March 2019—continued

(All workers participating in fixed percent of annual earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	74	—	\$3,900	\$5,000	\$7,500	\$15,000	26
Local government	72	\$2,500	4,000	5,000	7,000	10,000	28
Geographic areas							
Northeast	80	2,500	5,000	5,000	—	13,000	20
Middle Atlantic	78	2,500	4,500	5,000	6,500	—	22
South	88	800	3,900	5,000	6,000	10,000	12
South Atlantic	89	800	—	3,900	5,000	10,000	11
West South Central	84	—	5,000	5,000	6,000	10,000	16
Midwest	51	—	5,000	5,000	7,500	11,667	49
East North Central	47	—	5,000	5,000	7,500	11,667	53
West North Central	58	5,000	5,000	5,000	7,500	—	42
West	77	3,102	5,000	6,000	8,000	10,000	23
Mountain	65	4,000	5,000	6,000	8,333	—	35
Pacific	86	3,000	4,000	6,000	8,000	10,000	14

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 30. Standard errors for long-term disability plans: Maximum benefit amounts, State and local government workers, March 2019

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.5	–	\$18.25	\$0.00	\$468.10	\$0.00	1.5
Worker characteristics							
Management, professional, and related	1.7	–	0.00	0.00	305.56	228.10	1.7
Professional and related	1.9	\$193.55	0.00	0.00	651.63	354.74	1.9
Teachers	2.4	–	0.00	0.00	218.58	956.22	2.4
Primary, secondary, and special education school teachers	3.7	–	358.52	0.00	0.00	282.30	3.7
Service	3.2	–	579.65	0.00	753.20	100.37	3.2
Protective service	5.1	580.64	1,470.32	0.00	0.00	625.52	5.1
Sales and office	2.8	659.22	18.25	358.28	1,200.09	0.00	2.8
Office and administrative support	2.9	655.67	18.25	559.50	1,311.97	0.00	2.9
Natural resources, construction, and maintenance	4.1	439.27	1,149.93	893.98	1,529.49	2,032.04	4.1
Production, transportation, and material moving ...	6.4	531.27	706.99	0.00	474.10	912.41	6.4
Full time	1.5	–	18.25	0.00	531.40	0.00	1.5
Part time	5.5	524.14	–	789.48	702.32	291.97	5.5
Union	2.0	18.61	0.00	0.00	619.90	0.00	2.0
Nonunion	2.0	109.49	0.00	0.00	709.85	354.74	2.0
Average wage within the following categories: ²							
Lowest 25 percent	2.6	–	0.00	0.00	877.44	0.00	2.6
Lowest 10 percent	4.5	0.00	–	0.00	1,118.75	0.00	4.5
Second 25 percent	2.0	428.74	603.02	0.00	673.95	0.00	2.0
Third 25 percent	2.3	–	0.00	0.00	337.55	0.00	2.3
Highest 25 percent	2.1	219.87	0.00	0.00	408.61	2,032.56	2.1
Highest 10 percent	3.6	117.20	728.79	0.00	158.03	2,919.73	3.6
Establishment characteristics							
Service-providing industries	1.5	–	18.25	0.00	473.75	0.00	1.5
Education and health services	1.7	416.42	0.00	0.00	471.42	860.59	1.7
Educational services	1.8	335.24	0.00	0.00	625.52	0.00	1.8
Elementary and secondary schools	3.2	–	302.06	0.00	226.23	531.95	3.2
Junior colleges, colleges, and universities	4.0	–	1,087.42	1,207.01	1,003.49	2,919.93	4.0
Health care and social assistance	4.7	–	0.00	1,593.46	1,328.50	–	4.7
Public administration	3.1	141.52	754.39	0.00	1,083.20	0.00	3.1
1 to 99 workers	4.1	0.00	242.09	0.00	1,053.24	451.62	4.1
1 to 49 workers	5.9	0.00	318.69	0.00	204.02	456.21	5.9
50 to 99 workers	4.9	0.00	778.07	0.00	1,614.17	1,659.37	4.9
100 workers or more	1.8	651.59	122.41	0.00	370.85	0.00	1.8
100 to 499 workers	4.4	857.99	127.74	0.00	609.09	1,054.70	4.4
500 workers or more	1.8	–	260.05	158.03	318.92	2,264.55	1.8

See footnotes at end of table.

Table 30. Standard errors for long-term disability plans: Maximum benefit amounts, State and local government workers, March 2019—continued

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	2.9	–	\$0.00	\$0.00	\$1,780.21	\$3,785.27	2.9
Local government	1.9	\$288.53	174.08	0.00	708.32	0.00	1.9
Geographic areas							
Northeast	4.9	91.24	0.00	320.85	–	2,631.81	4.9
Middle Atlantic	6.0	508.01	983.15	0.00	1,347.16	–	6.0
South	1.7	0.00	290.99	1,035.43	91.24	0.00	1.7
South Atlantic	1.7	0.00	–	0.00	965.61	1,124.90	1.7
West South Central	4.8	–	0.00	774.21	353.38	0.00	4.8
Midwest	1.9	–	0.00	0.00	520.85	1,824.95	1.9
East North Central	1.6	–	0.00	0.00	474.10	1,690.32	1.6
West North Central	4.7	1,315.90	0.00	706.75	1,403.74	–	4.7
West	3.9	118.51	516.14	562.45	682.74	1,210.45	3.9
Mountain	7.5	0.00	0.00	446.99	1,137.69	–	7.5
Pacific	3.5	99.63	804.68	934.95	408.04	0.00	3.5

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 31. Leave benefits: Access, State and local government workers, March 2019

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ¹	
								Paid	Unpaid
All workers	68	91	61	60	82	87	70	25	94
Worker characteristics									
Management, professional, and related	57	93	47	63	83	88	69	26	94
Professional and related	52	93	40	65	82	88	68	27	94
Teachers	31	93	14	70	81	87	64	27	94
Primary, secondary, and special education school teachers	27	99	12	82	85	91	63	29	95
Service	79	85	75	53	78	83	68	23	93
Protective service	90	91	89	52	84	89	77	27	97
Sales and office	88	92	86	55	84	88	74	23	95
Office and administrative support	88	93	87	55	84	88	75	24	95
Natural resources, construction, and maintenance	95	96	96	60	87	89	68	28	95
Production, transportation, and material moving	73	90	62	58	82	86	71	21	93
Full time	74	99	67	65	87	92	75	27	97
Part time	33	45	23	24	50	55	39	12	78
Union	69	97	58	70	90	93	71	28	95
Nonunion	67	86	63	51	75	82	68	23	93
Average wage within the following categories: ²									
Lowest 25 percent	65	79	59	46	70	77	60	21	89
Lowest 10 percent	53	67	45	41	62	69	50	18	89
Second 25 percent	89	95	86	57	85	90	75	26	96
Third 25 percent	69	97	61	70	87	91	75	25	96
Highest 25 percent	53	96	42	65	87	91	70	29	95
Highest 10 percent	49	94	37	53	86	88	71	28	94
Establishment characteristics									
Service-providing industries	67	91	60	59	82	87	70	25	94
Education and health services	55	92	44	63	82	87	68	26	93
Educational services	49	92	37	65	81	87	67	27	93
Elementary and secondary schools	38	93	25	73	81	87	62	27	92
Junior colleges, colleges, and universities	81	90	69	41	83	87	79	24	97
Health care and social assistance	92	92	92	52	84	91	75	23	94
Hospitals	91	91	92	51	84	90	72	23	91
Public administration	91	92	90	54	85	88	76	24	96
1 to 99 workers	61	89	54	61	79	85	65	23	91
1 to 49 workers	68	85	62	53	80	83	63	26	93
50 to 99 workers	56	92	46	68	78	86	67	19	90
100 workers or more	70	92	63	59	83	88	71	26	95
100 to 499 workers	70	90	62	64	80	83	62	29	93
500 workers or more	70	93	63	57	84	90	75	24	95

See footnotes at end of table.

Table 31. Leave benefits: Access, State and local government workers, March 2019—continued

(All workers = 100 percent)

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave ¹	
								Paid	Unpaid
State government	92	95	86	51	90	94	88	22	98
Local government	60	90	52	62	80	85	64	26	93
Geographic areas									
Northeast	64	90	57	72	93	92	74	23	94
New England	60	90	55	81	92	90	72	20	95
Middle Atlantic	65	90	57	69	93	93	75	24	94
South	69	92	62	57	81	90	77	27	94
South Atlantic	77	91	66	61	80	87	74	21	94
East South Central	71	90	61	46	72	85	77	23	92
West South Central	56	94	56	58	85	95	80	36	97
Midwest	66	89	55	64	80	84	56	30	95
East North Central	68	88	55	66	80	84	56	36	95
West North Central	60	91	56	60	81	85	56	18	96
West	72	93	67	48	78	81	67	20	92
Mountain	66	89	61	45	65	73	61	—	98
Pacific	74	96	70	50	83	85	70	23	89

¹ The sum of paid and unpaid family leave may exceed 100 percent because some workers have access to both types of plans.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 31. Standard errors for leave benefits: Access, State and local government workers, March 2019

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
All workers	0.8	0.5	0.9	1.1	0.9	0.8	0.9	0.7	0.6
Worker characteristics									
Management, professional, and related	1.2	0.7	1.2	1.2	0.9	1.1	1.1	0.9	0.6
Professional and related	1.4	0.7	1.3	1.2	0.9	1.1	1.3	1.1	0.7
Teachers	2.1	1.0	1.6	1.2	1.2	1.6	1.7	1.3	0.9
Primary, secondary, and special education school teachers	2.4	0.5	2.1	1.0	1.5	1.9	2.1	1.7	0.8
Service	1.3	1.4	1.4	2.2	1.7	1.4	1.6	1.3	1.1
Protective service	1.1	1.1	1.2	3.5	2.1	1.4	2.0	1.7	0.8
Sales and office	1.4	1.1	1.5	1.7	1.6	1.4	1.6	1.9	0.8
Office and administrative support	1.4	1.1	1.4	1.6	1.6	1.4	1.7	1.9	0.8
Natural resources, construction, and maintenance	1.2	1.4	1.1	4.5	2.9	2.3	3.6	2.3	1.7
Production, transportation, and material moving ...	3.7	2.4	4.4	4.4	3.2	3.2	3.3	2.9	2.8
Full time	0.8	0.3	0.8	1.1	1.0	0.9	1.0	0.8	0.5
Part time	2.1	2.2	1.9	1.8	2.1	2.2	2.0	1.6	2.0
Union	1.1	0.4	1.3	1.2	0.9	1.0	1.2	1.0	0.7
Nonunion	1.1	1.0	1.1	1.6	1.3	1.1	1.4	1.0	0.8
Average wage within the following categories: ¹									
Lowest 25 percent	1.7	1.5	1.5	1.7	1.9	1.5	1.7	1.2	1.3
Lowest 10 percent	2.3	2.1	2.1	2.0	2.6	2.1	2.4	1.5	1.6
Second 25 percent	0.9	0.7	1.1	2.0	1.6	1.2	1.4	1.7	0.7
Third 25 percent	2.0	0.8	1.8	1.3	1.2	1.2	1.5	1.0	0.7
Highest 25 percent	1.5	0.9	1.7	1.6	1.0	1.2	1.5	1.5	0.8
Highest 10 percent	2.5	1.5	2.6	1.9	1.8	1.8	2.1	2.1	1.1
Establishment characteristics									
Service-providing industries	0.8	0.5	0.9	1.1	0.9	0.8	1.0	0.7	0.6
Education and health services	1.2	0.6	1.2	1.2	0.9	1.1	1.2	0.9	0.6
Educational services	1.3	0.7	1.2	1.1	1.0	1.2	1.2	0.9	0.7
Elementary and secondary schools	1.6	0.8	1.3	0.9	1.3	1.6	1.3	1.2	0.8
Junior colleges, colleges, and universities	1.5	1.8	2.2	3.1	1.8	1.8	2.4	2.6	0.7
Health care and social assistance	1.6	1.4	1.1	4.8	2.4	2.6	4.5	2.7	1.7
Hospitals	1.5	1.6	1.2	7.6	2.1	3.0	6.0	3.7	2.8
Public administration	0.8	0.8	1.0	2.4	1.9	1.4	1.7	1.2	1.1
1 to 99 workers	1.8	1.3	1.5	2.3	1.9	2.1	2.4	2.0	1.3
1 to 49 workers	2.7	2.1	2.6	3.5	2.5	2.3	3.2	3.7	2.0
50 to 99 workers	2.5	1.3	2.7	2.6	2.7	2.6	3.3	3.1	2.0
100 workers or more	1.1	0.6	1.0	1.3	1.1	0.8	1.1	1.0	0.7
100 to 499 workers	2.0	1.2	1.7	2.0	2.4	2.0	2.1	2.2	1.3
500 workers or more	1.3	0.8	1.3	1.6	1.1	1.1	1.2	1.3	0.8

See footnotes at end of table.

Table 31. Standard errors for leave benefits: Access, State and local government workers, March 2019—continued

Characteristics	Paid holidays	Paid sick leave	Paid vacations	Paid personal leave	Paid funeral leave	Paid jury duty leave	Paid military leave	Family leave	
								Paid	Unpaid
State government	1.0	1.1	1.1	1.8	1.2	1.1	1.5	1.8	0.5
Local government	1.0	0.6	1.1	1.2	1.1	1.1	1.1	0.9	0.7
Geographic areas									
Northeast	2.4	1.1	3.1	1.7	1.1	1.6	1.7	1.8	1.2
New England	2.0	1.1	2.9	2.6	2.2	2.8	3.0	3.9	2.6
Middle Atlantic	3.1	1.5	3.8	2.1	1.3	1.7	2.1	2.2	1.3
South	1.4	1.0	1.4	2.0	1.5	1.2	1.5	1.0	1.1
South Atlantic	1.4	1.6	1.2	3.0	1.6	1.3	1.7	0.8	1.3
East South Central	6.9	1.0	6.2	6.3	7.0	5.2	6.3	4.1	4.9
West South Central	1.5	2.0	1.9	2.6	2.1	1.5	2.1	1.9	1.4
Midwest	1.9	1.1	1.3	1.8	2.2	2.2	2.0	1.8	0.7
East North Central	2.4	1.7	1.9	1.9	1.9	2.6	2.1	1.7	0.9
West North Central	2.9	0.6	1.0	3.5	5.2	4.1	4.2	3.9	1.1
West	1.1	0.9	1.3	2.5	2.1	2.0	2.3	1.8	1.3
Mountain	1.4	2.2	2.5	6.2	6.4	5.0	6.0	—	1.3
Pacific	1.5	0.6	1.5	2.4	1.0	1.7	1.7	1.6	1.7

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 32. Paid holidays: Number of days provided, State and local government workers, March 2019

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	2	1	4	3	3	8	14	21	19	12	5	6	11	11
Worker characteristics														
Management, professional, and related	4	2	6	4	3	8	12	21	16	13	5	8	11	11
Professional and related	5	3	8	4	3	7	12	20	14	13	5	7	11	11
Teachers	9	4	16	7	4	6	10	15	8	7	5	9	10	10
Primary, secondary, and special education school teachers	13	7	23	8	3	4	8	—	4	4	—	—	9	7
Service	2	1	4	2	4	7	17	20	21	12	6	5	11	11
Protective service	—	—	—	2	2	7	20	24	25	12	5	—	11	11
Sales and office	—	—	1	1	4	8	14	22	24	11	6	6	12	11
Office and administrative support	—	—	1	1	4	8	14	22	24	11	7	7	12	11
Natural resources, construction, and maintenance	—	—	—	—	4	7	20	26	18	9	4	8	11	11
Production, transportation, and material moving	—	—	4	—	8	8	—	25	20	—	—	—	10	11
Full time	2	1	4	3	3	8	14	22	19	12	5	6	11	11
Part time	—	—	4	3	4	5	13	17	17	9	6	8	10	11
Union	3	1	6	3	1	4	13	24	22	11	5	7	11	11
Nonunion	2	1	3	2	6	11	15	19	16	13	6	6	11	11
Average wage within the following categories: ¹														
Lowest 25 percent	3	2	5	2	6	9	15	18	16	14	5	6	11	11
Lowest 10 percent	5	2	8	3	9	8	16	13	13	15	3	5	10	10
Second 25 percent	1	1	2	2	3	8	15	23	21	12	6	6	11	11
Third 25 percent	4	2	7	3	2	6	13	24	18	10	5	5	11	11
Highest 25 percent	3	—	4	4	—	7	13	20	19	12	6	9	11	11
Highest 10 percent	—	—	1	7	3	7	11	17	20	14	5	13	12	12
Establishment characteristics														
Service-providing industries	3	1	5	3	3	8	14	21	19	12	5	7	11	11
Education and health services	4	3	8	4	4	7	13	14	14	13	6	11	11	11
Educational services	5	3	8	4	4	6	12	13	13	12	7	13	11	11
Elementary and secondary schools	8	5	13	6	4	4	10	12	9	9	5	15	10	11
Junior colleges, colleges, and universities	—	—	—	2	4	9	14	13	18	18	11	10	12	12
Health care and social assistance	—	—	9	—	—	10	16	22	18	15	—	—	10	11
Hospitals	—	—	13	—	—	—	—	19	21	—	—	—	10	11
Public administration	—	—	(²)	—	1	8	15	29	25	12	5	3	11	11
1 to 99 workers	—	—	3	3	3	5	14	29	14	12	4	8	11	11
1 to 49 workers	—	—	4	2	2	4	17	30	17	14	2	6	11	11
50 to 99 workers	5	—	2	—	4	7	11	27	11	10	6	10	11	11
100 workers or more	3	1	5	3	4	8	14	19	20	12	6	6	11	11
100 to 499 workers	5	—	4	—	3	9	14	22	18	11	7	5	11	11
500 workers or more	1	1	5	3	4	8	14	18	21	12	5	7	11	11

See footnotes at end of table.

Table 32. Paid holidays: Number of days provided, State and local government workers, March 2019—continued

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
State government	—	—	—	1	3	10	12	27	22	16	5	3	11	11
Local government	4	2	7	3	4	6	15	19	17	10	6	8	11	11
Geographic areas														
Northeast	—	—	—	—	2	1	6	27	35	9	5	12	12	12
New England	—	—	—	—	—	—	—	39	24	—	—	—	11	11
Middle Atlantic	—	—	—	—	—	—	6	23	38	8	6	13	12	12
South	3	1	7	1	5	10	11	19	18	14	6	5	11	11
South Atlantic	2	—	10	—	4	11	13	20	22	8	3	5	11	11
East South Central	8	6	3	—	8	—	14	—	—	24	3	6	10	11
West South Central	—	—	—	—	5	10	7	20	—	19	13	5	12	12
Midwest	4	2	6	7	4	10	19	16	13	10	5	4	10	10
East North Central	4	—	7	9	—	9	16	14	13	14	7	5	10	11
West North Central	4	—	—	5	—	11	24	22	13	—	1	3	10	10
West	—	—	3	2	2	6	20	26	13	13	6	7	11	11
Mountain	—	—	—	—	4	8	40	17	7	3	4	6	11	10
Pacific	—	—	2	2	—	6	12	29	16	18	6	7	12	11

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

² Less than 0.5.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 32. Standard errors for paid holidays: Number of days provided, State and local government workers, March 2019

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	0.3	0.4	0.5	0.5	0.5	0.8	0.8	1.1	0.9	0.8	0.6	0.7	0.1	0.0
Worker characteristics														
Management, professional, and related	0.4	0.7	0.8	0.8	0.5	1.0	1.0	1.6	1.0	1.1	0.7	1.2	0.1	0.0
Professional and related	0.5	0.9	1.0	1.0	0.6	1.2	1.2	1.8	1.1	1.4	0.8	1.3	0.2	0.0
Teachers	1.5	1.7	2.6	1.7	1.2	1.9	1.6	3.4	1.4	1.5	1.3	2.2	0.3	0.0
Primary, secondary, and special education school teachers	2.1	2.6	3.7	2.0	1.1	1.9	2.4	–	1.6	1.3	–	–	0.4	2.0
Service	0.5	0.4	1.0	0.6	1.0	1.1	1.8	1.7	2.3	1.4	1.1	0.7	0.1	0.0
Protective service	–	–	–	0.9	0.5	1.5	2.4	1.9	3.3	1.9	1.6	–	0.1	0.0
Sales and office	–	–	0.6	0.4	0.8	1.5	1.6	1.4	2.1	1.2	1.0	1.2	0.1	0.4
Office and administrative support	–	–	0.6	0.4	0.8	1.5	1.6	1.4	2.1	1.2	1.0	1.2	0.2	0.5
Natural resources, construction, and maintenance	–	–	–	–	1.2	1.7	3.3	4.1	3.3	2.0	1.3	1.8	0.1	0.0
Production, transportation, and material moving	–	–	1.7	–	2.6	2.7	–	4.1	3.1	–	–	–	0.3	0.0
Full time	0.2	0.4	0.5	0.4	0.5	0.9	0.8	1.1	0.9	0.9	0.6	0.7	0.1	0.0
Part time	–	–	1.1	1.5	1.8	1.2	3.0	3.7	2.7	1.7	2.3	2.9	0.4	0.0
Union	0.5	0.7	0.7	0.6	0.4	0.7	1.1	1.6	1.4	1.1	0.8	1.0	0.1	0.0
Nonunion	0.5	0.3	0.5	0.5	0.9	1.5	1.1	1.3	1.7	1.2	0.6	0.7	0.1	0.0
Average wage within the following categories: ¹														
Lowest 25 percent	0.9	0.5	0.9	0.6	1.2	1.0	1.1	1.5	1.7	1.5	0.7	0.8	0.1	0.0
Lowest 10 percent	1.0	0.9	1.8	1.1	2.8	1.9	1.9	2.3	3.2	2.3	0.9	1.1	0.2	1.1
Second 25 percent	0.2	0.4	0.5	0.4	0.7	1.1	1.1	1.4	1.3	1.3	1.1	0.8	0.1	0.0
Third 25 percent	1.0	0.8	0.7	1.0	0.5	0.9	1.3	2.0	1.3	1.1	0.7	0.8	0.2	0.0
Highest 25 percent	0.6	–	1.1	0.5	–	1.1	1.2	2.0	1.5	1.3	1.2	1.9	0.2	0.0
Highest 10 percent	–	–	0.6	0.7	1.0	1.6	1.2	3.2	2.5	1.6	1.1	2.8	0.3	0.8
Establishment characteristics														
Service-providing industries	0.3	0.4	0.5	0.5	0.5	0.8	0.8	1.1	0.9	0.8	0.6	0.7	0.1	0.0
Education and health services	0.5	0.8	0.9	0.8	0.7	1.1	1.2	1.5	1.0	1.4	0.7	1.2	0.2	0.0
Educational services	0.6	1.0	0.9	0.9	0.5	1.2	1.2	1.7	1.0	1.3	0.8	1.5	0.2	0.0
Elementary and secondary schools	1.1	1.7	1.4	1.2	0.9	0.8	1.3	2.3	1.4	1.0	1.1	2.4	0.4	1.4
Junior colleges, colleges, and universities	–	–	–	0.6	0.9	1.7	1.4	2.5	2.4	2.8	1.4	1.8	0.2	0.0
Health care and social assistance	–	–	2.8	–	–	2.8	4.0	3.6	2.7	4.5	–	–	0.2	0.1
Hospitals	–	–	3.9	–	–	–	–	4.4	3.7	–	–	–	0.4	0.8
Public administration	–	–	0.2	–	0.5	1.4	1.1	1.6	1.9	1.0	1.0	0.6	0.1	0.0
1 to 99 workers	–	–	1.1	1.3	1.1	1.7	2.3	2.4	1.8	1.8	1.2	1.1	0.2	0.0
1 to 49 workers	–	–	1.6	1.0	1.1	1.7	3.4	3.0	2.8	2.8	1.1	1.7	0.2	0.0
50 to 99 workers	1.5	–	0.9	–	1.8	2.9	3.0	4.1	2.2	2.6	2.1	2.1	0.3	0.0
100 workers or more	0.5	0.4	0.5	0.4	0.6	0.8	0.8	1.2	1.1	0.8	0.7	0.7	0.1	0.0
100 to 499 workers	0.9	–	1.4	–	0.8	1.6	2.0	2.4	2.2	1.6	1.5	1.2	0.2	0.0
500 workers or more	0.5	0.2	0.4	0.4	0.8	1.1	1.2	1.3	1.1	1.1	0.6	0.8	0.1	0.0

See footnotes at end of table.

Table 32. Standard errors for paid holidays: Number of days provided, State and local government workers, March 2019—continued

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
State government	—	—	—	0.3	0.7	1.5	1.2	1.8	1.8	1.3	0.6	0.7	0.1	0.2
Local government	0.5	0.6	0.7	0.6	0.7	0.8	0.9	1.4	1.1	0.9	0.7	1.0	0.1	0.0
Geographic areas														
Northeast	—	—	—	—	0.8	0.5	1.0	2.3	2.1	1.7	1.2	2.7	0.3	0.0
New England	—	—	—	—	—	—	—	7.4	5.7	—	—	—	0.1	0.5
Middle Atlantic	—	—	—	—	—	—	0.6	1.8	2.0	1.5	1.5	3.2	0.3	0.0
South	0.6	0.3	0.5	0.6	0.9	1.6	1.2	1.7	1.9	1.4	0.9	0.7	0.1	0.0
South Atlantic	0.8	—	0.4	—	1.0	2.6	1.7	1.9	1.8	1.5	0.9	0.9	0.1	0.0
East South Central	0.7	0.5	1.5	—	1.7	—	1.0	—	—	3.3	0.7	2.8	0.2	0.0
West South Central	—	—	—	—	2.4	1.4	2.8	4.3	—	3.8	2.8	1.1	0.2	1.3
Midwest	0.5	0.9	1.8	1.7	1.6	2.2	2.0	2.7	1.5	1.1	1.1	0.7	0.1	0.4
East North Central	0.8	—	2.4	2.4	—	2.8	2.2	2.5	2.1	1.4	1.6	0.9	0.2	0.5
West North Central	0.5	—	—	1.6	—	3.3	4.2	6.5	1.8	—	0.6	1.3	0.2	0.0
West	—	—	1.0	0.7	0.5	1.4	1.7	2.3	1.3	1.9	1.3	1.1	0.2	0.0
Mountain	—	—	—	—	1.4	1.2	4.3	3.9	1.5	1.5	1.0	2.9	0.6	0.0
Pacific	—	—	0.4	0.7	—	1.9	1.9	2.7	1.8	2.6	1.8	0.9	0.1	0.2

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/nchs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 33. Paid sick leave: Type of provision, State and local government workers, March 2019

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
All workers	88	1	11
Worker characteristics			
Management, professional, and related	90	1	10
Professional and related	90	1	10
Teachers	92	1	7
Primary, secondary, and special education school teachers	93	—	—
Service	85	3	11
Protective service	85	6	9
Sales and office	88	2	11
Office and administrative support	88	2	11
Natural resources, construction, and maintenance	82	—	—
Production, transportation, and material moving ...	86	—	—
Full time	88	1	10
Part time	88	—	—
Union	91	2	7
Nonunion	85	1	14
Average wage within the following categories: ⁴			
Lowest 25 percent	88	1	11
Lowest 10 percent	87	—	—
Second 25 percent	87	1	11
Third 25 percent	86	2	12
Highest 25 percent	91	1	8
Highest 10 percent	90	1	9
Establishment characteristics			
Service-providing industries	88	1	10
Education and health services	89	1	10
Educational services	93	1	6
Elementary and secondary schools	93	(⁵)	7
Junior colleges, colleges, and universities	94	—	—
Health care and social assistance	66	—	—
Hospitals	55	—	—
Public administration	87	3	10
1 to 99 workers	90	—	—
1 to 49 workers	88	—	—
50 to 99 workers	91	—	—
100 workers or more	88	2	11
100 to 499 workers	91	—	—
500 workers or more	86	2	12

See footnotes at end of table.

Table 33. Paid sick leave: Type of provision, State and local government workers, March 2019—continued

(All workers with paid sick leave = 100 percent)

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
State government	88	1	11
Local government	88	2	10
Geographic areas			
Northeast	95	—	—
New England	97	—	—
Middle Atlantic	94	—	—
South	87	1	12
South Atlantic	86	—	—
East South Central	93	—	—
West South Central	85	—	—
Midwest	89	2	10
East North Central	89	2	9
West North Central	88	—	—
West	84	—	—
Mountain	86	—	14
Pacific	83	—	—

¹ Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

² Plan does not specify maximum number of days.

³ A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

⁵ Less than 0.5.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 33. Standard errors for paid sick leave: Type of provision, State and local government workers, March 2019

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
All workers	0.7	0.3	0.7
Worker characteristics			
Management, professional, and related	1.0	0.2	0.9
Professional and related	1.1	0.2	1.0
Teachers	1.4	0.3	1.2
Primary, secondary, and special education school teachers	1.4	–	–
Service	1.1	0.5	1.0
Protective service	1.4	1.1	1.1
Sales and office	1.3	0.7	1.1
Office and administrative support	1.2	0.7	1.0
Natural resources, construction, and maintenance	3.3	–	–
Production, transportation, and material moving ...	2.8	–	–
Full time	0.8	0.3	0.7
Part time	1.3	–	–
Union	0.8	0.4	0.7
Nonunion	1.2	0.3	1.1
Average wage within the following categories: ⁴			
Lowest 25 percent	0.8	0.3	0.8
Lowest 10 percent	1.5	–	–
Second 25 percent	1.2	0.5	1.2
Third 25 percent	1.4	0.5	1.3
Highest 25 percent	1.1	0.3	1.1
Highest 10 percent	1.5	0.4	1.5
Establishment characteristics			
Service-providing industries	0.7	0.3	0.7
Education and health services	1.0	0.2	0.9
Educational services	0.7	0.2	0.6
Elementary and secondary schools	0.7	0.2	0.7
Junior colleges, colleges, and universities	1.9	–	–
Health care and social assistance	5.2	–	–
Hospitals	6.6	–	–
Public administration	1.2	0.7	0.9
1 to 99 workers	1.4	–	–
1 to 49 workers	1.8	–	–
50 to 99 workers	2.0	–	–
100 workers or more	0.8	0.3	0.8
100 to 499 workers	1.3	–	–
500 workers or more	1.2	0.4	1.0

See footnotes at end of table.

Table 33. Standard errors for paid sick leave: Type of provision, State and local government workers, March 2019—continued

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
State government	1.1	0.4	1.2
Local government	0.9	0.3	0.8
Geographic areas			
Northeast	1.2	—	—
New England	1.8	—	—
Middle Atlantic	1.5	—	—
South	1.3	0.4	1.2
South Atlantic	2.1	—	—
East South Central	1.8	—	—
West South Central	1.8	—	—
Midwest	1.6	0.6	1.5
East North Central	1.7	0.8	1.4
West North Central	3.1	—	—
West	1.7	—	—
Mountain	4.1	—	4.1
Pacific	1.8	—	—

¹ Employees earn or accrue a specified number of sick leave days per year. This number may vary by length of service.

² Plan does not specify maximum number of days.

³ A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 34. Paid sick leave: Number of annual days by service requirement,¹ State and local government workers, March 2019

(All workers with fixed number of days per year sick leave plans = 100 percent)

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	9	15	61	14	1	11	12
Full time	8	14	62	15	1	12	12
Part time	21	26	47	–	–	9	10
Union	8	10	65	16	1	12	12
Nonunion	–	20	58	13	–	11	12
1 to 99 workers	12	14	61	–	–	11	11
1 to 49 workers	7	–	62	16	–	11	12
50 to 99 workers	17	15	59	–	–	10	10
100 workers or more	8	15	62	15	1	12	12
100 to 499 workers	–	15	63	17	–	13	12
500 workers or more	9	16	61	14	(³)	11	12
After 5 years							
All workers	8	15	60	16	1	12	12
Full time	8	14	61	17	1	12	12
Part time	20	27	48	–	–	9	10
Union	8	9	64	18	1	12	12
Nonunion	–	20	56	14	–	11	12
1 to 99 workers	–	13	60	15	–	11	11
1 to 49 workers	6	–	60	20	–	12	12
50 to 99 workers	17	13	59	–	–	10	10
100 workers or more	7	15	60	16	1	12	12
100 to 499 workers	–	15	62	18	–	13	12
500 workers or more	9	16	60	16	(³)	11	12

See footnotes at end of table.

Table 34. Paid sick leave: Number of annual days by service requirement,¹ State and local government workers, March 2019—continued

(All workers with fixed number of days per year sick leave plans = 100 percent)

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	8	15	60	16	1	12	12
Full time	8	14	61	17	1	12	12
Part time	20	27	47	—	—	9	10
Union	8	9	63	18	1	12	12
Nonunion	—	20	56	14	—	11	12
1 to 99 workers	—	12	59	15	—	11	11
1 to 49 workers	—	13	59	20	—	12	12
50 to 99 workers	17	12	60	—	—	10	10
100 workers or more	7	15	60	17	1	12	12
100 to 499 workers	—	15	61	18	—	13	12
500 workers or more	9	15	59	16	(³)	11	12
After 20 years							
All workers	8	15	59	17	1	12	12
Full time	8	14	60	18	1	12	12
Part time	20	27	46	—	—	9	10
Union	8	9	63	19	1	12	12
Nonunion	9	20	56	15	(³)	11	12
1 to 99 workers	—	12	59	16	—	11	11
1 to 49 workers	—	13	59	20	—	12	12
50 to 99 workers	17	12	59	—	—	10	10
100 workers or more	7	15	59	17	1	12	12
100 to 499 workers	4	15	60	19	1	13	12
500 workers or more	9	15	59	16	(³)	11	12

¹ Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression.

² Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

³ Less than 0.5.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 34. Standard errors for paid sick leave: Number of annual days by service requirement,¹ State and local government workers, March 2019

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 1 year							
All workers	0.9	0.9	1.3	0.7	0.2	0.3	0.0
Full time	0.9	1.0	1.4	0.8	0.1	0.3	0.0
Part time	2.9	2.5	3.8	–	–	0.3	0.1
Union	0.9	0.9	1.5	1.1	0.2	0.5	0.0
Nonunion	–	1.7	2.0	1.1	–	0.2	0.0
1 to 99 workers	1.5	2.1	2.7	–	–	0.3	0.8
1 to 49 workers	2.3	–	4.7	3.1	–	0.3	(³)
50 to 99 workers	2.6	2.3	3.1	–	–	0.5	0.0
100 workers or more	1.0	1.0	1.4	1.1	0.2	0.3	0.0
100 to 499 workers	–	1.6	2.2	1.8	–	0.9	(³)
500 workers or more	1.4	1.3	1.6	1.2	0.1	0.2	0.0
After 5 years							
All workers	0.8	0.9	1.4	0.7	0.2	0.3	0.0
Full time	0.9	0.9	1.4	0.8	0.2	0.3	0.0
Part time	3.0	2.7	4.0	–	–	0.3	(³)
Union	0.9	0.9	1.6	1.1	0.3	0.5	0.0
Nonunion	–	1.5	1.9	1.1	–	0.2	0.0
1 to 99 workers	–	2.0	2.9	1.8	–	0.3	1.1
1 to 49 workers	2.3	–	5.1	3.9	–	0.3	(³)
50 to 99 workers	2.6	2.2	3.0	–	–	0.5	0.2
100 workers or more	1.0	0.9	1.5	1.2	0.2	0.3	0.0
100 to 499 workers	–	1.6	2.2	1.8	–	0.9	(³)
500 workers or more	1.3	1.2	1.7	1.3	0.2	0.2	0.0

See footnotes at end of table.

Table 34. Standard errors for paid sick leave: Number of annual days by service requirement,¹ State and local government workers, March 2019—continued

Characteristics	Paid sick leave days by length of service ²					Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 29 days	Greater than 29 days		
After 10 years							
All workers	0.8	0.9	1.3	0.7	0.2	0.3	0.0
Full time	0.9	0.9	1.3	0.8	0.2	0.3	0.0
Part time	3.0	2.7	3.9	–	–	0.3	(³)
Union	0.9	0.9	1.6	1.1	0.3	0.5	0.0
Nonunion	–	1.5	1.8	1.1	–	0.2	0.0
1 to 99 workers	–	1.8	2.6	1.9	–	0.3	1.1
1 to 49 workers	–	3.8	4.8	4.0	–	0.4	(³)
50 to 99 workers	2.6	2.1	3.0	–	–	0.5	0.2
100 workers or more	1.0	0.9	1.6	1.2	0.2	0.3	0.0
100 to 499 workers	–	1.6	2.3	1.8	–	0.9	(³)
500 workers or more	1.3	1.2	1.7	1.3	0.2	0.2	0.0
After 20 years							
All workers	0.8	0.9	1.3	0.7	0.2	0.3	0.0
Full time	0.9	0.9	1.3	0.8	0.2	0.3	0.0
Part time	3.0	2.7	3.9	–	–	0.3	(³)
Union	0.9	0.9	1.6	1.1	0.3	0.5	0.0
Nonunion	1.5	1.5	1.8	1.1	0.1	0.2	0.0
1 to 99 workers	–	1.8	2.6	1.9	–	0.3	1.0
1 to 49 workers	–	3.8	4.8	4.0	–	0.4	(³)
50 to 99 workers	2.6	2.1	3.0	–	–	0.5	0.2
100 workers or more	1.0	0.9	1.6	1.2	0.2	0.3	0.0
100 to 499 workers	0.8	1.6	2.3	1.9	0.7	0.9	(³)
500 workers or more	1.3	1.2	1.8	1.3	0.2	0.2	0.0

¹ Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression.

² Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

³ Less than 0.05.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 35. Paid sick leave: Carryover provisions, State and local government workers, March 2019

(All workers with fixed number of days per year sick leave plans = 100 percent)

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	92	59	33	8
Worker characteristics				
Management, professional, and related	92	60	32	8
Professional and related	92	60	32	8
Teachers	90	58	32	10
Primary, secondary, and special education school teachers	90	56	34	10
Service	90	56	34	10
Protective service	93	56	37	7
Sales and office	94	59	35	6
Office and administrative support	94	59	35	6
Natural resources, construction, and maintenance	97	53	44	3
Production, transportation, and material moving	93	53	40	7
Full time	92	59	33	8
Part time	91	55	35	9
Union	93	59	34	7
Nonunion	91	59	32	9
Average wage within the following categories: ²				
Lowest 25 percent	91	55	36	9
Lowest 10 percent	88	54	34	12
Second 25 percent	94	64	30	6
Third 25 percent	93	60	33	7
Highest 25 percent	91	57	34	9
Highest 10 percent	90	57	33	10
Establishment characteristics				
Service-providing industries	92	59	33	8
Education and health services	91	60	31	9
Educational services	90	60	30	10
Elementary and secondary schools	90	56	34	10
Junior colleges, colleges, and universities	92	71	21	8
Health care and social assistance	–	63	–	–
Hospitals	–	59	–	–
Public administration	94	57	37	6
1 to 99 workers	91	56	35	9
1 to 49 workers	–	57	–	–
50 to 99 workers	90	56	35	10
100 workers or more	93	60	33	7
100 to 499 workers	94	55	40	6
500 workers or more	92	62	30	8

See footnotes at end of table.

Table 35. Paid sick leave: Carryover provisions, State and local government workers, March 2019—continued

(All workers with fixed number of days per year sick leave plans = 100 percent)

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
State government	95	73	22	5
Local government	91	54	37	9
Geographic areas				
Northeast	94	42	51	6
New England	94	36	58	6
Middle Atlantic	94	44	49	6
South	90	65	25	10
South Atlantic	91	70	22	9
East South Central	90	64	26	10
West South Central	87	59	29	13
Midwest	90	49	41	10
East North Central	91	52	39	9
West North Central	88	41	47	12
West	97	73	24	3
Mountain	—	64	—	—
Pacific	97	77	20	3

¹ Plans that allow employees to accumulate unused sick leave from year to year.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 35. Standard errors for paid sick leave: Carryover provisions, State and local government workers, March 2019

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	0.6	1.2	1.2	0.6
Worker characteristics				
Management, professional, and related	0.7	1.4	1.5	0.7
Professional and related	0.8	1.6	1.7	0.8
Teachers	1.2	2.1	2.1	1.2
Primary, secondary, and special education school teachers	1.4	2.6	2.6	1.4
Service	1.5	2.1	1.9	1.5
Protective service	1.4	3.2	2.6	1.4
Sales and office	0.9	2.2	2.0	0.9
Office and administrative support	0.8	2.3	2.1	0.8
Natural resources, construction, and maintenance	1.2	3.4	3.8	1.2
Production, transportation, and material moving ...	2.4	4.2	4.2	2.4
Full time	0.6	1.3	1.2	0.6
Part time	2.2	3.8	3.4	2.2
Union	0.8	1.7	1.6	0.8
Nonunion	1.1	1.7	1.5	1.1
Average wage within the following categories: ²				
Lowest 25 percent	1.3	2.3	2.0	1.3
Lowest 10 percent	2.0	3.7	3.5	2.0
Second 25 percent	0.7	1.9	1.7	0.7
Third 25 percent	1.0	1.6	1.8	1.0
Highest 25 percent	1.1	2.0	1.9	1.1
Highest 10 percent	1.6	3.1	2.3	1.6
Establishment characteristics				
Service-providing industries	0.6	1.3	1.2	0.6
Education and health services	0.8	1.6	1.6	0.8
Educational services	0.8	1.7	1.8	0.8
Elementary and secondary schools	1.2	2.5	2.2	1.2
Junior colleges, colleges, and universities	1.6	3.2	3.1	1.6
Health care and social assistance	–	4.5	–	–
Hospitals	–	5.0	–	–
Public administration	1.0	2.2	1.8	1.0
1 to 99 workers	1.7	2.8	2.8	1.7
1 to 49 workers	–	3.9	–	–
50 to 99 workers	2.1	3.7	4.2	2.1
100 workers or more	0.7	1.2	1.2	0.7
100 to 499 workers	1.3	2.3	2.6	1.3
500 workers or more	0.7	1.5	1.3	0.7

See footnotes at end of table.

Table 35. Standard errors for paid sick leave: Carryover provisions, State and local government workers, March 2019—continued

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
State government	0.9	2.1	1.9	0.9
Local government	0.8	1.6	1.5	0.8
Geographic areas				
Northeast	1.0	2.9	2.5	1.0
New England	2.2	3.9	4.2	2.2
Middle Atlantic	1.2	3.5	2.9	1.2
South	1.1	2.0	1.9	1.1
South Atlantic	1.6	3.6	2.8	1.6
East South Central	2.0	2.7	1.8	2.0
West South Central	2.3	2.8	3.8	2.3
Midwest	1.5	2.7	2.7	1.5
East North Central	1.6	2.8	1.7	1.6
West North Central	3.1	5.7	7.1	3.1
West	1.0	2.8	3.0	1.0
Mountain	—	8.0	—	—
Pacific	1.3	1.7	1.4	1.3

¹ Plans that allow employees to accumulate unused sick leave from year to year.
² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 36. Paid sick leave: Limit on days accumulated, State and local government workers, March 2019

(Includes workers in sick leave plans¹ that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated ²					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	25	72	120	180	245	134
Worker characteristics						
Management, professional, and related	30	90	150	185	245	143
Professional and related	27	90	150	185	240	142
Teachers	30	100	160	195	260	153
Primary, secondary, and special education school teachers	34	100	160	200	260	158
Service	20	45	120	180	250	120
Protective service	25	45	120	165	250	120
Sales and office	30	–	120	190	250	134
Office and administrative support	30	–	120	190	250	133
Natural resources, construction, and maintenance	13	48	90	130	200	100
Production, transportation, and material moving	10	–	120	189	240	126
Full time	30	75	120	180	248	135
Part time	–	–	120	195	240	124
Union	29	100	160	200	265	155
Nonunion	20	60	100	160	200	112
Average wage within the following categories: ³						
Lowest 25 percent	–	50	105	180	225	115
Lowest 10 percent	–	50	90	141	190	106
Second 25 percent	22	60	120	180	248	131
Third 25 percent	25	75	120	180	250	132
Highest 25 percent	34	100	160	200	260	157
Highest 10 percent	–	130	160	184	220	160
Establishment characteristics						
Service-providing industries	25	75	120	180	248	135
Education and health services	27	90	150	190	255	146
Educational services	25	90	160	200	259	148
Elementary and secondary schools	27	90	160	195	260	149
Junior colleges, colleges, and universities	15	90	150	200	220	142
Health care and social assistance	–	–	–	–	–	129
Hospitals	–	–	–	–	–	109
Public administration	25	48	120	162	240	118
1 to 99 workers	34	75	120	180	260	133
1 to 49 workers	–	–	–	–	–	125
50 to 99 workers	–	90	120	190	260	140
100 workers or more	24	–	130	180	240	135
100 to 499 workers	–	60	120	180	260	129
500 workers or more	25	90	135	185	240	139

See footnotes at end of table.

Table 36. Paid sick leave: Limit on days accumulated, State and local government workers, March 2019—continued

(Includes workers in sick leave plans¹ that specify a fixed number of days and limit the number of accumulated carryover days)

Characteristics	Limit on paid sick leave days accumulated ²					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	25	90	120	200	300	145
Local government	24	65	120	180	240	132
Geographic areas						
Northeast	30	120	165	200	300	165
New England	—	110	130	184	210	148
Middle Atlantic	27	150	180	200	300	171
South	20	60	120	150	180	110
South Atlantic	—	90	120	180	180	117
East South Central	—	75	150	160	180	129
West South Central	20	—	90	120	180	93
Midwest	30	60	120	180	260	137
East North Central	—	—	140	240	340	158
West North Central	30	60	115	150	180	107
West	—	45	120	180	240	115
Mountain	—	—	—	—	—	125
Pacific	8	—	108	180	248	108

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 2019.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 36. Standard errors for paid sick leave: Limit on days accumulated, State and local government workers, March 2019

Characteristics	Limit on paid sick leave days accumulated ¹					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	2.9	13.5	7.9	2.0	9.0	2.5
Worker characteristics						
Management, professional, and related	4.2	0.0	4.8	8.0	16.2	3.2
Professional and related	4.5	0.9	3.2	7.4	8.0	3.4
Teachers	8.5	11.9	0.0	9.5	10.0	4.2
Primary, secondary, and special education school teachers	7.8	9.4	0.6	8.2	5.2	4.7
Service	4.7	9.5	7.7	19.9	14.3	4.9
Protective service	4.8	11.7	8.9	20.1	52.1	8.3
Sales and office	0.9	–	0.0	17.3	15.2	7.0
Office and administrative support	1.6	–	0.0	17.5	14.0	7.0
Natural resources, construction, and maintenance	3.8	10.5	5.8	6.3	22.2	5.8
Production, transportation, and material moving	0.0	–	14.6	22.7	22.0	12.7
Full time	3.0	11.3	8.6	1.4	10.5	2.6
Part time	–	–	21.2	20.4	18.4	12.5
Union	5.3	9.5	3.0	0.0	28.1	4.0
Nonunion	4.1	2.1	13.0	15.1	11.0	2.4
Average wage within the following categories: ²						
Lowest 25 percent	–	12.4	14.1	21.5	21.5	4.8
Lowest 10 percent	–	14.2	7.3	30.2	13.1	6.0
Second 25 percent	6.0	7.3	1.8	2.3	13.6	4.8
Third 25 percent	6.7	10.9	4.6	0.0	13.5	5.3
Highest 25 percent	6.7	14.1	0.0	0.0	8.6	5.5
Highest 10 percent	–	8.9	0.0	18.6	22.7	6.8
Establishment characteristics						
Service-providing industries	3.2	14.0	8.7	2.0	10.5	2.5
Education and health services	4.3	1.3	5.4	8.2	14.4	3.4
Educational services	6.3	3.6	13.0	11.8	14.4	3.6
Elementary and secondary schools	4.5	3.4	10.0	8.8	9.0	4.1
Junior colleges, colleges, and universities	1.4	16.5	28.6	29.4	39.7	8.1
Health care and social assistance	–	–	–	–	–	11.5
Hospitals	–	–	–	–	–	13.0
Public administration	5.5	12.1	1.9	18.8	35.2	3.9
1 to 99 workers	8.0	21.8	0.0	7.8	39.1	7.1
1 to 49 workers	–	–	–	–	–	8.7
50 to 99 workers	–	19.3	5.6	14.0	27.8	9.7
100 workers or more	6.0	–	4.6	7.8	10.5	3.3
100 to 499 workers	–	14.6	4.6	9.8	14.3	7.4
500 workers or more	3.8	15.8	14.7	12.2	8.8	4.4

See footnotes at end of table.

Table 36. Standard errors for paid sick leave: Limit on days accumulated, State and local government workers, March 2019—continued

Characteristics	Limit on paid sick leave days accumulated ¹					Mean number of days
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	6.8	24.7	17.3	14.9	0.0	6.0
Local government	5.7	12.9	9.8	0.7	0.0	3.0
Geographic areas						
Northeast	7.0	0.0	10.0	0.0	7.3	3.6
New England	—	10.3	15.8	15.1	32.3	5.2
Middle Atlantic	2.6	21.0	16.3	8.6	0.0	5.5
South	5.5	7.9	29.1	16.7	0.0	4.4
South Atlantic	—	7.2	27.0	30.0	9.3	7.6
East South Central	—	15.8	42.4	22.6	0.0	9.9
West South Central	3.8	—	5.5	0.0	0.0	5.5
Midwest	6.6	10.7	0.0	12.3	8.8	5.6
East North Central	—	—	16.1	6.4	30.3	9.6
West North Central	2.1	13.7	16.2	11.4	8.8	5.4
West	—	10.5	14.3	33.1	24.2	7.2
Mountain	—	—	—	—	—	12.3
Pacific	1.2	—	28.7	16.2	52.7	6.0

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of 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 2019.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 37. Paid vacations: Number of annual days by service requirement,¹ State and local government workers, March 2019

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	4	12	56	17	10	2	13	12
Full time	4	11	57	17	10	2	13	12
Part time	10	24	45	15	–	–	11	10
Union	5	14	57	16	7	2	12	11
Nonunion	3	10	56	17	12	2	13	12
1 to 99 workers	7	18	58	13	–	–	11	10
1 to 49 workers	8	17	55	15	–	–	11	11
50 to 99 workers	5	20	62	11	–	–	11	10
100 workers or more	3	10	56	17	11	2	13	12
100 to 499 workers	4	12	64	12	7	1	12	12
500 workers or more	3	10	52	20	13	2	14	12
After 5 years								
All workers	2	5	28	46	13	6	16	15
Full time	2	5	28	47	13	6	16	15
Part time	5	13	34	36	9	3	14	15
Union	2	6	25	49	12	5	15	15
Nonunion	2	4	30	44	14	7	16	15
1 to 99 workers	2	6	35	46	9	2	14	15
1 to 49 workers	–	7	30	47	10	–	15	15
50 to 99 workers	–	4	40	46	7	–	14	15
100 workers or more	2	5	26	46	14	7	16	15
100 to 499 workers	2	5	34	49	5	5	15	15
500 workers or more	2	5	22	45	19	8	16	15

See footnotes at end of table.

Table 37. Paid vacations: Number of annual days by service requirement,¹ State and local government workers, March 2019—continued

(All workers with paid vacations = 100 percent)

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	1	3	12	48	25	11	18	18
Full time	1	3	11	48	26	12	19	18
Part time	4	8	20	44	17	7	16	17
Union	1	3	12	48	24	12	18	18
Nonunion	1	3	12	48	26	11	18	18
1 to 99 workers	2	1	13	55	23	6	17	17
1 to 49 workers	3	2	10	57	22	7	18	17
50 to 99 workers	—	—	17	51	24	5	17	16
100 workers or more	1	3	11	46	26	13	19	18
100 to 499 workers	2	4	12	52	23	7	18	18
500 workers or more	—	—	11	43	27	16	19	19
After 20 years								
All workers	1	2	6	13	47	31	22	22
Full time	1	2	6	12	47	32	22	22
Part time	—	—	12	20	40	19	19	20
Union	1	2	5	11	46	34	22	22
Nonunion	1	2	7	14	47	28	22	22
1 to 99 workers	2	1	7	14	47	28	21	21
1 to 49 workers	—	—	5	15	50	27	21	22
50 to 99 workers	—	—	9	14	44	31	21	21
100 workers or more	1	2	6	12	47	31	22	22
100 to 499 workers	2	2	7	14	45	29	22	22
500 workers or more	—	—	6	12	47	32	23	23

¹ Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression. Fractional vacation amounts were rounded to the nearest full number of days.

² Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time off for workers to use for multiple purposes.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 37. Standard errors for paid vacations: Number of annual days by service requirement,¹ State and local government workers, March 2019

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 1 year								
All workers	0.5	0.8	1.2	0.9	0.7	0.3	0.1	(³)
Full time	0.5	0.8	1.2	0.9	0.7	0.3	0.1	(³)
Part time	2.7	4.1	3.9	2.4	–	–	0.4	0.6
Union	0.8	1.2	2.1	0.9	1.1	0.5	0.2	1.1
Nonunion	0.7	1.0	1.4	1.5	0.8	0.5	0.2	0.0
1 to 99 workers	1.6	1.8	2.5	2.1	–	–	0.2	0.8
1 to 49 workers	2.1	2.4	3.6	2.9	–	–	0.3	1.2
50 to 99 workers	2.2	3.4	4.6	3.0	–	–	0.3	0.2
100 workers or more	0.6	0.9	1.5	1.0	0.8	0.4	0.1	0.0
100 to 499 workers	1.0	1.8	2.9	1.7	1.2	0.5	0.2	0.2
500 workers or more	0.6	1.0	1.7	1.2	1.1	0.6	0.2	(³)
After 5 years								
All workers	0.4	0.4	1.2	1.1	0.8	0.7	0.1	(³)
Full time	0.4	0.4	1.2	1.1	0.8	0.7	0.1	(³)
Part time	1.8	2.2	3.6	3.9	1.9	1.1	0.4	0.7
Union	0.4	0.6	1.6	1.5	0.8	1.2	0.2	0.0
Nonunion	0.5	0.5	1.7	1.6	1.1	1.0	0.2	0.0
1 to 99 workers	0.7	1.2	2.7	2.7	1.6	0.9	0.2	0.0
1 to 49 workers	–	1.7	4.1	4.0	2.1	–	0.3	0.0
50 to 99 workers	–	1.3	3.8	4.6	2.2	–	0.3	(³)
100 workers or more	0.4	0.5	1.3	1.3	0.8	0.8	0.1	0.0
100 to 499 workers	0.8	1.0	3.1	3.0	1.1	1.3	0.2	0.0
500 workers or more	0.5	0.5	1.5	1.5	1.1	0.9	0.2	(³)

See footnotes at end of table.

Table 37. Standard errors for paid vacations: Number of annual days by service requirement,¹ State and local government workers, March 2019—continued

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	0.3	0.3	0.8	1.1	1.1	0.8	0.1	(³)
Full time	0.3	0.3	0.9	1.1	1.1	0.8	0.1	(³)
Part time	1.6	1.7	3.6	3.6	3.2	1.4	0.4	0.5
Union	0.3	0.6	0.9	1.7	1.6	1.3	0.2	(³)
Nonunion	0.5	0.4	1.1	1.4	1.4	1.0	0.2	(³)
1 to 99 workers	0.7	0.4	1.7	2.3	1.9	1.2	0.3	0.4
1 to 49 workers	1.1	0.6	1.9	3.3	2.8	1.7	0.3	0.5
50 to 99 workers	—	—	3.2	3.4	3.2	2.1	0.4	1.7
100 workers or more	0.3	0.4	0.8	1.3	1.2	0.9	0.2	0.3
100 to 499 workers	0.8	0.9	2.0	2.7	2.2	1.5	0.3	0.3
500 workers or more	—	—	1.0	1.6	1.7	1.1	0.2	0.4
After 20 years								
All workers	0.3	0.3	0.5	0.9	1.3	1.1	0.1	(³)
Full time	0.3	0.3	0.5	0.9	1.3	1.1	0.2	0.2
Part time	—	—	2.5	4.7	3.8	3.0	0.5	0.2
Union	0.3	0.4	0.7	1.3	1.8	1.8	0.2	0.3
Nonunion	0.5	0.3	0.8	1.1	1.8	1.5	0.2	0.1
1 to 99 workers	0.7	0.4	1.2	2.0	2.6	1.8	0.3	0.5
1 to 49 workers	—	—	1.1	3.1	3.8	2.4	0.4	0.5
50 to 99 workers	—	—	2.9	2.1	3.9	3.0	0.4	0.6
100 workers or more	0.3	0.4	0.6	1.0	1.3	1.3	0.2	0.5
100 to 499 workers	0.8	0.8	1.1	2.0	2.6	2.3	0.3	0.5
500 workers or more	—	—	0.6	1.1	1.8	1.6	0.2	0.1

¹ Employees either are granted a specific number of days after completion of the indicated length of service or accrue days during the next 12-month period. The total number of days is assumed to be available for use immediately upon completion of the service interval. Periods of service are chosen arbitrarily and do not necessarily reflect individual provisions for progression. Fractional vacation amounts were rounded to the nearest full number of days.

² Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time off for workers to use for multiple purposes.

³ Less than 0.05.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 38. Consolidated leave plans:¹ Access, State and local government workers, March 2019

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	14	17	21	24	27	86	12	15	18	21
Worker characteristics										
Management, professional, and related	15	18	21	23	26	85	13	16	18	22
Professional and related	17	17	20	23	25	83	13	16	18	22
Teachers	15	13	14	14	14	85	14	15	17	20
Service	14	17	20	24	27	86	11	14	17	21
Protective service	10	17	21	24	29	90	11	14	17	21
Sales and office	11	18	22	25	28	89	11	15	18	22
Office and administrative support	11	18	22	25	28	89	11	15	17	22
Natural resources, construction, and maintenance	17	17	21	25	29	83	11	14	17	21
Production, transportation, and material moving ...	11	14	18	21	24	89	11	14	17	22
Full time	14	18	21	24	27	86	12	15	18	21
Part time	21	11	14	16	18	79	11	14	16	20
Union	9	19	23	26	30	91	11	15	17	22
Nonunion	18	17	20	23	25	82	12	15	18	21
Average wage within the following categories: ²										
Lowest 25 percent	16	16	20	23	25	84	11	14	17	20
Lowest 10 percent	21	15	18	21	23	79	11	14	17	20
Second 25 percent	12	18	21	25	28	88	12	15	18	22
Third 25 percent	14	17	20	23	26	86	12	15	18	22
Highest 25 percent	14	19	22	25	28	86	13	16	18	22
Highest 10 percent	11	20	23	26	29	89	14	16	19	21
Establishment characteristics										
Service-providing industries	14	17	21	24	27	86	12	15	18	21
Education and health services	16	18	21	24	26	84	13	15	18	21
Educational services	7	15	16	17	18	93	13	15	18	20
Elementary and secondary schools	9	13	13	14	14	91	11	13	16	19
Health care and social assistance	39	20	23	27	29	61	13	16	18	23
Hospitals	54	20	24	27	29	46	13	16	19	23
Public administration	10	18	22	26	30	90	11	14	17	22
1 to 99 workers	10	14	18	22	24	90	11	14	17	21
1 to 49 workers	7	14	19	22	25	93	11	14	17	21
50 to 99 workers	14	14	18	21	24	86	10	14	16	21
100 workers or more	15	18	21	24	27	85	12	15	18	21
100 to 499 workers	11	17	20	23	26	89	11	14	17	21
500 workers or more	17	18	21	25	27	83	13	15	18	22

See footnotes at end of table.

Table 38. Consolidated leave plans:¹ Access, State and local government workers, March 2019—continued

(All workers with paid vacations = 100 percent)

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
State government	7	20	24	26	29	93	13	16	19	23
Local government	18	17	20	23	26	82	11	14	17	21
Geographic areas										
Northeast	5	17	19	23	25	95	11	16	18	22
Middle Atlantic	5	19	20	24	26	95	12	16	19	22
South	15	17	21	23	26	85	12	15	17	21
South Atlantic	15	17	21	24	27	85	12	14	17	21
East South Central	12	20	22	26	28	88	12	15	18	21
West South Central	17	16	20	22	25	83	11	14	17	21
Midwest	16	16	19	22	25	84	12	14	18	22
East North Central	15	17	20	24	26	85	12	15	18	22
West North Central	18	15	19	20	22	82	12	14	17	21
West	18	18	22	25	28	82	12	15	18	21
Mountain	25	16	19	21	24	75	13	16	18	21
Pacific	15	20	24	28	31	85	12	15	17	21

¹ A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business. Those with no consolidated leave plan often have separate leave plans for different purposes.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

Note: Because of rounding, sums of individual items may not equal totals. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 38. Standard errors for consolidated leave plans:¹ Access, State and local government workers, March 2019

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	1.0	0.4	0.4	0.4	0.5	1.0	0.1	0.1	0.1	0.1
Worker characteristics										
Management, professional, and related	1.5	0.5	0.6	0.6	0.8	1.5	0.1	0.1	0.2	0.2
Professional and related	2.0	0.5	0.6	0.7	0.9	2.0	0.1	0.2	0.2	0.2
Teachers	4.3	0.8	0.9	0.9	0.9	4.3	0.4	0.4	0.4	0.6
Service	1.4	0.9	0.8	1.0	1.1	1.4	0.2	0.2	0.2	0.3
Protective service	2.0	1.1	1.1	0.9	1.4	2.0	0.3	0.2	0.2	0.4
Sales and office	1.0	0.6	0.7	0.8	0.9	1.0	0.2	0.2	0.2	0.2
Office and administrative support	0.9	0.7	0.7	0.9	1.0	0.9	0.2	0.2	0.2	0.2
Natural resources, construction, and maintenance	3.1	1.3	1.5	1.7	1.6	3.1	0.2	0.3	0.3	0.4
Production, transportation, and material moving ...	3.4	1.9	1.8	2.0	2.2	3.4	0.5	0.4	0.4	0.5
Full time	1.1	0.4	0.4	0.4	0.5	1.1	0.1	0.1	0.1	0.1
Part time	2.9	1.2	1.3	1.5	1.8	2.9	0.4	0.3	0.4	0.4
Union	1.7	0.7	1.1	1.3	1.3	1.7	0.1	0.1	0.1	0.2
Nonunion	1.5	0.6	0.6	0.7	0.8	1.5	0.1	0.1	0.1	0.2
Average wage within the following categories: ²										
Lowest 25 percent	1.1	0.9	0.8	1.0	1.1	1.1	0.2	0.2	0.2	0.3
Lowest 10 percent	2.6	1.4	1.4	1.6	1.8	2.6	0.2	0.3	0.3	0.4
Second 25 percent	1.4	0.7	0.7	0.8	0.9	1.4	0.1	0.2	0.2	0.2
Third 25 percent	1.6	0.5	0.6	0.8	1.0	1.6	0.2	0.1	0.2	0.2
Highest 25 percent	1.9	0.8	1.1	1.2	1.4	1.9	0.2	0.2	0.2	0.2
Highest 10 percent	2.0	1.1	1.3	1.4	1.5	2.0	0.4	0.4	0.4	0.3
Establishment characteristics										
Service-providing industries	1.1	0.4	0.4	0.4	0.5	1.1	0.1	0.1	0.1	0.1
Education and health services	1.7	0.4	0.4	0.5	0.6	1.7	0.2	0.2	0.2	0.2
Educational services	1.5	1.2	1.4	1.4	1.5	1.5	0.2	0.2	0.2	0.2
Elementary and secondary schools	1.5	0.6	0.7	0.8	0.9	1.5	0.3	0.3	0.3	0.3
Health care and social assistance	3.9	0.3	0.4	0.4	0.5	3.9	0.4	0.4	0.5	0.7
Hospitals	4.1	0.4	0.4	0.4	0.5	4.1	0.5	0.6	0.7	1.3
Public administration	1.4	0.8	1.1	1.1	1.2	1.4	0.1	0.1	0.1	0.2
1 to 99 workers	1.9	1.0	1.1	1.1	1.5	1.9	0.2	0.2	0.2	0.3
1 to 49 workers	2.3	2.0	2.7	3.0	3.4	2.3	0.4	0.3	0.3	0.4
50 to 99 workers	3.8	1.4	1.3	1.7	1.8	3.8	0.3	0.2	0.3	0.4
100 workers or more	1.2	0.4	0.4	0.4	0.5	1.2	0.1	0.1	0.1	0.2
100 to 499 workers	2.1	0.8	0.9	1.0	1.4	2.1	0.2	0.2	0.2	0.3
500 workers or more	1.5	0.5	0.4	0.5	0.6	1.5	0.1	0.1	0.2	0.2

See footnotes at end of table.

Table 38. Standard errors for consolidated leave plans:¹ Access, State and local government workers, March 2019—continued

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
State government	1.3	0.8	1.1	1.1	1.3	1.3	0.1	0.1	0.1	0.1
Local government	1.3	0.4	0.4	0.5	0.6	1.3	0.1	0.1	0.2	0.2
Geographic areas										
Northeast	1.5	2.2	2.1	2.9	3.1	1.5	0.3	0.3	0.3	0.4
Middle Atlantic	1.7	1.8	2.3	3.4	3.5	1.7	0.4	0.4	0.3	0.4
South	1.5	0.6	0.6	0.6	0.7	1.5	0.1	0.2	0.2	0.3
South Atlantic	1.5	0.6	0.6	0.6	0.6	1.5	0.1	0.2	0.1	0.2
East South Central	1.4	0.5	1.2	1.4	2.0	1.4	0.4	0.5	0.6	0.8
West South Central	3.9	1.3	1.2	1.3	1.4	3.9	0.3	0.4	0.4	0.7
Midwest	2.4	0.9	0.8	0.7	1.1	2.4	0.2	0.2	0.2	0.2
East North Central	2.9	1.4	1.3	1.0	1.6	2.9	0.2	0.2	0.2	0.2
West North Central	4.4	0.8	0.1	0.8	0.7	4.4	0.3	0.4	0.3	0.3
West	2.8	0.5	0.6	0.6	0.9	2.8	0.2	0.2	0.3	0.2
Mountain	6.2	1.4	1.8	1.9	2.7	6.2	0.2	0.3	0.4	0.6
Pacific	2.9	0.7	0.6	0.6	0.7	2.9	0.3	0.3	0.3	0.2

¹ A consolidated leave plan provides a single amount of time off for workers to use for multiple purposes, such as vacation, illness, or personal business. Those with no consolidated leave plan often have separate leave plans for different purposes.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 39. Quality of life benefits: Access, State and local government workers, March 2019

(All workers = 100 percent)

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	14	4	12	62	78
Worker characteristics					
Management, professional, and related	15	5	11	63	79
Professional and related	15	4	10	62	78
Teachers	12	2	6	59	73
Primary, secondary, and special education school teachers	9	2	3	56	71
Service	12	3	9	59	75
Protective service	13	3	12	60	80
Sales and office	16	4	13	64	82
Office and administrative support	16	4	13	64	82
Natural resources, construction, and maintenance	13	7	16	64	77
Production, transportation, and material moving ...	10	—	21	65	76
Full time	16	5	13	66	82
Part time	5	2	5	40	55
Union	15	3	16	58	82
Nonunion	13	5	8	67	75
Average wage within the following categories: ²					
Lowest 25 percent	12	3	6	59	69
Lowest 10 percent	9	3	3	56	61
Second 25 percent	16	5	15	66	83
Third 25 percent	16	4	13	68	81
Highest 25 percent	13	5	13	58	81
Highest 10 percent	12	5	14	56	80
Establishment characteristics					
Service-providing industries	14	4	11	62	78
Education and health services	14	4	7	63	77
Educational services	12	3	6	60	75
Elementary and secondary schools	8	2	3	54	70
Junior colleges, colleges, and universities	23	6	15	78	91
Health care and social assistance	26	6	14	81	92
Hospitals	27	6	—	79	95
Public administration	17	6	17	64	81
1 to 99 workers	11	3	10	56	64
1 to 49 workers	11	—	15	53	59
50 to 99 workers	10	4	5	59	70
100 workers or more	15	5	12	65	82
100 to 499 workers	13	5	10	54	70
500 workers or more	16	5	13	70	89

See footnotes at end of table.

Table 39. Quality of life benefits: Access, State and local government workers, March 2019—continued

(All workers = 100 percent)

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
State government	30	7	22	85	93
Local government	9	4	8	55	73
Geographic areas					
Northeast	20	2	8	46	80
New England	19	—	12	53	80
Middle Atlantic	20	—	7	43	80
South	13	6	5	73	79
South Atlantic	16	7	5	73	86
East South Central	7	—	9	71	69
West South Central	—	6	3	75	75
Midwest	13	4	12	60	70
East North Central	14	5	13	61	69
West North Central	13	—	11	58	70
West	12	5	24	61	84
Mountain	13	5	17	67	81
Pacific	12	5	27	59	85

¹ A workplace program that provides for either the full or partial cost of caring for an employee's children in a nursery, day care center, or a baby sitter in facilities either on or off the employer's premises.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 39. Standard errors for quality of life benefits: Access, State and local government workers, March 2019

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	0.8	0.7	0.6	1.2	0.8
Worker characteristics					
Management, professional, and related	1.1	0.9	0.7	1.3	1.1
Professional and related	1.2	0.8	0.7	1.4	1.3
Teachers	1.4	0.8	0.7	1.8	1.9
Primary, secondary, and special education school teachers	1.7	0.9	0.6	2.5	2.5
Service	1.2	0.6	0.9	2.2	1.9
Protective service	1.8	0.9	1.6	2.8	2.6
Sales and office	1.2	0.8	1.0	2.0	1.4
Office and administrative support	1.2	0.8	0.9	2.0	1.4
Natural resources, construction, and maintenance	2.7	2.3	2.3	3.6	3.0
Production, transportation, and material moving ...	2.8	–	4.2	4.0	4.0
Full time	1.0	0.7	0.6	1.1	0.9
Part time	0.7	0.6	1.1	2.7	2.7
Union	1.0	0.8	0.9	1.6	1.3
Nonunion	1.2	0.8	0.7	1.3	0.9
Average wage within the following categories: ²					
Lowest 25 percent	1.1	0.6	0.8	1.7	1.4
Lowest 10 percent	1.2	0.8	0.8	2.4	2.0
Second 25 percent	1.0	1.0	1.3	1.6	1.3
Third 25 percent	1.4	0.7	0.8	1.6	1.6
Highest 25 percent	1.2	1.2	1.1	1.5	1.5
Highest 10 percent	1.3	1.1	1.7	2.4	2.3
Establishment characteristics					
Service-providing industries	0.9	0.6	0.6	1.2	0.9
Education and health services	1.2	0.8	0.7	1.5	1.0
Educational services	1.3	0.8	0.6	1.7	1.2
Elementary and secondary schools	1.4	0.8	0.4	2.0	1.6
Junior colleges, colleges, and universities	3.1	1.4	2.3	2.7	2.0
Health care and social assistance	3.1	2.3	3.2	2.7	2.5
Hospitals	2.9	2.1	–	3.3	2.1
Public administration	1.5	1.3	1.2	1.8	1.2
1 to 99 workers	1.5	1.2	1.2	1.9	1.9
1 to 49 workers	2.3	–	2.4	2.8	3.1
50 to 99 workers	1.9	1.7	1.6	3.2	2.4
100 workers or more	1.0	0.7	0.7	1.4	1.0
100 to 499 workers	1.4	1.2	1.3	2.9	2.7
500 workers or more	1.4	0.8	1.0	1.4	1.2

See footnotes at end of table.

Table 39. Standard errors for quality of life benefits: Access, State and local government workers, March 2019—continued

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
State government	2.3	1.2	1.7	1.2	1.1
Local government	0.9	0.7	0.6	1.5	1.2
Geographic areas					
Northeast	1.5	0.7	1.1	2.3	1.7
New England	3.0	—	3.6	2.7	3.1
Middle Atlantic	1.6	—	0.9	3.1	1.9
South	1.6	1.3	0.7	1.4	1.1
South Atlantic	1.4	2.3	1.1	2.2	1.1
East South Central	1.3	—	1.3	3.0	3.0
West South Central	—	1.7	1.2	2.4	2.1
Midwest	1.8	1.3	1.4	3.0	2.1
East North Central	2.5	1.9	1.6	4.1	2.6
West North Central	2.2	—	2.7	3.8	3.5
West	1.5	1.4	1.5	2.9	2.1
Mountain	3.5	1.4	3.8	7.2	1.0
Pacific	1.5	2.0	1.2	2.6	3.0

¹ A workplace program that provides for either the full or partial cost of caring for an employee's children in a nursery, day care center, or a baby sitter in facilities either on or off the employer's premises.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 40. Financial benefits: Access, State and local government workers, March 2019

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ³	Financial planning
		Flexible benefits	Dependent care flexible spending account ¹	Healthcare flexible spending account ²		
All workers	36	37	63	69	63	26
Worker characteristics						
Management, professional, and related	38	38	64	71	65	27
Professional and related	37	37	63	70	65	26
Teachers	38	39	59	67	62	23
Primary, secondary, and special education school teachers	38	41	57	68	62	22
Service	32	34	59	64	58	23
Protective service	30	35	63	68	64	28
Sales and office	37	36	64	70	63	27
Office and administrative support	38	37	64	70	64	28
Natural resources, construction, and maintenance	37	39	63	68	59	24
Production, transportation, and material moving ...	31	40	59	63	63	25
Full time	39	40	68	75	68	28
Part time	20	19	33	34	35	13
Union	31	28	62	70	65	28
Nonunion	41	44	64	68	61	24
Average wage within the following categories: ⁴						
Lowest 25 percent	32	37	56	60	53	22
Lowest 10 percent	30	37	51	55	47	16
Second 25 percent	38	36	67	73	65	29
Third 25 percent	38	43	68	74	69	28
Highest 25 percent	36	31	62	71	66	25
Highest 10 percent	36	27	53	69	66	23
Establishment characteristics						
Service-providing industries	36	37	63	69	63	26
Education and health services	38	38	63	70	63	25
Educational services	38	39	61	68	62	24
Elementary and secondary schools	35	39	55	63	58	21
Junior colleges, colleges, and universities	48	37	78	81	74	34
Health care and social assistance	37	36	79	86	70	34
Hospitals	33	36	82	85	73	33
Public administration	35	35	65	70	65	30
1 to 99 workers	32	31	51	56	51	23
1 to 49 workers	31	28	43	50	48	22
50 to 99 workers	33	33	59	62	53	23
100 workers or more	37	39	67	73	67	27
100 to 499 workers	36	34	60	63	61	24
500 workers or more	38	41	70	78	70	29

See footnotes at end of table.

Table 40. Financial benefits: Access, State and local government workers, March 2019—continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ³	Financial planning
		Flexible benefits	Dependent care flexible spending account ¹	Healthcare flexible spending account ²		
State government	48	40	85	87	83	43
Local government	32	36	56	63	57	21
Geographic areas						
Northeast	15	9	48	58	71	26
New England	20	—	50	56	60	21
Middle Atlantic	13	11	47	59	74	27
South	41	54	71	76	67	26
South Atlantic	42	49	75	79	70	25
East South Central	43	59	63	69	64	33
West South Central	39	58	69	76	64	26
Midwest	40	31	57	66	61	25
East North Central	39	30	55	64	61	26
West North Central	43	35	62	70	61	25
West	42	36	67	69	53	27
Mountain	39	43	69	69	58	32
Pacific	43	33	66	69	51	24

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 2019.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 40. Standard errors for financial benefits: Access, State and local government workers, March 2019

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ³	Financial planning
		Flexible benefits	Dependent care flexible spending account ¹	Healthcare flexible spending account ²		
All workers	1.0	0.9	0.9	0.7	1.0	0.9
Worker characteristics						
Management, professional, and related	1.0	1.2	1.1	0.8	1.1	1.1
Professional and related	1.1	1.2	1.3	1.0	1.1	1.2
Teachers	1.5	1.4	1.8	1.4	1.2	1.5
Primary, secondary, and special education school teachers	2.0	1.8	2.0	1.5	1.5	1.3
Service	1.5	2.0	1.4	1.7	1.9	1.4
Protective service	2.1	3.3	2.4	2.7	3.1	2.4
Sales and office	1.8	1.8	1.8	1.5	1.8	1.6
Office and administrative support	1.8	1.8	1.8	1.5	1.9	1.7
Natural resources, construction, and maintenance	3.7	4.0	3.3	3.4	3.2	3.2
Production, transportation, and material moving ...	2.6	3.4	5.0	5.0	4.9	4.3
Full time	1.0	0.9	1.0	0.8	1.0	0.9
Part time	1.8	2.6	2.7	2.5	2.0	1.8
Union	1.3	1.2	1.2	1.1	1.2	1.1
Nonunion	1.4	1.1	1.1	1.0	1.5	1.2
Average wage within the following categories: ⁴						
Lowest 25 percent	1.7	1.7	1.7	1.6	1.8	1.0
Lowest 10 percent	2.1	2.5	2.5	2.3	2.5	1.3
Second 25 percent	1.4	1.7	1.5	1.2	1.7	1.6
Third 25 percent	1.4	1.3	1.6	1.5	1.0	1.4
Highest 25 percent	1.3	1.3	1.5	1.5	1.5	1.3
Highest 10 percent	2.2	2.1	2.2	2.1	2.1	1.4
Establishment characteristics						
Service-providing industries	1.0	0.9	0.9	0.7	1.0	0.9
Education and health services	1.2	1.2	1.2	0.9	1.2	1.1
Educational services	1.3	1.2	1.3	1.0	1.1	1.2
Elementary and secondary schools	1.8	1.4	1.7	1.3	1.4	1.0
Junior colleges, colleges, and universities	2.2	2.2	1.9	2.3	2.7	4.4
Health care and social assistance	3.2	4.1	3.5	2.0	4.9	3.2
Hospitals	4.2	5.3	3.7	2.1	4.1	5.6
Public administration	1.9	1.3	1.0	1.5	1.8	1.8
1 to 99 workers	2.2	2.2	2.2	2.1	1.8	1.6
1 to 49 workers	2.9	2.8	3.1	3.5	3.0	2.7
50 to 99 workers	3.2	3.2	3.1	3.1	3.2	2.9
100 workers or more	1.2	1.1	1.1	0.9	1.3	1.1
100 to 499 workers	2.9	2.5	2.0	2.0	2.3	1.9
500 workers or more	1.3	1.2	1.5	1.3	1.5	1.7

See footnotes at end of table.

Table 40. Standard errors for financial benefits: Access, State and local government workers, March 2019—continued

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ³	Financial planning
		Flexible benefits	Dependent care flexible spending account ¹	Healthcare flexible spending account ²		
State government	1.8	1.9	1.3	1.3	2.0	2.6
Local government	1.2	1.1	1.0	0.9	1.3	0.9
Geographic areas						
Northeast	1.8	1.1	1.6	1.9	1.9	1.8
New England	4.7	—	4.5	6.4	3.4	3.9
Middle Atlantic	1.8	1.0	1.7	1.5	2.1	2.2
South	1.7	1.2	1.4	1.1	1.9	1.5
South Atlantic	2.2	1.5	1.3	1.1	1.5	2.4
East South Central	2.7	4.1	6.3	4.4	6.6	3.7
West South Central	3.4	2.2	2.5	2.2	4.3	1.9
Midwest	2.4	2.0	2.2	1.5	2.4	1.3
East North Central	2.6	2.7	1.6	1.7	3.2	1.5
West North Central	4.8	3.0	5.5	3.0	3.8	2.7
West	1.8	2.6	1.5	1.6	1.7	2.2
Mountain	3.7	4.8	2.6	3.3	2.8	5.4
Pacific	2.0	3.2	1.8	1.7	2.1	2.0

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 2019.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 41. Health-related benefits: Access, State and local government workers, March 2019

(All workers = 100 percent)

Characteristics	Long-term care insurance ¹	Retiree healthcare benefits ²	
		Under age 65	Age 65 and over
All workers	29	68	64
Worker characteristics			
Management, professional, and related	32	71	65
Professional and related	31	70	64
Teachers	29	70	63
Primary, secondary, and special education school teachers	26	70	62
Service	24	62	57
Protective service	27	69	67
Sales and office	29	70	68
Office and administrative support	29	71	69
Natural resources, construction, and maintenance	25	65	60
Production, transportation, and material moving ...	23	61	58
Full time	32	74	69
Part time	14	33	29
Union	28	73	68
Nonunion	30	65	59
Average wage within the following categories: ³			
Lowest 25 percent	21	56	51
Lowest 10 percent	17	48	42
Second 25 percent	34	72	67
Third 25 percent	33	74	70
Highest 25 percent	30	73	68
Highest 10 percent	30	72	68
Establishment characteristics			
Service-providing industries	29	68	63
Education and health services	31	69	62
Educational services	30	69	62
Elementary and secondary schools	24	65	58
Junior colleges, colleges, and universities	51	80	77
Health care and social assistance	34	69	62
Hospitals	36	68	62
Public administration	28	71	70
1 to 99 workers	23	60	55
1 to 49 workers	25	59	54
50 to 99 workers	21	61	55
100 workers or more	31	71	66
100 to 499 workers	22	62	58
500 workers or more	35	75	70

See footnotes at end of table.

Table 41. Health-related benefits: Access, State and local government workers, March 2019—continued

(All workers = 100 percent)

Characteristics	Long-term care insurance ¹	Retiree healthcare benefits ²	
		Under age 65	Age 65 and over
State government	51	89	87
Local government	22	62	56
Geographic areas			
Northeast	21	75	73
New England	13	70	73
Middle Atlantic	23	77	73
South	34	75	70
South Atlantic	37	75	71
East South Central	35	68	58
West South Central	29	78	73
Midwest	23	62	55
East North Central	23	60	54
West North Central	24	65	57
West	34	58	54
Mountain	29	46	44
Pacific	36	64	58

¹ A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care. The plan, although sponsored by the employer, may be fully paid for by the employee.

² A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 41. Standard errors for health-related benefits: Access, State and local government workers, March 2019

Characteristics	Long-term care insurance ¹	Retiree healthcare benefits ²	
		Under age 65	Age 65 and over
All workers	0.9	1.1	1.0
Worker characteristics			
Management, professional, and related	1.1	1.2	1.1
Professional and related	1.3	1.4	1.2
Teachers	1.8	2.0	1.7
Primary, secondary, and special education school teachers	1.9	2.1	1.7
Service	1.6	1.8	1.8
Protective service	2.4	2.6	2.4
Sales and office	1.4	1.9	2.2
Office and administrative support	1.4	1.9	2.1
Natural resources, construction, and maintenance	3.2	3.8	4.9
Production, transportation, and material moving ...	3.2	4.2	4.4
Full time	1.0	1.1	1.0
Part time	1.4	1.8	2.0
Union	1.1	1.5	1.6
Nonunion	1.2	1.3	1.1
Average wage within the following categories: ³			
Lowest 25 percent	1.4	1.7	2.0
Lowest 10 percent	2.2	2.2	2.1
Second 25 percent	1.7	1.7	1.5
Third 25 percent	1.7	1.5	1.2
Highest 25 percent	1.5	1.6	1.4
Highest 10 percent	2.3	2.1	2.7
Establishment characteristics			
Service-providing industries	0.9	1.1	1.0
Education and health services	1.3	1.4	1.2
Educational services	1.3	1.6	1.3
Elementary and secondary schools	1.7	1.8	1.8
Junior colleges, colleges, and universities	2.8	2.7	2.6
Health care and social assistance	4.7	3.0	3.7
Hospitals	5.8	4.1	4.4
Public administration	1.5	1.6	1.6
1 to 99 workers	1.6	2.3	2.7
1 to 49 workers	2.5	3.5	3.8
50 to 99 workers	2.6	3.5	2.7
100 workers or more	1.0	1.2	1.0
100 to 499 workers	1.7	2.6	2.5
500 workers or more	1.5	1.2	1.1

See footnotes at end of table.

Table 41. Standard errors for health-related benefits: Access, State and local government workers, March 2019—continued

Characteristics	Long-term care insurance ¹	Retiree healthcare benefits ²	
		Under age 65	Age 65 and over
State government	1.8	1.7	1.4
Local government	1.0	1.3	1.3
Geographic areas			
Northeast	2.1	2.1	2.6
New England	3.8	2.7	3.2
Middle Atlantic	2.4	2.5	3.1
South	1.5	1.6	1.4
South Atlantic	1.8	1.6	1.4
East South Central	3.5	7.4	5.9
West South Central	3.3	2.4	2.3
Midwest	2.0	2.8	3.0
East North Central	1.4	2.6	4.1
West North Central	5.0	6.4	3.5
West	1.7	2.1	2.0
Mountain	4.7	4.5	4.1
Pacific	1.2	2.0	2.1

¹ A health plan that provides long-term (more than 1 year) custodial care, home care, or nursing home care. The plan, although sponsored by the employer, may be fully paid for by the employee.

² A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 42. Nonproduction bonuses: Access, State and local government workers, March 2019

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ¹	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
All workers	36	4	1	1	20	7	(³)	11
Worker characteristics								
Management, professional, and related	37	4	1	(³)	21	6	(³)	12
Professional and related	36	3	1	—	20	6	(³)	12
Teachers	33	2	1	—	20	5	—	12
Primary, secondary, and special education school teachers	35	2	—	—	22	5	—	13
Service	35	3	2	1	18	8	—	10
Protective service	46	6	2	1	23	11	—	15
Sales and office	37	4	2	1	19	7	(³)	10
Office and administrative support	38	4	2	1	19	8	(³)	10
Natural resources, construction, and maintenance	37	3	2	3	18	9	—	8
Production, transportation, and material moving ...	38	—	—	—	19	9	—	12
Full time	40	4	1	1	22	8	(³)	12
Part time	16	2	—	1	7	1	—	5
Union	48	5	—	—	35	8	(³)	12
Nonunion	26	3	2	1	7	6	(³)	10
Average wage within the following categories: ⁴								
Lowest 25 percent	27	1	2	2	9	6	—	10
Lowest 10 percent	18	1	2	2	5	5	—	5
Second 25 percent	38	4	1	1	19	8	(³)	11
Third 25 percent	38	4	1	—	21	7	(³)	11
Highest 25 percent	44	5	1	—	30	7	—	11
Highest 10 percent	47	7	—	—	34	6	—	14
Establishment characteristics								
Service-providing industries	36	4	1	1	20	7	(³)	11
Education and health services	33	3	1	—	19	6	(³)	10
Educational services	32	2	1	—	19	5	—	10
Elementary and secondary schools	31	1	—	—	21	5	—	11
Junior colleges, colleges, and universities	33	6	—	—	16	6	—	7
Health care and social assistance	38	6	—	—	16	8	2	10
Hospitals	34	8	—	—	12	5	—	9
Public administration	45	6	2	1	22	9	—	13
1 to 99 workers	32	4	1	—	20	6	—	7
1 to 49 workers	32	6	2	—	20	7	—	7
50 to 99 workers	32	3	—	—	20	5	—	7
100 workers or more	38	3	1	1	20	7	(³)	12
100 to 499 workers	38	2	2	1	19	9	—	12
500 workers or more	38	4	1	(³)	20	6	(³)	12

See footnotes at end of table.

Table 42. Nonproduction bonuses: Access, State and local government workers, March 2019—continued

(All workers = 100 percent)

Characteristics	All nonproduction bonuses ¹	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ²
State government	45	10	(³)	—	20	10	—	15
Local government	33	2	2	1	20	6	(³)	10
Geographic areas								
Northeast	56	—	—	—	46	7	—	14
New England	56	—	—	—	37	17	—	—
Middle Atlantic	56	—	—	—	49	4	—	15
South	32	2	2	1	6	8	—	15
South Atlantic	46	4	3	2	10	7	—	26
East South Central	30	—	—	4	—	19	—	2
West South Central	14	—	—	—	2	4	—	7
Midwest	30	1	—	—	18	10	—	7
East North Central	32	1	—	—	24	9	—	6
West North Central	26	—	—	—	7	12	—	8
West	33	10	—	—	22	2	—	5
Mountain	14	—	—	—	2	—	—	5
Pacific	42	13	—	—	32	2	—	5

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 2019.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 42. Standard errors for nonproduction bonuses: Access, State and local government workers, March 2019

Characteristics	All nonproduction bonuses	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ¹
All workers	0.8	0.4	0.3	0.1	0.9	0.5	0.1	0.6
Worker characteristics								
Management, professional, and related	1.2	0.5	0.4	0.1	1.1	0.4	0.2	0.8
Professional and related	1.3	0.5	0.4	—	1.2	0.5	0.1	0.9
Teachers	1.5	0.6	0.4	—	1.4	0.5	—	1.0
Primary, secondary, and special education school teachers	1.7	0.6	—	—	1.9	0.7	—	1.1
Service	1.4	0.6	0.6	0.3	1.1	0.8	—	1.2
Protective service	2.4	1.2	0.8	0.5	2.0	1.5	—	2.3
Sales and office	1.4	0.9	0.6	0.2	1.4	1.1	0.2	0.7
Office and administrative support	1.5	1.0	0.6	0.2	1.4	1.1	0.2	0.8
Natural resources, construction, and maintenance	3.1	1.3	0.7	1.1	1.8	1.9	—	2.0
Production, transportation, and material moving ...	3.4	—	—	—	4.0	2.2	—	2.1
Full time	0.9	0.4	0.3	0.1	1.0	0.5	0.2	0.7
Part time	1.5	0.5	—	0.4	1.0	0.4	—	0.9
Union	1.5	0.6	—	—	1.6	0.7	0.1	0.8
Nonunion	1.0	0.5	0.5	0.3	0.7	0.6	0.2	0.7
Average wage within the following categories: ²								
Lowest 25 percent	1.1	0.3	0.6	0.3	0.7	0.8	—	0.9
Lowest 10 percent	1.4	0.2	0.9	0.4	0.9	0.9	—	0.9
Second 25 percent	1.5	0.6	0.4	0.2	1.3	1.1	0.1	1.0
Third 25 percent	1.6	0.7	0.4	—	1.6	0.6	0.1	1.0
Highest 25 percent	1.7	1.0	0.5	—	1.9	0.6	—	0.9
Highest 10 percent	2.3	1.4	—	—	2.5	0.9	—	1.3
Establishment characteristics								
Service-providing industries	0.8	0.4	0.3	0.1	0.9	0.5	0.1	0.6
Education and health services	1.1	0.4	0.3	—	1.1	0.5	0.2	0.7
Educational services	1.1	0.3	0.3	—	1.2	0.5	—	0.7
Elementary and secondary schools	1.3	0.4	—	—	1.6	0.7	—	0.7
Junior colleges, colleges, and universities	2.8	0.8	—	—	1.7	1.8	—	1.1
Health care and social assistance	4.0	1.9	—	—	2.9	2.0	1.0	2.8
Hospitals	5.1	2.2	—	—	2.6	2.5	—	1.8
Public administration	1.5	1.1	0.7	0.4	1.6	1.1	—	1.3
1 to 99 workers	2.2	0.9	0.6	—	2.0	1.4	—	0.9
1 to 49 workers	3.4	1.1	0.9	—	2.9	2.4	—	1.8
50 to 99 workers	3.1	1.1	—	—	2.7	1.6	—	1.5
100 workers or more	1.0	0.4	0.4	0.1	1.0	0.7	0.2	0.7
100 to 499 workers	1.9	0.6	0.6	0.4	1.6	1.2	—	1.6
500 workers or more	1.3	0.5	0.4	(³)	1.2	0.9	0.2	0.8

See footnotes at end of table.

Table 42. Standard errors for nonproduction bonuses: Access, State and local government workers, March 2019—continued

Characteristics	All nonproduction bonuses	Employee recognition bonus	End-of-year bonus	Holiday bonus	Payment in lieu of benefits bonus	Longevity bonus	Referral bonus	Other bonus ¹
State government	2.2	1.0	0.2	—	1.5	1.4	—	1.4
Local government	1.0	0.3	0.4	0.2	1.1	0.6	0.1	0.7
Geographic areas								
Northeast	1.7	—	—	—	1.8	0.7	—	1.2
New England	3.2	—	—	—	3.1	1.5	—	—
Middle Atlantic	2.1	—	—	—	2.2	0.9	—	1.0
South	1.2	0.5	0.6	0.3	1.0	0.9	—	1.1
South Atlantic	1.8	0.8	1.0	0.4	1.9	1.3	—	1.7
East South Central	2.3	—	—	0.9	—	2.4	—	0.7
West South Central	2.3	—	—	—	0.5	1.5	—	1.8
Midwest	1.3	0.5	—	—	1.7	1.1	—	1.3
East North Central	1.7	0.3	—	—	2.1	1.1	—	1.5
West North Central	2.1	—	—	—	2.9	2.5	—	2.5
West	2.4	1.1	—	—	2.4	0.7	—	1.0
Mountain	1.9	—	—	—	0.8	—	—	1.3
Pacific	3.3	1.3	—	—	3.3	0.8	—	1.3

¹ Includes all other bonuses provided to employees and not published separately.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

³ Less than 0.05.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 43. Unmarried domestic partner benefits: Access¹, State and local government workers, March 2019

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	57	56	48	44
Worker characteristics				
Management, professional, and related	59	58	49	45
Professional and related	58	58	49	44
Teachers	60	59	48	43
Primary, secondary, and special education school teachers	64	62	49	45
Service	51	51	44	41
Protective service	53	53	49	45
Sales and office	59	59	51	46
Office and administrative support	59	59	51	46
Natural resources, construction, and maintenance	53	53	48	41
Production, transportation, and material moving ...	56	58	45	43
Full time	61	61	52	47
Part time	28	28	25	24
Union	60	60	66	60
Nonunion	54	53	33	30
Average wage within the following categories: ²				
Lowest 25 percent	46	46	31	29
Lowest 10 percent	40	40	23	21
Second 25 percent	56	56	51	47
Third 25 percent	60	59	51	47
Highest 25 percent	65	64	62	55
Highest 10 percent	63	64	67	61
Establishment characteristics				
Service-providing industries	57	57	48	44
Education and health services	59	58	48	43
Educational services	61	60	48	44
Elementary and secondary schools	61	60	46	42
Junior colleges, colleges, and universities	59	59	54	46
Health care and social assistance	49	48	43	41
Hospitals	48	49	35	35
Public administration	55	55	50	46
1 to 99 workers	56	55	46	44
1 to 49 workers	49	48	47	44
50 to 99 workers	63	61	46	43
100 workers or more	57	57	49	44
100 to 499 workers	52	53	42	41
500 workers or more	59	59	52	46

See footnotes at end of table.

Table 43. Unmarried domestic partner benefits: Access¹, State and local government workers, March 2019—continued

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
State government	63	62	54	46
Local government	55	55	47	44
Geographic areas				
Northeast	62	62	67	61
New England	34	32	49	43
Middle Atlantic	72	72	73	67
South	56	57	24	22
South Atlantic	51	51	26	21
East South Central	63	60	21	21
West South Central	62	64	23	24
Midwest	30	29	42	33
East North Central	29	26	51	38
West North Central	33	34	24	23
West	77	77	79	77
Mountain	67	66	66	59
Pacific	82	82	85	85

¹ The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer's policy on providing the benefit to unmarried domestic partners. For more information, see www.bls.gov/opub/btn/volume-3/employer-sponsored-benefits-extended-to-domestic-partners.htm.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 43. Standard errors for unmarried domestic partner benefits: Access¹, State and local government workers, March 2019

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	1.2	1.2	1.2	1.1
Worker characteristics				
Management, professional, and related	1.7	1.7	1.4	1.3
Professional and related	1.9	1.9	1.6	1.4
Teachers	2.4	2.5	1.8	1.6
Primary, secondary, and special education school teachers	2.4	2.5	1.8	1.7
Service	1.6	1.6	1.9	1.7
Protective service	2.2	2.2	2.7	2.8
Sales and office	1.7	1.8	2.0	2.0
Office and administrative support	1.6	1.7	2.0	2.0
Natural resources, construction, and maintenance	4.3	4.2	3.4	3.6
Production, transportation, and material moving	4.4	4.6	4.3	4.3
Full time	1.2	1.2	1.3	1.2
Part time	2.1	2.1	1.8	1.7
Union	1.5	1.5	1.3	1.4
Nonunion	1.5	1.4	1.5	1.4
Average wage within the following categories: ²				
Lowest 25 percent	1.5	1.5	1.8	1.7
Lowest 10 percent	1.9	1.9	2.1	2.0
Second 25 percent	1.9	1.9	1.9	1.8
Third 25 percent	2.1	2.1	1.9	1.8
Highest 25 percent	1.4	1.3	1.5	1.5
Highest 10 percent	2.5	2.5	2.2	2.3
Establishment characteristics				
Service-providing industries	1.2	1.2	1.2	1.1
Education and health services	1.8	1.7	1.6	1.4
Educational services	2.0	1.9	1.8	1.6
Elementary and secondary schools	2.3	2.1	1.8	1.7
Junior colleges, colleges, and universities	3.0	3.0	3.4	3.6
Health care and social assistance	4.0	4.4	3.1	3.6
Hospitals	5.7	6.1	4.0	5.1
Public administration	1.0	1.1	1.9	1.9
1 to 99 workers	2.2	2.3	2.3	2.2
1 to 49 workers	3.0	3.0	3.6	3.7
50 to 99 workers	3.1	3.1	3.8	3.4
100 workers or more	1.2	1.2	1.4	1.2
100 to 499 workers	2.8	2.7	2.2	2.2
500 workers or more	1.3	1.3	1.9	1.8

See footnotes at end of table.

Table 43. Standard errors for unmarried domestic partner benefits: Access¹, State and local government workers, March 2019—continued

Characteristics	Defined benefit retirement survivor benefits		Healthcare benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
State government	2.2	2.2	1.9	2.0
Local government	1.4	1.4	1.4	1.3
Geographic areas				
Northeast	3.0	2.8	2.5	3.1
New England	6.3	6.4	6.0	7.0
Middle Atlantic	2.9	2.5	2.4	3.3
South	2.1	2.0	2.2	1.8
South Atlantic	2.8	2.8	3.5	3.0
East South Central	3.4	3.7	0.8	1.2
West South Central	4.6	4.0	4.0	3.1
Midwest	2.0	2.4	1.9	1.5
East North Central	1.5	2.3	1.9	1.4
West North Central	5.0	5.5	3.7	3.4
West	2.3	2.3	2.3	2.0
Mountain	4.8	5.0	6.1	5.1
Pacific	2.3	2.3	1.4	1.3

¹ The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer's policy on providing the benefit to unmarried domestic partners. For more information, see www.bls.gov/opub/btn/volume-3/employer-sponsored-benefits-extended-to-domestic-partners.htm.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 44. Medical care benefit combinations: Access, State and local government workers, March 2019

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	88	1	3	8	81	8	1	10
Worker characteristics								
Management, professional, and related	91	1	3	6	82	9	1	8
Professional and related	90	1	3	6	81	10	1	8
Teachers	91	1	2	5	81	11	1	7
Primary, secondary, and special education school teachers	99	—	—	1	87	13	—	—
Service	79	2	5	14	74	7	1	18
Protective service	89	1	3	8	85	—	—	10
Sales and office	88	1	3	8	82	7	1	11
Office and administrative support	89	1	3	8	82	—	—	10
Natural resources, construction, and maintenance	95	—	2	—	88	7	—	—
Production, transportation, and material moving ...	84	—	6	10	79	6	—	—
Full time	99	(¹)	(¹)	1	91	9	—	—
Part time	22	4	23	51	19	7	5	69
Union	94	1	3	2	88	7	1	4
Nonunion	83	1	4	13	75	9	1	16
Average wage within the following categories: ²								
Lowest 25 percent	70	2	8	20	64	9	2	26
Lowest 10 percent	58	3	11	28	52	9	1	37
Second 25 percent	92	1	2	5	86	7	1	6
Third 25 percent	97	(¹)	1	2	87	10	—	—
Highest 25 percent	95	(¹)	2	3	88	7	1	4
Highest 10 percent	92	—	—	4	84	9	1	6
Establishment characteristics								
Service-providing industries	88	1	3	8	81	8	1	10
Education and health services	89	1	4	6	81	9	1	9
Educational services	89	1	4	6	80	10	1	9
Elementary and secondary schools	89	1	4	6	78	12	1	9
Junior colleges, colleges, and universities	88	1	4	7	85	5	2	9
Health care and social assistance	91	1	2	6	87	—	—	9
Hospitals	90	—	—	6	87	—	—	9
Public administration	89	1	2	8	83	7	1	9
1 to 99 workers	83	2	4	11	74	11	1	14
1 to 49 workers	81	1	4	14	68	13	1	17
50 to 99 workers	86	2	4	8	80	9	1	11
100 workers or more	89	1	3	7	83	7	1	9
100 to 499 workers	86	1	5	8	77	10	1	12
500 workers or more	91	1	2	6	85	6	1	8

See footnotes at end of table.

Table 44. Medical care benefit combinations: Access, State and local government workers, March 2019—continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	83	6	3	8	36	53	1	10
Worker characteristics								
Management, professional, and related	86	6	2	6	38	53	1	7
Professional and related	86	6	3	6	37	54	1	8
Teachers	89	3	2	6	36	56	1	7
Primary, secondary, and special education school teachers	99	—	—	1	32	67	—	—
Service	74	7	4	15	29	52	2	17
Protective service	87	3	2	8	33	57	—	—
Sales and office	83	6	3	9	36	53	1	10
Office and administrative support	84	6	3	8	36	53	1	9
Natural resources, construction, and maintenance	87	8	2	2	41	55	—	—
Production, transportation, and material moving ...	81	4	6	10	26	58	—	—
Full time	93	6	(¹)	1	40	59	—	—
Part time	20	7	19	54	7	19	9	65
Union	92	3	3	2	34	61	1	4
Nonunion	76	8	3	13	37	46	2	15
Average wage within the following categories: ²								
Lowest 25 percent	64	8	7	21	27	45	3	25
Lowest 10 percent	52	9	8	30	21	40	6	33
Second 25 percent	86	7	2	5	38	55	1	6
Third 25 percent	93	4	1	2	38	59	(¹)	3
Highest 25 percent	91	5	2	3	41	54	—	—
Highest 10 percent	87	5	3	4	43	50	—	—
Establishment characteristics								
Service-providing industries	83	6	3	8	36	53	1	10
Education and health services	84	6	3	7	37	53	1	9
Educational services	86	4	4	7	34	56	1	9
Elementary and secondary schools	89	1	4	6	26	64	1	9
Junior colleges, colleges, and universities	79	10	3	8	57	32	2	9
Health care and social assistance	71	20	2	7	55	36	—	—
Hospitals	66	25	2	7	58	33	—	—
Public administration	85	5	1	9	35	55	1	9
1 to 99 workers	79	6	3	12	26	59	2	13
1 to 49 workers	77	5	3	15	24	58	2	16
50 to 99 workers	82	6	3	9	29	59	—	—
100 workers or more	84	6	3	7	39	52	1	9
100 to 499 workers	83	4	5	8	29	58	2	11
500 workers or more	85	7	2	6	43	49	1	7

See footnotes at end of table.

Table 44. Medical care benefit combinations: Access, State and local government workers, March 2019—continued

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
State government	95	(¹)	(¹)	4	89	6	—	—
Local government	86	1	4	9	78	9	1	12
Geographic areas								
Northeast	85	1	6	8	80	7	2	11
New England	84	—	—	10	81	—	—	10
Middle Atlantic	86	(¹)	7	7	79	7	2	11
South	92	1	2	6	82	11	1	7
South Atlantic	90	1	2	8	83	—	—	8
East South Central	91	—	—	5	74	18	—	—
West South Central	95	—	—	3	83	13	—	—
Midwest	84	1	5	9	80	5	1	14
East North Central	83	1	6	10	80	4	1	15
West North Central	87	1	5	7	80	—	—	12
West	87	1	2	10	80	—	—	12
Mountain	85	—	—	13	82	—	—	14
Pacific	88	1	3	8	79	—	—	11

See footnotes at end of table.

Table 44. Medical care benefit combinations: Access, State and local government workers, March 2019—continued

(All workers = 100 percent)

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
State government	90	6	(¹)	4	49	46	—	—
Local government	81	6	4	9	31	55	2	12
Geographic areas								
Northeast	82	5	5	8	29	57	—	—
New England	76	12	—	—	15	73	—	—
Middle Atlantic	84	3	6	7	34	52	—	—
South	87	5	1	6	41	51	1	7
South Atlantic	86	5	1	8	56	34	1	8
East South Central	85	6	—	—	40	52	—	8
West South Central	89	6	1	4	20	76	—	—
Midwest	78	7	5	10	39	47	3	12
East North Central	77	8	5	10	45	40	3	12
West North Central	81	7	4	8	28	59	2	11
West	82	6	2	10	28	60	1	11
Mountain	77	—	—	13	32	54	—	—
Pacific	84	5	2	9	27	62	—	—

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 2019.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 44. Standard errors for medical care benefit combinations: Access, State and local government workers, March 2019

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	0.6	0.1	0.3	0.5	0.8	0.6	0.2	0.5
Worker characteristics								
Management, professional, and related	0.5	0.2	0.3	0.4	0.8	0.7	0.2	0.5
Professional and related	0.6	0.2	0.4	0.5	0.9	0.7	0.2	0.6
Teachers	0.7	0.3	0.6	0.5	1.0	1.0	0.2	0.7
Primary, secondary, and special education school teachers	0.3	–	–	0.3	1.2	1.3	–	–
Service	1.5	0.4	1.0	1.6	1.4	0.9	0.3	1.2
Protective service	1.2	0.3	1.0	1.4	1.7	–	–	1.1
Sales and office	1.2	0.3	0.5	1.0	1.6	1.2	0.3	1.2
Office and administrative support	1.3	0.3	0.4	1.0	1.7	–	–	1.1
Natural resources, construction, and maintenance	1.4	–	0.9	–	2.2	1.9	–	–
Production, transportation, and material moving ...	4.5	–	2.3	2.7	4.6	1.4	–	–
Full time	0.2	0.1	0.1	0.2	0.7	0.7	–	–
Part time	1.4	0.6	2.2	2.6	1.5	0.9	1.1	1.8
Union	0.5	0.2	0.4	0.2	1.0	0.8	0.2	0.5
Nonunion	1.0	0.2	0.5	0.9	1.3	0.9	0.2	0.9
Average wage within the following categories: ¹								
Lowest 25 percent	1.7	0.5	1.1	1.5	1.6	0.8	0.4	1.5
Lowest 10 percent	2.3	0.8	1.9	2.3	1.9	1.3	0.5	1.9
Second 25 percent	0.9	0.2	0.4	0.6	1.1	1.0	0.4	0.8
Third 25 percent	0.5	0.1	0.3	0.4	1.2	1.0	–	–
Highest 25 percent	0.9	0.2	0.4	0.7	1.2	0.9	0.2	0.8
Highest 10 percent	1.4	–	–	1.1	1.8	1.2	0.3	1.2
Establishment characteristics								
Service-providing industries	0.6	0.1	0.3	0.5	0.8	0.6	0.2	0.5
Education and health services	0.6	0.2	0.4	0.4	1.0	0.7	0.3	0.6
Educational services	0.7	0.2	0.5	0.4	1.1	0.8	0.3	0.7
Elementary and secondary schools	0.8	0.2	0.7	0.4	1.3	1.1	0.2	0.8
Junior colleges, colleges, and universities	1.6	0.6	0.7	1.5	1.7	1.0	0.6	1.3
Health care and social assistance	1.4	0.2	0.6	1.6	2.0	–	–	1.2
Hospitals	0.9	–	–	1.4	2.6	–	–	0.9
Public administration	0.9	0.2	0.3	0.8	1.2	1.2	0.2	0.7
1 to 99 workers	1.4	0.4	0.7	1.2	1.8	1.3	0.2	1.3
1 to 49 workers	2.2	0.5	0.8	2.0	3.0	2.1	0.4	2.1
50 to 99 workers	1.5	0.6	1.0	1.2	1.9	1.7	0.2	1.3
100 workers or more	0.6	0.1	0.4	0.5	0.8	0.6	0.2	0.5
100 to 499 workers	1.4	0.3	1.0	0.9	2.0	1.3	0.3	1.4
500 workers or more	0.8	0.2	0.3	0.7	1.2	0.9	0.2	0.8

See footnotes at end of table.

Table 44. Standard errors for medical care benefit combinations: Access, State and local government workers, March 2019—continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
All workers	0.7	0.4	0.3	0.5	0.8	0.8	0.3	0.6
Worker characteristics								
Management, professional, and related	0.8	0.5	0.3	0.5	1.1	1.2	0.3	0.5
Professional and related	0.8	0.6	0.3	0.5	1.1	1.2	0.3	0.5
Teachers	0.9	0.5	0.5	0.5	1.3	1.5	0.4	0.7
Primary, secondary, and special education school teachers	0.3	—	—	0.3	1.2	1.1	—	—
Service	1.3	0.8	0.9	1.5	1.3	1.3	0.8	1.6
Protective service	1.4	0.9	0.9	1.5	1.9	2.0	—	—
Sales and office	1.3	1.0	0.5	1.1	1.8	1.8	0.4	1.2
Office and administrative support	1.4	0.9	0.4	1.0	1.8	1.7	0.3	1.3
Natural resources, construction, and maintenance	2.2	2.1	1.0	1.0	3.2	3.1	—	—
Production, transportation, and material moving ...	4.6	1.5	2.3	2.7	3.2	4.8	—	—
Full time	0.5	0.5	0.1	0.2	0.8	0.8	—	—
Part time	1.3	0.8	1.9	2.4	0.8	1.3	2.1	2.5
Union	0.6	0.4	0.4	0.3	1.1	1.1	0.3	0.3
Nonunion	1.1	0.7	0.4	0.9	1.1	1.0	0.5	1.1
Average wage within the following categories: ¹								
Lowest 25 percent	1.6	0.7	0.9	1.5	1.4	1.3	0.8	1.8
Lowest 10 percent	2.0	1.0	1.5	2.3	1.6	1.7	1.8	2.8
Second 25 percent	1.3	0.9	0.4	0.7	1.7	1.8	0.3	0.7
Third 25 percent	0.7	0.5	0.2	0.4	1.3	1.3	0.1	0.5
Highest 25 percent	1.0	0.6	0.4	0.7	1.5	1.6	—	—
Highest 10 percent	1.5	0.8	0.7	1.2	2.1	2.2	—	—
Establishment characteristics								
Service-providing industries	0.7	0.4	0.3	0.5	0.8	0.8	0.3	0.6
Education and health services	0.8	0.6	0.4	0.4	1.1	1.1	0.3	0.5
Educational services	0.7	0.4	0.4	0.5	1.0	1.0	0.3	0.5
Elementary and secondary schools	0.8	0.3	0.6	0.4	0.8	0.9	0.3	0.7
Junior colleges, colleges, and universities	2.1	1.7	0.7	1.5	2.7	2.4	0.7	1.7
Health care and social assistance	3.7	3.1	0.6	1.5	4.3	4.5	—	—
Hospitals	4.7	4.6	0.7	1.3	6.1	6.2	—	—
Public administration	1.1	0.8	0.3	0.8	1.3	1.2	0.2	0.8
1 to 99 workers	1.5	1.0	0.5	1.3	1.6	1.7	0.5	1.3
1 to 49 workers	2.3	1.2	0.7	2.0	2.6	2.6	0.8	2.3
50 to 99 workers	2.1	1.3	0.6	1.3	2.0	2.4	—	—
100 workers or more	0.7	0.5	0.3	0.5	1.0	1.1	0.3	0.6
100 to 499 workers	1.6	0.7	1.0	0.9	1.9	2.2	0.6	1.2
500 workers or more	0.9	0.7	0.3	0.8	1.3	1.3	0.2	0.8

See footnotes at end of table.

Table 44. Standard errors for medical care benefit combinations: Access, State and local government workers, March 2019—continued

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
State government	0.8	0.2	0.1	0.7	0.9	0.7	—	—
Local government	0.7	0.2	0.4	0.6	1.0	0.8	0.2	0.7
Geographic areas								
Northeast	1.5	0.3	1.2	1.0	1.8	1.3	0.6	1.8
New England	1.5	—	—	1.6	2.5	—	—	0.9
Middle Atlantic	1.9	0.1	1.5	1.1	2.2	1.6	0.7	2.3
South	0.9	0.2	0.4	0.6	1.1	1.1	0.3	0.6
South Atlantic	1.4	0.4	0.4	1.0	1.2	—	—	0.9
East South Central	2.1	—	—	0.8	1.9	2.2	—	—
West South Central	1.1	—	—	1.0	2.5	2.5	—	—
Midwest	1.5	0.3	0.8	1.7	2.1	1.2	0.2	1.3
East North Central	2.0	0.3	1.0	2.4	2.9	1.5	0.2	1.7
West North Central	1.8	0.4	1.4	1.6	2.6	—	—	1.7
West	1.2	0.2	0.5	0.9	1.7	—	—	1.1
Mountain	1.9	—	—	2.1	4.0	—	—	1.9
Pacific	1.4	0.3	0.6	0.9	1.7	—	—	1.3

See footnotes at end of table.

Table 44. Standard errors for medical care benefit combinations: Access, State and local government workers, March 2019—continued

Characteristics	Medical care benefits and defined benefit retirement				Medical care benefits and defined contribution retirement			
	Medical care benefits and defined benefit retirement	Medical care benefits and no defined benefit retirement	Defined benefit retirement and no medical care benefits	No medical care benefits and no defined benefit retirement	Medical care benefits and defined contribution retirement	Medical care benefits and no defined contribution retirement	Defined contribution retirement and no medical care benefits	No medical care benefits and no defined contribution retirement
State government	1.2	1.0	0.1	0.8	1.9	2.0	—	—
Local government	0.8	0.5	0.4	0.6	0.9	0.8	0.4	0.8
Geographic areas								
Northeast	1.4	0.6	1.0	1.0	1.7	1.8	—	—
New England	2.0	2.4	—	—	4.4	4.5	—	—
Middle Atlantic	1.8	0.6	1.2	1.2	1.6	1.9	—	—
South	1.2	0.9	0.4	0.7	1.2	1.4	0.3	0.6
South Atlantic	1.4	0.9	0.4	1.1	1.3	1.9	0.4	1.0
East South Central	2.4	1.6	—	—	4.1	3.5	—	1.4
West South Central	2.7	2.1	0.2	1.2	2.6	3.0	—	—
Midwest	1.2	1.0	0.7	1.5	1.8	1.5	1.1	2.1
East North Central	1.3	1.3	0.8	2.1	2.0	1.2	1.6	3.1
West North Central	2.5	1.4	1.3	1.9	3.7	3.9	0.7	1.2
West	1.3	0.8	0.5	1.0	1.8	1.6	0.5	0.9
Mountain	1.9	—	—	2.1	3.9	3.1	—	—
Pacific	1.8	1.1	0.6	1.1	2.0	1.9	—	—

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 45. Paid leave combinations: Access, State and local government workers, March 2019

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
All workers	35	59	60	58	93	93	88
Worker characteristics							
Management, professional, and related	27	63	46	43	94	95	86
Professional and related	23	64	39	36	94	94	85
Teachers	9	69	14	10	95	95	81
Primary, secondary, and special education school teachers	9	82	12	7	100	100	87
Service	45	52	74	73	87	87	85
Protective service	51	52	89	88	91	92	92
Sales and office	50	54	86	84	93	93	92
Office and administrative support	50	54	86	85	94	94	93
Natural resources, construction, and maintenance	60	59	95	94	97	98	98
Production, transportation, and material moving ...	34	56	61	61	92	92	86
Full time	39	65	66	64	99	99	95
Part time	11	21	21	20	52	53	42
Union	39	69	57	56	98	98	91
Nonunion	32	50	63	60	88	88	85
Average wage within the following categories: ²							
Lowest 25 percent	30	45	58	56	81	81	78
Lowest 10 percent	23	39	44	42	70	70	67
Second 25 percent	49	57	85	84	96	96	95
Third 25 percent	39	69	60	58	98	98	94
Highest 25 percent	26	65	41	39	97	97	85
Highest 10 percent	22	52	36	34	95	96	74
Establishment characteristics							
Service-providing industries	35	59	60	58	93	93	87
Education and health services	25	62	44	41	94	94	86
Educational services	21	64	36	33	94	94	85
Elementary and secondary schools	16	72	25	21	94	94	84
Junior colleges, colleges, and universities	32	39	68	68	93	94	87
Health care and social assistance	51	51	91	91	92	94	93
Hospitals	51	51	90	91	92	94	93
Public administration	53	53	90	90	93	93	92
1 to 99 workers	31	61	53	51	90	90	85
1 to 49 workers	34	53	61	60	87	87	83
50 to 99 workers	28	68	46	41	92	93	88
100 workers or more	37	58	62	60	94	94	88
100 to 499 workers	40	64	62	61	91	91	88
500 workers or more	35	56	62	60	95	95	88

See footnotes at end of table.

Table 45. Paid leave combinations: Access, State and local government workers, March 2019—continued

(All workers = 100 percent)

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
State government	48	50	85	86	96	96	95
Local government	31	62	52	49	91	92	85
Geographic areas							
Northeast	45	71	55	55	92	92	85
New England	48	81	54	53	91	91	90
Middle Atlantic	44	67	56	56	92	92	84
South	31	56	61	59	93	94	91
South Atlantic	39	61	65	64	91	92	90
East South Central	—	45	59	59	93	93	92
West South Central	25	56	56	52	97	97	92
Midwest	35	63	55	53	90	90	88
East North Central	38	66	54	54	89	89	87
West North Central	30	59	56	51	92	92	89
West	34	48	67	64	94	94	83
Mountain	24	45	61	56	90	90	85
Pacific	39	50	70	68	96	96	83

¹ Includes workers with access to one or more of these leave benefits.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Table 45. Standard errors for paid leave combinations: Access, State and local government workers, March 2019

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
All workers	1.2	1.1	0.9	0.8	0.5	0.5	0.6
Worker characteristics							
Management, professional, and related	1.3	1.3	1.2	1.1	0.6	0.6	0.8
Professional and related	1.3	1.3	1.3	1.2	0.6	0.6	0.8
Teachers	1.6	1.4	1.7	1.6	0.8	0.8	1.1
Primary, secondary, and special education school teachers	1.8	1.2	2.1	2.1	0.2	0.2	0.9
Service	2.1	2.2	1.4	1.4	1.3	1.3	1.2
Protective service	3.4	3.5	1.2	1.3	1.2	1.1	1.0
Sales and office	1.7	1.6	1.5	1.5	1.0	1.0	1.2
Office and administrative support	1.8	1.6	1.5	1.5	1.0	1.0	1.2
Natural resources, construction, and maintenance	4.6	4.6	1.4	1.4	1.1	1.1	0.9
Production, transportation, and material moving ...	4.5	4.4	3.4	4.5	2.7	2.7	2.9
Full time	1.2	1.2	0.8	0.7	0.1	0.1	0.5
Part time	1.3	1.7	1.7	2.0	2.4	2.5	1.8
Union	1.4	1.2	1.2	1.1	0.4	0.3	0.7
Nonunion	1.5	1.7	1.1	1.1	0.9	0.9	0.8
Average wage within the following categories: ²							
Lowest 25 percent	1.6	1.7	1.6	1.6	1.5	1.4	1.4
Lowest 10 percent	1.8	2.1	2.2	2.1	2.2	2.2	2.0
Second 25 percent	1.9	2.0	1.1	1.1	0.6	0.6	0.7
Third 25 percent	2.0	1.5	1.9	1.9	0.4	0.4	0.6
Highest 25 percent	1.6	1.5	1.6	1.5	0.8	0.8	1.1
Highest 10 percent	2.6	1.9	2.3	2.2	1.2	1.2	1.6
Establishment characteristics							
Service-providing industries	1.2	1.1	0.8	0.8	0.5	0.5	0.6
Education and health services	1.3	1.3	1.1	1.0	0.6	0.6	0.8
Educational services	1.3	1.3	1.2	1.0	0.6	0.6	0.9
Elementary and secondary schools	1.2	1.2	1.3	1.1	0.6	0.6	1.0
Junior colleges, colleges, and universities	2.9	3.0	2.1	2.0	1.5	1.5	1.5
Health care and social assistance	4.9	4.8	1.3	1.5	1.5	1.3	1.2
Hospitals	7.7	7.7	1.5	1.6	1.5	1.4	1.0
Public administration	2.4	2.4	1.0	1.0	0.9	0.9	0.7
1 to 99 workers	1.9	2.3	1.5	1.3	1.3	1.3	1.4
1 to 49 workers	3.4	3.5	2.7	2.6	2.1	2.0	2.2
50 to 99 workers	2.5	2.5	2.7	2.3	1.3	1.3	1.5
100 workers or more	1.3	1.4	1.0	1.0	0.5	0.5	0.7
100 to 499 workers	2.0	1.9	1.7	1.6	1.2	1.2	1.1
500 workers or more	1.6	1.7	1.3	1.3	0.7	0.7	1.0

See footnotes at end of table.

Table 45. Standard errors for paid leave combinations: Access, State and local government workers, March 2019—continued

Characteristics	Personal leave and vacation	Personal leave and sick leave	Sick leave and vacation	Vacation and holidays	Personal leave, sick leave, or paid family leave ¹	Personal leave, sick leave, paid family leave, or vacation ¹	Personal leave, vacation, or holidays ¹
State government	1.7	1.8	1.1	1.0	0.8	0.8	0.9
Local government	1.4	1.3	1.0	1.0	0.6	0.6	0.7
Geographic areas							
Northeast	2.9	1.4	2.6	2.5	1.5	1.5	1.8
New England	4.0	2.6	3.0	2.3	0.9	0.9	3.1
Middle Atlantic	3.4	1.7	3.1	3.2	1.9	2.0	2.2
South	2.0	2.3	1.5	1.4	0.9	0.9	0.9
South Atlantic	2.9	3.0	1.2	1.4	1.4	1.4	1.0
East South Central	—	6.2	7.0	6.2	1.9	1.9	1.8
West South Central	1.7	4.0	2.1	1.6	1.2	1.2	2.1
Midwest	2.2	1.7	1.4	1.7	1.1	1.0	1.3
East North Central	2.3	1.9	2.0	2.4	1.6	1.5	1.4
West North Central	4.8	3.5	1.1	2.2	0.6	0.5	2.8
West	2.4	2.6	1.4	1.0	0.8	0.8	1.0
Mountain	6.0	6.2	2.5	2.0	2.0	2.0	2.1
Pacific	2.1	2.4	1.5	1.1	0.6	0.6	1.1

¹ Includes workers with access to one or more of these leave benefits.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Technical Note

Measures of reliability

Measures of reliability are available for published estimates, which provide users a measure of the precision of an estimate to ensure that it is within an acceptable range for their intended purpose. For further information see [Technical Information about Standard Errors for Benefit Estimates](#).

Comparing private and public sector data

Employee benefits in state and local government should not be directly compared to private industry. Differences between these sectors stem from factors such as variation in work activities and occupational structures. Manufacturing and sales, for example, make up a large part of private industry work activities but are rare in state and local government. Administrative support and professional occupations (including teachers) account for two-thirds of the state and local government workforce, compared with one-half of private industry.

Leave benefits for teachers

Primary, secondary, and special education teachers typically have a work schedule of 37 or 38 weeks per 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.

For definitions of additional benefit terms, see the [Glossary of Employee Benefit Terms](#).

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:

Characteristics	Average hourly wage percentiles				
	10	25	50 (median)	75	90
Civilian workers	\$10.80	\$13.80	\$20.00	\$32.21	\$49.37
Private industry workers	\$10.48	\$13.25	\$19.00	\$30.61	\$48.28
State and local government workers	\$13.93	\$18.63	\$27.76	\$39.31	\$53.73

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 [National Compensation Measures](#) in the BLS *Handbook of Methods*. 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 [public databases](#) may also be used to obtain data from 1985 to 2006 and 2010 to the present.

Information in this release will be made available to sensory impaired individuals upon request. Voice phone: (202) 691-5200; Federal Relay Service: (800) 877-8339.

Appendix table 1. Survey establishment response, March 2019

Establishments	Civilian	Private industry	State and local governments
Total in sampling frame ¹	6,465,036	6,234,018	231,018
Total in sample	11,477	9,881	1,596
Responding ²	7,911	6,470	1,441
Refused ³	2,667	2,527	140
Out of business or not in survey scope	899	884	15

¹ The sampling frame was developed from state unemployment insurance reports and is based on the 2012 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.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.

Appendix table 2. Number of workers represented,¹ March 2019

Occupational group ²	Civilian workers	Private industry workers	State and local government workers
All workers	139,805,300	120,415,500	19,389,800
Management, professional, and related	43,708,100	32,617,800	11,090,300
Management, business, and financial ...	13,406,000	11,792,300	–
Professional and related	30,302,100	20,825,600	9,476,600
Teachers	6,641,100	–	5,135,900
Primary, secondary, and special education school teachers	4,617,600	–	3,942,900
Registered nurses	2,837,300	–	–
Service	31,842,400	27,840,700	4,001,800
Protective service	3,505,500	1,571,300	1,934,200
Sales and office	32,998,800	30,278,000	2,720,800
Sales and related	12,286,800	12,201,500	–
Office and administrative support	20,712,100	18,076,600	2,635,500
Natural resources, construction, and maintenance	11,334,900	10,525,000	809,900
Construction, extraction, farming, fishing, and forestry	5,808,400	5,367,600	–
Installation, maintenance, and repair	5,526,400	5,157,400	–
Production, transportation, and material moving	19,921,000	19,154,000	767,000
Production	9,606,400	9,486,100	–
Transportation and material moving	10,314,700	9,668,000	–

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 2010 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.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.