

National Compensation Survey: Employee Benefits in the United States, March 2014

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Contents

Overview

Tables organized by ownership

[Employee benefits data tables: United States, March 2014](#)

- [Civilian](#) (includes private industry and state and local government establishments)
- [Private industry](#) (excludes agricultural establishments, private households, and the self-employed)
- [State and local government](#) (excludes Federal employees)

Technical note

Appendix table 1: Survey establishment response

Appendix table 2: Number of workers represented

Overview

The National Compensation Survey (NCS) provides comprehensive measures of compensation cost trends, the incidence of benefits, and detailed benefit provisions. This bulletin presents estimates of the incidence and key provisions of selected employee benefit plans. Estimates presented are on benefits for civilian workers—workers in private industry and in state and local government—by various employee and employer characteristics. For the purposes of the NCS, the Federal Government, agricultural, and household workers, and workers who are self-employed, are excluded.

For more information on these data and recent and historical NCS benefits data, call the information line at (202) 691–6199, use the [contact EBS](#) link to send email, or visit the benefits home page at <http://www.bls.gov/ebs/>. 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, Division of Compensation Data Analysis and Planning, 2 Massachusetts Avenue NE, Room 4175, Washington, DC 20212. Material in this publication is in the public domain and, with appropriate credit, may be reproduced without permission.

U. S. Bureau of Labor Statistics (BLS) field economists collected and reviewed the survey data. The Office of Compensation and Working Conditions, in cooperation with the Office of Field Operations and the Office of Technology and Survey Processing (all in the BLS National Office), designed the survey, processed the data, and prepared the survey 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 included in this bulletin. BLS thanks these respondents for their cooperation.

Civilian Tables

Types of Benefits:

- Retirement benefits
- Healthcare benefits
- Life, short-term, and long-term disability insurance benefits
- Paid time-off benefits
- Other benefits (Quality of life, financial, health-related, nonproduction bonuses, and unmarried domestic partner)
- Benefit combinations (Medical care and paid leave)

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2014

(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	68	53	78	28	25	88	56	38	68
Worker characteristics									
Management, professional, and related	83	71	86	43	37	88	65	49	75
Management, business, and financial	85	75	88	39	34	87	76	62	82
Professional and related	82	70	85	44	39	88	60	43	72
Teachers	86	76	89	72	63	88	37	20	54
Primary, secondary, and special education school teachers	95	86	90	88	80	90	31	13	43
Registered nurses	79	65	83	39	34	89	69	49	71
Service	44	29	65	17	15	91	34	16	49
Protective service	79	61	77	51	47	92	45	20	44
Sales and office	71	52	74	22	18	83	63	43	68
Sales and related	67	39	59	11	7	66	63	36	57
Office and administrative support	73	59	81	28	24	86	63	47	74
Natural resources, construction, and maintenance	70	56	81	30	28	93	57	42	73
Construction, extraction, farming, fishing, and forestry	64	51	80	32	31	94	48	34	70
Installation, maintenance, and repair	75	60	81	28	26	91	66	49	74
Production, transportation, and material moving ...	71	54	76	25	22	88	60	41	68
Production	75	59	79	23	21	92	69	50	72
Transportation and material moving	67	49	73	28	24	86	51	32	63
Full time	78	64	81	34	30	89	65	46	71
Part time	37	21	56	11	8	78	30	14	47
Union	94	86	91	83	76	92	45	30	65
Nonunion	64	48	74	19	16	85	58	40	69
Average wage within the following categories ⁴ :									
Lowest 25 percent	41	22	53	8	6	78	37	17	48
Lowest 10 percent	29	12	41	4	3	60	26	10	38
Second 25 percent	70	52	75	23	20	87	58	39	67
Third 25 percent	81	67	83	36	32	89	65	47	73
Highest 25 percent	88	79	89	51	45	89	69	54	78
Highest 10 percent	90	81	90	50	44	88	74	58	79
Establishment characteristics									
Goods-producing industries	76	62	82	26	24	92	70	54	76
Service-providing industries	67	52	77	28	25	87	54	36	67
Education and health services	77	63	82	42	37	88	52	34	65
Educational services	87	77	89	72	63	88	36	20	56
Elementary and secondary schools	91	81	89	85	76	90	26	10	39
Junior colleges, colleges, and universities	87	76	88	53	44	82	61	43	70
Health care and social assistance	70	54	77	22	20	89	63	43	69
Hospitals	90	78	86	49	44	89	76	56	73
Public administration	91	84	92	85	78	91	37	18	49

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2014—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	51	36	71	10	9	86	46	32	68
1 to 49 workers	46	33	72	8	7	86	43	30	69
50 to 99 workers	65	45	70	17	15	86	56	37	66
100 workers or more	85	69	81	44	39	88	65	45	69
100 to 499 workers	79	58	74	28	24	86	67	44	66
500 workers or more	90	79	88	61	55	89	63	45	71
Geographic areas									
Northeast	68	55	82	32	29	90	53	38	71
New England	66	53	80	28	25	89	53	39	73
Middle Atlantic	68	56	82	34	30	90	53	37	70
South	69	51	75	26	22	85	58	38	65
South Atlantic	69	52	75	27	23	85	61	39	64
East South Central	70	52	74	28	24	84	53	35	66
West South Central	68	50	74	25	22	88	56	37	66
Midwest	72	57	78	29	25	88	61	42	68
East North Central	71	56	78	30	26	88	61	41	67
West North Central	74	59	79	27	23	87	62	45	72
West	64	51	79	27	24	88	50	36	72
Mountain	63	46	74	22	18	83	52	35	69
Pacific	65	53	81	30	27	90	49	36	74

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

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

³ 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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2014

Characteristics	All retirement benefits ³			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.7	0.6	0.5	0.6	0.5	0.5	0.6	0.5	0.6
Worker characteristics									
Management, professional, and related	0.8	0.8	0.6	1.0	0.9	0.7	1.0	0.9	1.0
Management, business, and financial	1.2	1.3	1.0	1.3	1.4	1.6	1.3	1.4	1.2
Professional and related	1.0	1.0	0.7	1.2	1.1	0.8	1.2	1.1	1.2
Teachers	1.5	1.5	0.9	1.8	1.7	1.1	2.1	1.6	2.5
Primary, secondary, and special education school teachers	1.6	1.7	1.0	2.3	2.3	1.0	2.5	1.8	3.5
Registered nurses	2.6	2.3	1.8	3.1	2.9	1.5	2.5	2.0	2.2
Service	1.5	1.2	1.7	0.9	0.8	0.9	1.4	0.8	2.0
Protective service	2.9	2.8	2.7	2.9	2.6	0.9	3.0	1.9	3.6
Sales and office	1.0	0.8	0.7	0.8	0.6	1.0	0.9	0.8	0.8
Sales and related	1.6	1.2	1.2	0.8	0.6	2.3	1.5	1.1	1.3
Office and administrative support	1.2	1.1	0.7	0.9	0.8	0.9	1.2	1.1	0.9
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	1.7	1.6	1.2	1.6	1.6	1.2	1.8	1.6	1.4
Installation, maintenance, and repair	2.8	2.7	1.9	2.6	2.6	1.5	2.7	2.4	2.4
Production, transportation, and material moving ...	2.1	2.0	1.4	1.8	1.8	1.7	2.2	2.1	1.7
Production	1.6	1.3	0.9	1.1	1.0	1.0	1.5	1.2	1.1
Transportation and material moving	1.5	1.5	1.2	1.3	1.2	1.1	1.6	1.5	1.3
Transportation and material moving	2.2	1.8	1.3	1.5	1.3	1.5	2.0	1.5	1.7
Full time	0.6	0.6	0.5	0.7	0.7	0.5	0.6	0.5	0.6
Part time	1.4	0.9	1.4	0.5	0.5	1.8	1.3	0.7	1.5
Union	0.6	0.8	0.6	1.2	1.2	0.6	1.4	1.3	1.5
Nonunion	0.7	0.6	0.6	0.6	0.5	0.8	0.7	0.6	0.6
Average wage within the following categories ⁴ :									
Lowest 25 percent	1.4	0.9	1.4	0.6	0.5	1.7	1.3	0.8	1.4
Lowest 10 percent	1.7	0.9	1.9	0.5	0.3	3.9	1.7	0.8	2.0
Second 25 percent	1.0	1.0	0.8	0.7	0.6	0.8	1.1	1.0	1.1
Third 25 percent	0.8	0.8	0.7	1.0	0.9	0.6	1.0	0.9	0.9
Highest 25 percent	0.8	0.8	0.5	1.1	1.0	0.7	1.0	1.0	0.8
Highest 10 percent	1.0	1.0	0.8	1.6	1.6	1.1	1.3	1.4	1.2
Establishment characteristics									
Goods-producing industries	1.3	1.2	0.9	1.4	1.2	0.9	1.4	1.3	1.0
Service-providing industries	0.8	0.7	0.6	0.6	0.6	0.6	0.7	0.6	0.7
Education and health services	1.5	1.5	1.0	1.7	1.5	0.9	1.6	1.2	1.5
Educational services	0.9	1.1	0.8	1.1	1.1	1.0	1.5	1.0	1.7
Elementary and secondary schools	0.6	0.8	0.8	0.9	1.0	0.8	1.9	1.2	2.9
Junior colleges, colleges, and universities	1.4	2.2	1.8	2.5	2.2	3.4	2.3	1.5	2.0
Health care and social assistance	2.5	2.3	1.7	2.2	2.0	1.6	2.2	1.8	1.8
Hospitals	1.0	1.2	1.0	3.0	2.8	1.9	1.6	1.8	1.8
Public administration	1.4	1.4	0.8	1.6	1.5	0.9	2.7	2.0	4.2

See footnotes at end of table.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2014—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	1.0	0.9	0.9	0.6	0.5	1.2	1.0	0.8	1.0
1 to 49 workers	1.1	0.9	1.1	0.6	0.5	1.6	1.1	0.9	1.2
50 to 99 workers	2.3	2.0	1.6	1.5	1.3	1.9	2.1	1.7	1.7
100 workers or more	0.7	0.7	0.6	0.9	0.8	0.6	0.8	0.7	0.7
100 to 499 workers	1.3	1.2	0.9	1.1	1.1	1.3	1.2	1.0	1.1
500 workers or more	0.9	0.8	0.6	1.4	1.2	0.7	1.1	1.0	1.0
Geographic areas									
Northeast	1.8	1.9	0.9	1.7	1.6	1.1	1.5	1.3	1.1
New England	3.6	4.2	2.5	3.6	3.6	2.6	2.9	3.2	2.6
Middle Atlantic	2.0	2.1	1.0	1.7	1.6	1.2	1.7	1.5	1.4
South	1.3	1.1	0.8	0.9	0.8	1.1	1.1	0.9	1.0
South Atlantic	1.9	1.6	1.0	1.3	1.2	1.6	1.7	1.3	1.4
East South Central	3.0	3.0	2.5	2.3	2.4	3.8	2.6	2.1	2.5
West South Central	1.9	1.6	1.6	1.3	1.1	0.8	1.5	1.2	1.9
Midwest	1.1	0.9	0.9	1.4	1.2	0.9	1.2	0.8	1.2
East North Central	1.3	1.1	1.2	1.7	1.4	1.0	1.5	1.0	1.6
West North Central	1.9	1.6	1.4	2.7	2.1	2.0	1.9	1.4	1.9
West	1.3	1.1	1.3	1.1	1.0	1.1	1.4	1.2	1.6
Mountain	2.1	2.2	3.3	2.6	2.1	1.3	2.4	1.9	3.5
Pacific	1.6	1.3	1.1	1.1	1.0	1.3	1.7	1.6	1.6

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

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

³ 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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 3. Retirement benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	16	12	40
Worker characteristics			
Management, professional, and related	25	18	40
Management, business, and financial	30	9	47
Professional and related	23	22	38
Teachers	23	49	14
Primary, secondary, and special education school teachers	23	65	7
Registered nurses	29	10	41
Service	6	11	28
Protective service	18	33	28
Sales and office	14	8	49
Sales and related	7	4	56
Office and administrative support	18	10	45
Natural resources, construction, and maintenance	18	12	39
Construction, extraction, farming, fishing, and forestry	17	16	31
Installation, maintenance, and repair	20	9	46
Production, transportation, and material moving	14	11	45
Production	17	6	52
Transportation and material moving	12	16	39
Full time	20	14	45
Part time	4	7	26
Union	33	49	12
Nonunion	13	6	45
Average wage within the following categories ² :			
Lowest 25 percent	3	5	33
Lowest 10 percent	1	3	25
Second 25 percent	12	11	47
Third 25 percent	20	16	45
Highest 25 percent	32	19	38
Highest 10 percent	34	16	40
Establishment characteristics			
Goods-producing industries	21	6	49
Service-providing industries	15	13	39
Education and health services	17	25	35
Educational services	22	51	14
Elementary and secondary schools	21	65	5
Junior colleges, colleges, and universities	28	25	34
Health care and social assistance	14	8	48
Hospitals	36	14	40
Public administration	31	54	6

See footnotes at end of table.

Table 3. Retirement benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
1 to 99 workers	6	4	40
1 to 49 workers	5	3	38
50 to 99 workers	9	8	48
100 workers or more	25	20	40
100 to 499 workers	15	12	51
500 workers or more	35	27	29
Geographic areas			
Northeast	18	14	36
New England	15	13	39
Middle Atlantic	19	15	34
South	15	11	43
South Atlantic	18	8	42
East South Central	12	17	42
West South Central	12	12	44
Midwest	18	11	43
East North Central	19	10	41
West North Central	15	12	47
West	13	14	37
Mountain	11	11	41
Pacific	14	16	35

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

**Table 3. Standard errors for retirement benefit combinations:
Access, civilian workers,¹ National Compensation Survey, March
2014**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	0.5	0.4	0.7
Worker characteristics			
Management, professional, and related	1.0	0.7	1.1
Management, business, and financial	1.3	0.6	1.4
Professional and related	1.1	0.9	1.4
Teachers	1.8	2.0	1.7
Primary, secondary, and special education school teachers	1.9	2.5	2.0
Registered nurses	3.1	1.2	3.5
Service	0.5	0.7	1.3
Protective service	1.9	2.3	3.1
Sales and office	0.6	0.5	0.8
Sales and related	0.6	0.5	1.4
Office and administrative support	0.7	0.6	1.1
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	1.4	0.9	1.7
Installation, maintenance, and repair	2.2	1.5	2.2
Production, transportation, and material moving ... Production	1.7	0.9	2.4
Transportation and material moving	1.0	0.8	1.6
Production	1.3	0.7	1.9
Transportation and material moving	1.2	1.2	1.9
Full time	0.6	0.5	0.7
Part time	0.3	0.5	1.2
Union	1.4	1.4	1.0
Nonunion	0.5	0.4	0.7
Average wage within the following categories ² :			
Lowest 25 percent	0.3	0.5	1.2
Lowest 10 percent	0.2	0.4	1.6
Second 25 percent	0.5	0.5	1.0
Third 25 percent	0.9	0.7	1.1
Highest 25 percent	1.0	0.6	1.1
Highest 10 percent	1.4	0.9	1.7
Establishment characteristics			
Goods-producing industries	1.3	0.6	1.7
Service-providing industries	0.5	0.4	0.7
Education and health services	1.2	1.2	1.5
Educational services	1.6	1.6	0.9
Elementary and secondary schools	1.7	1.8	0.9
Junior colleges, colleges, and universities	3.5	2.3	2.5
Health care and social assistance	1.6	1.1	2.3
Hospitals	3.2	1.6	3.0
Public administration	2.7	2.6	0.8

See footnotes at end of table.

**Table 3. Standard errors for retirement benefit combinations:
Access, civilian workers,¹ National Compensation Survey, March
2014—continued**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
1 to 99 workers	0.5	0.4	1.0
1 to 49 workers	0.4	0.4	1.1
50 to 99 workers	1.1	1.2	2.2
100 workers or more	0.8	0.6	0.9
100 to 499 workers	0.8	0.7	1.2
500 workers or more	1.2	1.1	1.3
Geographic areas			
Northeast	1.4	0.8	1.4
New England	2.7	1.4	2.2
Middle Atlantic	1.3	0.9	1.6
South	0.7	0.7	1.1
South Atlantic	1.0	0.7	1.6
East South Central	1.6	2.8	3.1
West South Central	0.9	1.0	1.7
Midwest	1.4	0.7	1.4
East North Central	1.6	0.8	1.5
West North Central	2.7	1.5	2.8
West	0.9	1.0	1.4
Mountain	1.3	2.3	2.5
Pacific	1.2	0.9	1.6

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,¹ National Compensation Survey, March 2014

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

Characteristics	Open plans ²	Soft freeze ³		Hard freeze ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	56	38	1	5
Worker characteristics				
Management, professional, and related	50	45	1	5
Management, business, and financial	52	38	1	9
Professional and related	49	47	(⁵)	3
Teachers	45	55	—	—
Primary, secondary, and special education school teachers	45	54	—	—
Registered nurses	64	29	—	—
Service	57	42	—	—
Protective service	47	53	—	—
Sales and office	55	34	2	10
Sales and related	59	23	3	15
Office and administrative support	54	36	1	9
Natural resources, construction, and maintenance	70	26	1	3
Construction, extraction, farming, fishing, and forestry	78	21	—	—
Installation, maintenance, and repair	61	31	2	6
Production, transportation, and material moving ...	67	25	1	6
Production	62	28	—	—
Transportation and material moving	71	23	1	5
Full time	55	38	1	5
Part time	63	34	—	—
Union	60	39	(⁵)	1
Nonunion	53	38	1	8
Average wage within the following categories ⁶ :				
Lowest 25 percent	59	35	(⁵)	6
Lowest 10 percent	71	27	—	—
Second 25 percent	56	37	1	6
Third 25 percent	57	36	1	6
Highest 25 percent	54	41	1	4
Highest 10 percent	51	42	1	6
Establishment characteristics				
Goods-producing industries	66	25	2	7
Service-providing industries	54	40	1	5
Education and health services	50	48	(⁵)	2
Educational services	41	58	—	—
Elementary and secondary schools	42	58	—	—
Junior colleges, colleges, and universities	40	59	—	—
Health care and social assistance	68	26	—	—

See footnotes at end of table.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,¹ National Compensation Survey, March 2014—continued

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

Characteristics	Open plans ²	Soft freeze ³		Hard freeze ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
Establishment characteristics				
Hospitals	65	29	—	—
Public administration	40	59	—	—
1 to 99 workers	67	24	2	8
1 to 49 workers	65	22	3	10
50 to 99 workers	70	25	—	—
100 workers or more	53	41	1	5
100 to 499 workers	56	37	1	6
500 workers or more	52	43	1	4
Geographic areas				
Northeast	57	35	2	6
New England	48	42	1	9
Middle Atlantic	60	33	2	5
South	52	43	1	4
South Atlantic	53	42	1	4
East South Central	51	45	—	—
West South Central	50	45	1	3
Midwest	59	34	—	—
East North Central	61	32	—	—
West North Central	55	38	—	—
West	56	38	1	5
Mountain	54	36	—	—
Pacific	57	39	—	—

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

² 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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,¹ National Compensation Survey, March 2014

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

Characteristics	Open plans ²	Soft freeze ³		Hard freeze ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	1.2	1.1	0.2	0.4
Worker characteristics				
Management, professional, and related	1.5	1.4	0.2	0.4
Management, business, and financial	2.6	2.2	0.3	1.0
Professional and related	1.6	1.6	0.1	0.4
Teachers	1.6	1.6	–	–
Primary, secondary, and special education school teachers	1.7	1.7	–	–
Registered nurses	5.2	4.4	–	–
Service	2.3	2.2	–	–
Protective service	2.2	2.2	–	–
Sales and office	1.9	1.5	0.4	0.9
Sales and related	3.8	2.8	1.4	2.2
Office and administrative support	1.9	1.6	0.3	1.0
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	2.2	1.7	0.5	1.0
Installation, maintenance, and repair	2.4	2.3	–	–
Production, transportation, and material moving ... Production	3.3	2.8	1.0	1.9
Transportation and material moving	2.0	1.7	0.6	1.5
Production	3.0	2.9	–	–
Transportation and material moving	2.6	2.0	0.4	1.8
Full time	1.2	1.1	0.2	0.4
Part time	2.4	2.3	–	–
Union	1.3	1.2	0.1	0.3
Nonunion	1.5	1.4	0.3	0.6
Average wage within the following categories ⁵ :				
Lowest 25 percent	3.6	3.1	0.1	1.2
Lowest 10 percent	4.1	4.0	–	–
Second 25 percent	1.8	1.6	0.3	0.7
Third 25 percent	1.5	1.4	0.3	0.7
Highest 25 percent	1.4	1.4	0.2	0.4
Highest 10 percent	2.1	2.1	0.3	0.7
Establishment characteristics				
Goods-producing industries	2.2	2.0	0.6	1.2
Service-providing industries	1.3	1.2	0.2	0.4
Education and health services	1.9	1.8	0.1	0.4
Educational services	1.4	1.4	–	–
Elementary and secondary schools	1.4	1.4	–	–
Junior colleges, colleges, and universities	2.5	2.5	–	–
Health care and social assistance	3.8	3.1	–	–

See footnotes at end of table.

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, civilian workers,¹ National Compensation Survey, March 2014—continued

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

Characteristics	Open plans ²	Soft freeze ³		Hard freeze ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
Establishment characteristics				
Hospitals	4.2	3.8	—	—
Public administration	1.9	1.9	—	—
1 to 99 workers	2.5	2.0	0.6	1.1
1 to 49 workers	3.2	2.3	1.0	1.8
50 to 99 workers	3.0	2.9	—	—
100 workers or more	1.3	1.1	0.2	0.4
100 to 499 workers	2.2	1.9	0.4	0.9
500 workers or more	1.4	1.3	0.1	0.4
Geographic areas				
Northeast	2.7	2.2	0.5	1.0
New England	3.5	3.2	0.4	1.8
Middle Atlantic	3.4	2.7	0.7	1.0
South	1.9	1.9	0.2	0.4
South Atlantic	3.0	2.9	0.2	0.6
East South Central	5.0	4.5	—	—
West South Central	2.1	2.2	0.6	0.6
Midwest	1.9	1.7	—	—
East North Central	2.3	2.0	—	—
West North Central	2.9	3.1	—	—
West	2.5	2.4	0.4	0.8
Mountain	5.3	5.0	—	—
Pacific	2.7	2.8	—	—

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

² 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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not 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/glossary20132014.htm.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² National Compensation Survey, March 2014

(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	12	45	43
Worker characteristics			
Management, professional, and related	13	43	44
Management, business, and financial	8	46	47
Professional and related	15	43	43
Teachers	15	47	38
Primary, secondary, and special education school teachers	14	47	39
Registered nurses	9	44	47
Service	18	49	33
Protective service	17	61	21
Sales and office	10	52	38
Sales and related	—	—	54
Office and administrative support	11	54	35
Natural resources, construction, and maintenance	12	47	40
Construction, extraction, farming, fishing, and forestry	—	54	—
Installation, maintenance, and repair	10	43	47
Production, transportation, and material moving	5	29	65
Production	—	—	75
Transportation and material moving	6	38	56
Full time	12	45	43
Part time	20	38	42
Union	19	46	35
Nonunion	8	44	48
Average wage within the following categories ⁴ :			
Lowest 25 percent	5	47	48
Lowest 10 percent	—	57	—
Second 25 percent	14	49	36
Third 25 percent	12	46	42
Highest 25 percent	12	42	46
Highest 10 percent	15	37	48
Establishment characteristics			
Goods-producing industries	7	27	65
Service-providing industries	13	47	40
Education and health services	16	46	38
Educational services	17	47	37
Elementary and secondary schools	16	46	39
Junior colleges, colleges, and universities	18	51	31
Health care and social assistance	11	44	45

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² National Compensation Survey, March 2014—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
Establishment characteristics			
Hospitals	12	37	51
Public administration	20	53	27
1 to 99 workers	7	52	41
1 to 49 workers	7	52	41
50 to 99 workers	—	52	—
100 workers or more	13	44	43
100 to 499 workers	7	45	48
500 workers or more	15	43	42
Geographic areas			
Northeast	1	44	55
New England	—	50	—
Middle Atlantic	1	42	57
South	8	48	44
South Atlantic	4	70	25
East South Central	—	—	55
West South Central	6	24	69
Midwest	10	48	42
East North Central	11	43	46
West North Central	—	58	—
West	33	36	31
Mountain	—	59	—
Pacific	43	29	28

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

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

³ The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2013 are included in the "1 year" column. Those frozen between 2009 and 2012 are included in the "2 to 5 year" column and plans frozen before 2009 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 ECEC data for March 2014.

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/glossary20132014.htm.

**Table 6. Standard errors for defined benefit frozen retirement plans:¹
Selected attributes, civilian workers,² National Compensation Survey,
March 2014**

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	1.1	1.3	1.4
Worker characteristics			
Management, professional, and related	1.4	1.6	1.6
Management, business, and financial	1.1	2.3	2.5
Professional and related	1.7	1.8	1.8
Teachers	2.3	2.3	2.1
Primary, secondary, and special education school teachers	2.2	2.3	2.3
Registered nurses	2.4	4.6	4.4
Service	2.4	2.4	2.8
Protective service	2.9	2.7	2.7
Sales and office	1.2	1.9	2.1
Sales and related	—	—	5.2
Office and administrative support	1.4	1.9	2.1
Natural resources, construction, and maintenance	2.8	3.5	3.3
Construction, extraction, farming, fishing, and forestry	—	5.4	—
Installation, maintenance, and repair	1.7	4.1	4.2
Production, transportation, and material moving ...	0.8	2.8	2.9
Production	—	—	3.7
Transportation and material moving	1.5	3.9	4.0
Full time	1.1	1.3	1.4
Part time	3.9	3.1	3.5
Union	1.7	1.6	2.0
Nonunion	1.2	1.8	1.9
Average wage within the following categories ⁴ :			
Lowest 25 percent	1.5	4.9	5.4
Lowest 10 percent	—	6.6	—
Second 25 percent	2.5	2.4	2.4
Third 25 percent	0.9	1.7	1.8
Highest 25 percent	1.3	1.4	1.5
Highest 10 percent	1.7	1.7	2.0
Establishment characteristics			
Goods-producing industries	1.5	3.0	3.5
Service-providing industries	1.2	1.4	1.5
Education and health services	1.8	1.8	1.6
Educational services	2.0	2.0	1.8
Elementary and secondary schools	1.8	2.0	1.9
Junior colleges, colleges, and universities	3.8	4.1	3.7
Health care and social assistance	2.6	4.2	4.2

See footnotes at end of table.

Table 6. Standard errors for defined benefit frozen retirement plans:¹ Selected attributes, civilian workers,² National Compensation Survey, March 2014—continued

Characteristics	Time since plan closed to new workers or stopped accruing benefits ³		
	1 year	2 to 5 years	Greater than 5 years
Establishment characteristics			
Hospitals	3.3	4.3	4.6
Public administration	2.3	2.8	3.1
1 to 99 workers	1.6	4.1	3.8
1 to 49 workers	1.8	4.1	4.2
50 to 99 workers	—	6.7	—
100 workers or more	1.1	1.2	1.3
100 to 499 workers	1.5	2.5	2.4
500 workers or more	1.4	1.4	1.6
Geographic areas			
Northeast	0.3	1.4	1.4
New England	—	2.0	—
Middle Atlantic	0.4	1.8	1.7
South	1.9	2.2	2.6
South Atlantic	0.8	3.1	2.8
East South Central	—	—	9.0
West South Central	0.9	1.7	1.8
Midwest	1.8	3.5	2.7
East North Central	1.1	3.8	3.7
West North Central	—	6.8	—
West	3.2	2.4	3.6
Mountain	—	4.0	—
Pacific	3.6	2.3	4.7

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

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

³ The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2013 are included in the "1 year" column. Those frozen between 2009 and 2012 are included in the "2 to 5 year" column and plans frozen before 2009 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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, civilian workers,² National Compensation Survey, March 2014

(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	Other
All workers	4	96	57	16	13	22	1
Worker characteristics							
Management, professional, and related	3	97	63	14	13	21	1
Management, business, and financial	5	95	37	22	23	24	—
Professional and related	2	98	71	12	9	20	1
Teachers:							
Primary, secondary, and special education school teachers	—	100	94	6	—	19	—
Service	3	97	83	6	2	22	—
Protective service	2	98	90	7	1	23	—
Sales and office	9	91	43	16	21	22	1
Sales and related	21	79	8	7	40	26	—
Office and administrative support	8	92	48	17	18	21	1
Natural resources, construction, and maintenance	2	98	49	29	12	17	—
Production, transportation, and material moving ...	6	94	23	28	17	34	—
Production	5	95	8	29	21	39	—
Transportation and material moving	7	93	38	27	—	29	—
Full time	4	96	57	16	13	23	1
Part time	10	90	58	11	11	18	—
Union	1	99	75	16	3	24	—
Nonunion	7	93	44	15	20	21	1
Average wage within the following categories ⁴ :							
Lowest 25 percent	14	86	55	8	10	19	—
Lowest 10 percent	40	60	36	—	—	12	—
Second 25 percent	5	95	60	10	13	24	—
Third 25 percent	4	96	56	17	12	23	(⁵)
Highest 25 percent	3	97	57	18	14	22	1
Highest 10 percent	2	98	54	18	19	23	—
Establishment characteristics							
Goods-producing industries	5	95	8	30	29	33	—
Service-providing industries	4	96	63	14	11	21	1
Education and health services	2	98	83	7	4	19	1
Educational services:							
Elementary and secondary schools	—	100	94	6	—	19	—
Health care and social assistance	10	90	42	11	18	30	4
Hospitals	11	89	37	12	17	30	—
1 to 99 workers	4	96	39	17	25	20	3
1 to 49 workers	4	96	33	16	30	17	—
50 to 99 workers	4	96	48	19	15	26	—
100 workers or more	5	95	60	15	12	23	(⁵)
100 to 499 workers	8	92	49	20	12	25	—
500 workers or more	3	97	64	13	11	22	—

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, civilian workers,² National Compensation Survey, March 2014—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	Other
Geographic areas							
Northeast	5	95	59	12	13	28	—
New England	5	95	60	11	22	10	—
Middle Atlantic	4	96	58	12	10	35	—
South	5	95	62	14	10	23	—
South Atlantic	5	95	59	15	13	34	—
East South Central	5	95	70	—	—	8	—
West South Central	4	96	64	13	8	14	—
Midwest	5	95	47	21	15	21	(⁵)
East North Central	4	96	49	21	13	27	—
West North Central	6	94	45	20	19	10	—
West	3	97	56	17	16	16	—
Mountain	4	96	62	—	15	17	—
Pacific	3	97	54	20	17	—	—

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

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

³ 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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 7. Standard errors for frozen defined benefit retirement plans:¹ Plan alternatives, civilian workers,² National Compensation Survey, March 2014

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	0.4	0.4	1.4	1.1	0.8	1.4	0.2
Worker characteristics							
Management, professional, and related	0.4	0.4	1.6	1.3	1.0	1.6	0.2
Management, business, and financial	1.0	1.0	2.4	1.8	1.9	2.6	–
Professional and related	0.4	0.4	1.6	1.3	0.9	1.7	0.2
Teachers:							
Primary, secondary, and special education school teachers	–	0.0	0.9	0.8	–	2.1	–
Service	0.6	0.6	1.7	1.1	0.5	2.2	–
Protective service	0.7	0.7	2.1	1.8	0.2	3.4	–
Sales and office	1.1	1.1	2.2	1.4	1.6	1.7	0.3
Sales and related	4.1	4.1	2.7	2.5	4.9	4.4	–
Office and administrative support	1.0	1.0	2.4	1.6	1.7	1.7	0.3
Natural resources, construction, and maintenance	0.9	0.9	2.8	3.0	2.3	2.1	–
Production, transportation, and material moving ...	1.4	1.4	2.4	3.1	2.3	3.0	–
Production	1.7	1.7	2.2	4.6	4.7	4.5	–
Transportation and material moving	2.0	2.0	4.9	3.7	–	4.2	–
Full time	0.4	0.4	1.5	1.1	0.8	1.4	0.3
Part time	1.6	1.6	3.5	2.3	1.6	2.6	–
Union	0.2	0.2	1.9	1.8	0.5	2.0	–
Nonunion	0.6	0.6	2.0	1.2	1.3	1.6	0.3
Average wage within the following categories ³ :							
Lowest 25 percent	3.0	3.0	4.5	2.4	1.8	3.3	–
Lowest 10 percent	8.0	8.0	6.8	–	–	3.1	–
Second 25 percent	0.8	0.8	2.2	1.1	1.3	2.2	–
Third 25 percent	0.6	0.6	2.0	1.6	1.1	1.9	0.2
Highest 25 percent	0.4	0.4	1.7	1.5	1.3	1.4	0.3
Highest 10 percent	0.5	0.5	2.3	2.1	2.1	2.2	–
Establishment characteristics							
Goods-producing industries	1.4	1.4	2.2	3.3	3.7	3.4	–
Service-providing industries	0.4	0.4	1.4	1.1	0.7	1.5	0.3
Education and health services	0.5	0.5	1.4	0.8	0.6	1.5	0.3
Educational services:							
Elementary and secondary schools	–	0.0	0.8	0.8	–	1.9	–
Health care and social assistance	2.4	2.4	4.8	2.3	2.9	3.8	1.6
Hospitals	2.9	2.9	5.8	2.9	3.4	4.2	–
1 to 99 workers	0.8	0.8	3.4	2.7	2.9	3.1	1.3
1 to 49 workers	0.8	0.8	3.9	3.1	3.9	3.4	–
50 to 99 workers	1.7	1.7	6.0	4.5	3.0	5.5	–
100 workers or more	0.4	0.4	1.5	1.0	0.9	1.3	0.2
100 to 499 workers	1.2	1.2	2.8	2.2	1.7	2.5	–
500 workers or more	0.5	0.5	1.7	1.1	1.0	1.5	–

See footnotes at end of table.

Table 7. Standard errors for frozen defined benefit retirement plans:¹ Plan alternatives, civilian workers,² National Compensation Survey, March 2014—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
Geographic areas							
Northeast	0.7	0.7	2.6	1.5	1.6	1.8	—
New England	1.6	1.6	4.6	2.2	4.5	1.6	—
Middle Atlantic	0.9	0.9	2.9	2.0	1.1	2.0	—
South	0.8	0.8	2.6	1.5	1.1	2.5	—
South Atlantic	1.0	1.0	3.4	1.7	1.3	4.0	—
East South Central	2.0	2.0	5.5	—	—	2.7	—
West South Central	1.4	1.4	5.1	2.9	1.6	2.9	—
Midwest	0.6	0.6	2.5	1.9	2.0	2.4	(⁴)
East North Central	0.7	0.7	2.6	2.5	2.7	3.3	—
West North Central	1.2	1.2	5.4	2.8	3.2	2.9	—
West	0.8	0.8	3.4	3.7	2.2	3.8	—
Mountain	1.7	1.7	5.9	—	1.5	4.3	—
Pacific	0.9	0.9	4.0	4.8	2.8	—	—

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

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/glossary20132014.htm.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2014

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	68	32	82	18
Worker characteristics				
Management, professional, and related	69	31	84	16
Management, business, and financial	71	29	85	15
Professional and related	68	32	83	17
Teachers	60	40	79	21
Primary, secondary, and special education school teachers	56	44	77	23
Registered nurses	65	35	82	18
Service	65	35	79	21
Protective service	77	23	88	12
Sales and office	68	32	82	18
Sales and related	74	26	84	16
Office and administrative support	66	34	81	19
Natural resources, construction, and maintenance	63	37	79	21
Construction, extraction, farming, fishing, and forestry	50	50	74	26
Installation, maintenance, and repair	71	29	82	18
Production, transportation, and material moving ...	67	33	82	18
Production	69	31	83	17
Transportation and material moving	66	34	82	18
Full time	68	32	82	18
Part time	68	32	82	18
Union	61	39	80	20
Nonunion	68	32	82	18
Average wage within the following categories ² :				
Lowest 25 percent	72	28	82	18
Lowest 10 percent	72	28	81	19
Second 25 percent	66	34	80	20
Third 25 percent	67	33	82	18
Highest 25 percent	68	32	83	17
Highest 10 percent	71	29	85	15
Establishment characteristics				
Goods-producing industries	67	33	81	19
Service-providing industries	68	32	82	18
Education and health services	63	37	80	20
Educational services	60	40	80	20
Elementary and secondary schools	54	46	77	23
Junior colleges, colleges, and universities	63	37	83	17
Health care and social assistance	63	37	81	19
Hospitals	66	34	80	20
Public administration	60	40	84	16

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2014—continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers	66	34	81	19
1 to 49 workers	65	35	80	20
50 to 99 workers	68	32	83	17
100 workers or more	69	31	83	17
100 to 499 workers	71	29	84	16
500 workers or more	66	34	81	19
Geographic areas				
Northeast	68	32	87	13
New England	73	27	89	11
Middle Atlantic	66	34	86	14
South	71	29	83	17
South Atlantic	69	31	80	20
East South Central	77	23	88	12
West South Central	72	28	85	15
Midwest	64	36	78	22
East North Central	62	38	79	21
West North Central	68	32	77	23
West	67	33	81	19
Mountain	69	31	83	17
Pacific	66	34	80	20

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

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/glossary20132014.htm.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2014

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	1.0	1.0
Management, business, and financial	1.6	1.6	1.2	1.2
Professional and related	1.6	1.6	1.2	1.2
Teachers	3.7	3.7	3.5	3.5
Primary, secondary, and special education school teachers	6.2	6.2	5.7	5.7
Registered nurses	2.4	2.4	2.3	2.3
Service	3.1	3.1	3.3	3.3
Protective service	4.0	4.0	2.6	2.6
Sales and office	0.9	0.9	1.1	1.1
Sales and related	1.4	1.4	1.4	1.4
Office and administrative support	1.2	1.2	1.2	1.2
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	2.5	2.5	2.4	2.4
Installation, maintenance, and repair	3.3	3.3	3.6	3.6
Production, transportation, and material moving ... Production	3.3	3.3	3.2	3.2
Transportation and material moving	1.4	1.4	1.4	1.4
Production	1.7	1.7	1.6	1.6
Transportation and material moving	2.1	2.1	1.9	1.9
Full time	1.0	1.0	0.7	0.7
Part time	1.9	1.9	1.8	1.8
Union	2.6	2.6	1.8	1.8
Nonunion	0.9	0.9	0.8	0.8
Average wage within the following categories ² :				
Lowest 25 percent	1.7	1.7	1.8	1.8
Lowest 10 percent	2.8	2.8	2.9	2.9
Second 25 percent	1.6	1.6	1.5	1.5
Third 25 percent	1.1	1.1	0.8	0.8
Highest 25 percent	1.2	1.2	1.0	1.0
Highest 10 percent	1.5	1.5	1.2	1.2
Establishment characteristics				
Goods-producing industries	1.5	1.5	1.3	1.3
Service-providing industries	1.1	1.1	0.9	0.9
Education and health services	2.4	2.4	1.8	1.8
Educational services	2.8	2.8	2.5	2.5
Elementary and secondary schools	4.9	4.9	5.4	5.4
Junior colleges, colleges, and universities	3.1	3.1	2.3	2.3
Health care and social assistance	2.9	2.9	2.2	2.2
Hospitals	2.0	2.0	1.9	1.9
Public administration	6.4	6.4	2.9	2.9

See footnotes at end of table.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, civilian workers,¹ National Compensation Survey, March 2014—continued

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
1 to 99 workers	1.7	1.7	1.4	1.4
1 to 49 workers	2.1	2.1	1.7	1.7
50 to 99 workers	2.5	2.5	2.2	2.2
100 workers or more	0.9	0.9	0.8	0.8
100 to 499 workers	1.1	1.1	1.1	1.1
500 workers or more	1.3	1.3	1.1	1.1
Geographic areas				
Northeast	2.5	2.5	1.2	1.2
New England	1.5	1.5	1.1	1.1
Middle Atlantic	3.0	3.0	1.6	1.6
South	1.2	1.2	1.1	1.1
South Atlantic	1.8	1.8	1.6	1.6
East South Central	2.1	2.1	2.6	2.6
West South Central	2.3	2.3	1.8	1.8
Midwest	2.1	2.1	1.9	1.9
East North Central	2.2	2.2	2.0	2.0
West North Central	4.5	4.5	4.1	4.1
West	2.0	2.0	1.5	1.5
Mountain	3.3	3.3	2.8	2.8
Pacific	2.6	2.6	1.7	1.7

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	Health care ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	72	58	81	72	53	74
Worker characteristics						
Management, professional, and related	88	75	85	88	68	78
Management, business, and financial	94	82	86	94	73	77
Professional and related	85	72	85	85	66	78
Teachers	86	75	87	85	69	81
Primary, secondary, and special education school teachers	97	86	88	97	79	81
Registered nurses	83	68	82	82	62	75
Service	46	32	70	46	30	65
Protective service	69	59	86	69	57	82
Sales and office	72	57	79	72	52	72
Sales and related	61	46	75	61	41	67
Office and administrative support	79	64	81	78	58	74
Natural resources, construction, and maintenance	78	65	83	78	61	78
Construction, extraction, farming, fishing, and forestry	72	60	84	72	58	81
Installation, maintenance, and repair	85	69	82	84	65	77
Production, transportation, and material moving	77	63	81	77	57	75
Production	85	70	82	85	64	76
Transportation and material moving	70	56	81	69	51	74
Full time	88	72	82	88	66	76
Part time	23	14	63	23	13	56
Union	95	85	89	94	79	83
Nonunion	68	54	79	68	49	72
Average wage within the following categories ⁴ :						
Lowest 25 percent	38	24	64	38	22	59
Lowest 10 percent	22	13	58	22	12	54
Second 25 percent	77	61	79	77	56	73
Third 25 percent	88	74	85	88	69	79
Highest 25 percent	94	81	86	94	74	79
Highest 10 percent	95	84	88	95	75	80
Establishment characteristics						
Goods-producing industries	86	72	84	86	67	78
Service-providing industries	70	56	80	70	51	73
Education and health services	80	65	81	80	60	75
Educational services	86	75	87	86	69	80
Elementary and secondary schools	88	76	86	88	69	79
Junior colleges, colleges, and universities	86	77	89	86	72	83
Health care and social assistance	76	58	76	76	54	71
Hospitals	90	76	85	89	69	77
Public administration	88	82	92	88	77	88

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2014—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	47	37	79	26	21	79	70	52	74
Worker characteristics									
Management, professional, and related	62	50	81	34	28	80	85	67	78
Management, business, and financial	68	56	83	36	30	82	92	71	77
Professional and related	59	47	81	34	27	80	83	65	78
Teachers	55	46	84	33	26	80	83	67	81
Primary, secondary, and special education school teachers	62	53	85	37	30	81	93	75	81
Registered nurses	63	50	79	30	24	78	82	61	75
Service	26	19	71	17	12	74	45	29	65
Protective service	45	37	83	29	24	81	68	55	81
Sales and office	47	37	78	23	18	78	71	51	72
Sales and related	39	29	76	15	12	78	60	40	68
Office and administrative support	52	41	79	28	22	78	77	57	74
Natural resources, construction, and maintenance	46	37	80	30	25	82	77	60	78
Construction, extraction, farming, fishing, and forestry	41	34	83	29	25	84	69	56	80
Installation, maintenance, and repair	50	39	78	31	24	79	83	63	77
Production, transportation, and material moving	49	39	80	27	22	82	75	56	75
Production	54	44	80	28	22	79	83	63	76
Transportation and material moving	44	35	79	26	22	84	68	50	74
Full time	58	46	80	32	25	80	86	65	76
Part time	14	9	64	8	6	72	22	12	56
Union	74	63	86	57	49	85	93	77	83
Nonunion	43	33	77	21	16	76	67	48	72
Average wage within the following categories ⁴ :									
Lowest 25 percent	19	12	65	10	7	68	36	21	59
Lowest 10 percent	11	6	57	6	4	62	21	11	53
Second 25 percent	47	36	77	23	18	78	75	54	73
Third 25 percent	58	48	82	33	27	82	87	68	78
Highest 25 percent	70	58	83	42	34	81	92	72	79
Highest 10 percent	76	63	83	46	38	82	93	74	79
Establishment characteristics									
Goods-producing industries	57	47	82	32	26	82	84	66	78
Service-providing industries	45	36	78	25	20	79	68	50	73
Education and health services	49	38	79	27	21	78	78	58	75
Educational services	54	45	83	32	25	78	84	67	80
Elementary and secondary schools	54	45	83	34	26	79	86	68	79
Junior colleges, colleges, and universities	57	48	84	33	25	76	86	72	83
Health care and social assistance	45	34	75	23	17	77	73	52	70
Hospitals	69	56	81	38	30	79	89	68	77
Public administration	62	55	88	45	39	87	86	75	87

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Health care ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	58	44	76	58	41	72
1 to 49 workers	54	41	75	54	38	71
50 to 99 workers	70	54	78	70	51	72
100 workers or more	85	71	84	85	64	76
100 to 499 workers	81	64	80	80	58	72
500 workers or more	90	78	87	90	71	79
Geographic areas						
Northeast	72	58	81	72	54	75
New England	70	55	79	70	50	71
Middle Atlantic	73	59	82	72	55	76
South	73	58	79	73	53	73
South Atlantic	73	58	79	73	53	73
East South Central	74	59	79	74	55	74
West South Central	73	58	79	73	53	73
Midwest	73	58	80	72	52	72
East North Central	74	58	79	73	53	72
West North Central	71	58	81	71	52	73
West	70	59	84	70	54	78
Mountain	68	56	82	67	51	76
Pacific	71	61	85	71	56	78

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Dental care			Vision care			Outpatient prescription drug coverage		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	31	23	75	17	13	75	56	40	71
1 to 49 workers	27	21	76	14	10	75	52	37	71
50 to 99 workers	42	32	75	26	19	76	68	49	72
100 workers or more	61	50	81	35	28	81	84	63	76
100 to 499 workers	55	43	78	27	21	80	79	57	72
500 workers or more	69	57	83	43	35	82	89	70	79
Geographic areas									
Northeast	49	39	79	27	22	80	70	52	74
New England	48	38	78	17	12	73	67	47	71
Middle Atlantic	50	40	79	31	25	81	71	54	76
South	41	32	76	21	16	75	72	52	73
South Atlantic	43	33	77	24	17	72	71	52	73
East South Central	37	27	73	16	13	80	73	54	74
West South Central	40	31	78	18	14	78	72	52	73
Midwest	48	37	78	24	18	78	71	51	72
East North Central	48	38	78	25	20	78	72	52	72
West North Central	47	37	79	20	15	78	69	51	73
West	53	44	83	36	31	84	69	53	77
Mountain	47	39	83	24	20	83	66	50	76
Pacific	56	46	83	42	35	84	70	54	78

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

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

³ Health care 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 health care.

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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2014

Characteristics	Health care ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.7	0.6	0.3	0.7	0.5	0.4
Worker characteristics						
Management, professional, and related	0.7	0.7	0.4	0.7	0.7	0.5
Management, business, and financial	0.8	0.9	0.6	0.7	0.9	0.8
Professional and related	0.9	0.9	0.6	0.9	0.9	0.6
Teachers	1.1	1.2	0.8	1.1	1.2	0.9
Primary, secondary, and special education school teachers	0.5	0.9	0.8	0.5	1.1	1.0
Registered nurses	2.0	2.3	1.9	2.0	2.1	1.8
Service	1.6	1.2	1.4	1.6	1.1	1.4
Protective service	2.9	2.7	1.9	2.9	2.6	1.9
Sales and office	0.9	0.8	0.5	0.9	0.8	0.6
Sales and related	1.3	1.3	1.0	1.3	1.2	1.1
Office and administrative support	1.1	1.0	0.6	1.1	1.0	0.7
Natural resources, construction, and maintenance	1.6	1.6	0.9	1.6	1.5	1.0
Construction, extraction, farming, fishing, and forestry	2.7	2.5	1.4	2.7	2.5	1.5
Installation, maintenance, and repair	1.6	1.7	1.2	1.6	1.7	1.4
Production, transportation, and material moving ...	1.7	1.5	0.7	1.7	1.4	0.8
Production	1.5	1.6	1.0	1.5	1.5	1.1
Transportation and material moving	2.3	2.0	1.0	2.3	2.0	1.2
Full time	0.6	0.5	0.3	0.5	0.5	0.4
Part time	1.0	0.7	1.7	1.0	0.6	1.7
Union	0.5	0.6	0.5	0.5	0.7	0.6
Nonunion	0.8	0.7	0.4	0.8	0.6	0.5
Average wage within the following categories ⁴ :						
Lowest 25 percent	1.2	1.0	1.4	1.2	0.9	1.4
Lowest 10 percent	1.5	1.0	2.4	1.5	0.9	2.5
Second 25 percent	0.9	0.8	0.6	0.9	0.8	0.6
Third 25 percent	0.7	0.7	0.5	0.7	0.7	0.6
Highest 25 percent	0.5	0.6	0.4	0.5	0.6	0.5
Highest 10 percent	0.7	0.9	0.6	0.7	0.9	0.8
Establishment characteristics						
Goods-producing industries	0.9	1.0	0.7	0.9	1.0	0.8
Service-providing industries	0.8	0.7	0.4	0.7	0.6	0.4
Education and health services	1.3	1.3	0.8	1.3	1.2	0.8
Educational services	0.7	0.8	0.6	0.7	0.8	0.7
Elementary and secondary schools	0.5	0.7	0.7	0.5	0.7	0.8
Junior colleges, colleges, and universities	1.4	1.6	0.9	1.4	1.7	1.2
Health care and social assistance	2.0	2.0	1.4	2.0	1.9	1.3
Hospitals	0.8	0.9	0.7	0.8	1.0	0.8
Public administration	1.5	1.4	0.8	1.5	1.4	0.9

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2014—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	0.7	0.6	0.5	0.6	0.5	0.5	0.7	0.6	0.4
Worker characteristics									
Management, professional, and related	1.1	0.9	0.6	1.1	0.9	0.6	0.8	0.7	0.5
Management, business, and financial	1.4	1.2	0.7	1.4	1.3	0.8	0.8	0.9	0.8
Professional and related	1.3	1.1	0.7	1.3	1.1	0.8	1.0	0.9	0.6
Teachers	1.8	1.6	1.1	1.7	1.4	1.9	1.6	1.5	0.9
Primary, secondary, and special education school teachers	2.2	2.0	1.3	2.3	1.9	2.3	1.9	1.8	1.0
Registered nurses	2.9	2.6	1.9	3.3	2.8	1.5	2.0	2.0	1.8
Service	1.3	0.9	1.7	0.9	0.7	1.8	1.5	1.1	1.4
Protective service	2.7	2.4	2.3	2.7	2.2	2.3	2.9	2.6	1.9
Sales and office	1.0	0.8	0.6	0.8	0.7	1.0	0.9	0.8	0.6
Sales and related	1.2	1.1	1.0	1.0	0.8	2.1	1.4	1.3	1.1
Office and administrative support	1.3	1.0	0.7	1.1	0.9	1.1	1.1	0.9	0.7
Natural resources, construction, and maintenance	1.8	1.5	1.2	1.6	1.4	1.4	1.6	1.5	1.1
Construction, extraction, farming, fishing, and forestry	2.8	2.4	2.0	2.7	2.4	2.1	2.7	2.4	1.5
Installation, maintenance, and repair	2.4	2.0	1.7	1.9	1.6	2.1	1.7	1.7	1.5
Production, transportation, and material moving ...	1.5	1.4	1.1	1.3	1.1	1.2	1.7	1.4	0.8
Production	2.0	1.8	1.3	1.7	1.4	2.1	1.5	1.5	1.1
Transportation and material moving	1.8	1.7	1.5	1.5	1.4	1.1	2.3	1.9	1.2
Full time	0.8	0.7	0.4	0.8	0.6	0.5	0.6	0.5	0.4
Part time	0.8	0.5	1.8	0.6	0.4	2.4	1.0	0.6	1.7
Union	1.1	1.0	0.7	1.2	1.1	0.7	0.7	0.8	0.6
Nonunion	0.7	0.6	0.5	0.7	0.5	0.8	0.8	0.6	0.4
Average wage within the following categories ⁴ :									
Lowest 25 percent	1.0	0.6	1.8	0.7	0.5	2.2	1.2	0.9	1.4
Lowest 10 percent	1.1	0.6	3.5	0.8	0.4	3.8	1.5	0.9	2.5
Second 25 percent	1.1	0.9	0.8	0.9	0.7	0.9	0.9	0.8	0.6
Third 25 percent	0.9	0.7	0.5	0.9	0.8	0.7	0.7	0.7	0.6
Highest 25 percent	0.9	0.9	0.6	1.1	0.9	0.6	0.5	0.6	0.5
Highest 10 percent	1.3	1.4	1.0	1.6	1.5	1.0	0.7	0.9	0.8
Establishment characteristics									
Goods-producing industries	1.4	1.2	0.9	1.4	1.2	1.2	0.9	1.0	0.8
Service-providing industries	0.7	0.6	0.5	0.7	0.5	0.6	0.7	0.6	0.4
Education and health services	1.7	1.3	0.8	1.3	1.1	1.0	1.4	1.2	0.8
Educational services	1.4	1.3	0.9	1.4	1.2	1.5	0.7	0.8	0.7
Elementary and secondary schools	1.8	1.5	1.2	1.9	1.4	1.9	0.7	0.8	0.8
Junior colleges, colleges, and universities	2.3	2.1	1.0	2.3	2.0	2.3	1.4	1.7	1.2
Health care and social assistance	2.6	2.0	1.3	2.1	1.7	1.2	2.1	1.8	1.2
Hospitals	2.2	2.0	0.9	3.4	2.8	1.2	0.9	1.0	0.9
Public administration	2.6	2.3	0.9	2.4	2.2	1.3	1.7	1.6	0.9

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2014—continued

Characteristics	Health care ³			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	1.1	1.0	0.7	1.1	0.9	0.7
1 to 49 workers	1.2	1.1	0.9	1.2	1.1	0.9
50 to 99 workers	1.9	1.8	1.4	1.9	1.7	1.4
100 workers or more	0.6	0.6	0.3	0.6	0.6	0.4
100 to 499 workers	1.1	1.1	0.7	1.1	1.0	0.7
500 workers or more	0.7	0.8	0.4	0.7	0.8	0.6
Geographic areas						
Northeast	2.1	1.7	0.5	2.0	1.3	0.7
New England	4.1	3.6	1.2	4.1	2.8	1.4
Middle Atlantic	2.4	1.8	0.6	2.3	1.3	0.9
South	1.1	1.1	0.7	1.1	1.1	0.8
South Atlantic	1.7	1.6	0.9	1.7	1.6	0.9
East South Central	2.7	3.1	2.3	2.7	3.2	2.5
West South Central	1.7	1.8	1.3	1.6	1.6	1.4
Midwest	1.1	1.0	0.7	1.2	0.9	0.8
East North Central	1.3	1.3	0.9	1.3	1.2	1.1
West North Central	2.2	1.5	0.8	2.3	1.3	1.2
West	1.4	1.2	0.7	1.4	1.1	0.7
Mountain	1.8	2.1	1.7	1.9	2.0	1.3
Pacific	1.8	1.4	0.8	1.8	1.3	0.9

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2014—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	1.0	0.8	1.0	0.8	0.6	1.0	1.1	0.9	0.7
1 to 49 workers	1.1	0.9	1.2	0.8	0.6	1.4	1.2	1.1	0.9
50 to 99 workers	2.1	1.8	1.7	1.8	1.4	1.4	2.0	1.8	1.4
100 workers or more	0.9	0.7	0.4	0.9	0.7	0.6	0.6	0.6	0.4
100 to 499 workers	1.2	1.1	0.9	1.2	1.1	1.0	1.1	1.0	0.7
500 workers or more	1.2	1.1	0.6	1.3	1.0	0.7	0.7	0.8	0.6
Geographic areas									
Northeast	1.8	1.5	0.9	1.5	1.2	0.9	1.9	1.2	0.7
New England	3.8	3.3	1.7	1.2	1.2	3.1	3.4	2.2	1.4
Middle Atlantic	2.0	1.6	1.0	2.0	1.5	1.0	2.4	1.4	0.8
South	1.2	1.0	1.0	1.0	0.7	1.4	1.1	1.1	0.8
South Atlantic	1.7	1.5	1.3	1.5	1.0	1.9	1.7	1.6	0.8
East South Central	2.0	1.2	1.5	1.4	1.3	2.2	2.6	3.3	2.6
West South Central	2.1	1.6	2.1	2.0	1.4	2.5	1.9	1.7	1.4
Midwest	1.4	1.0	0.7	1.1	1.0	1.0	1.2	0.9	0.9
East North Central	1.5	1.1	0.7	1.4	1.2	1.2	1.4	1.3	1.1
West North Central	2.9	1.9	1.5	1.6	1.5	2.1	2.1	1.3	1.3
West	1.2	1.2	0.8	1.6	1.3	0.6	1.4	1.1	0.8
Mountain	2.4	2.0	1.2	4.0	3.4	1.2	1.9	2.1	1.4
Pacific	1.4	1.4	1.1	1.1	0.9	0.7	1.8	1.2	0.9

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. See Technical Note for more details.

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

³ Health care 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 health care.

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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2014

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	81	19	69	31
Worker characteristics				
Management, professional, and related	83	17	70	30
Management, business, and financial	81	19	70	30
Professional and related	83	17	70	30
Teachers	87	13	68	32
Primary, secondary, and special education school teachers	87	13	67	33
Registered nurses	80	20	70	30
Service	80	20	65	35
Protective service	85	15	75	25
Sales and office	78	22	67	33
Sales and related	73	27	63	37
Office and administrative support	81	19	69	31
Natural resources, construction, and maintenance	80	20	67	33
Construction, extraction, farming, fishing, and forestry	82	18	68	32
Installation, maintenance, and repair	79	21	67	33
Production, transportation, and material moving ...	80	20	72	28
Production	79	21	73	27
Transportation and material moving	80	20	72	28
Full time	81	19	69	31
Part time	74	26	64	36
Union	87	13	81	19
Nonunion	79	21	66	34
Average wage within the following categories ² :				
Lowest 25 percent	76	24	58	42
Lowest 10 percent	71	29	57	43
Second 25 percent	80	20	67	33
Third 25 percent	81	19	70	30
Highest 25 percent	83	17	73	27
Highest 10 percent	83	17	74	26
Establishment characteristics				
Goods-producing industries	80	20	73	27
Service-providing industries	81	19	68	32
Education and health services	83	17	67	33
Educational services	86	14	66	34
Elementary and secondary schools	86	14	64	36
Junior colleges, colleges, and universities	85	15	71	29
Health care and social assistance	81	19	68	32
Hospitals	82	18	74	26
Public administration	88	12	77	23

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2014—continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	79	21	63	37
1 to 49 workers	80	20	62	38
50 to 99 workers	78	22	64	36
100 workers or more	81	19	72	28
100 to 499 workers	79	21	70	30
500 workers or more	83	17	74	26
Geographic areas				
Northeast	82	18	76	24
New England	78	22	74	26
Middle Atlantic	83	17	77	23
South	79	21	63	37
South Atlantic	79	21	64	36
East South Central	79	21	61	39
West South Central	80	20	61	39
Midwest	80	20	71	29
East North Central	80	20	73	27
West North Central	81	19	66	34
West	82	18	70	30
Mountain	82	18	69	31
Pacific	82	18	70	30

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

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/glossary20132014.htm.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2014

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

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 National Compensation Survey, March 2014—continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	0.4	0.4	0.8	0.8
1 to 49 workers	0.5	0.5	1.2	1.2
50 to 99 workers	0.7	0.7	1.0	1.0
100 workers or more	0.3	0.3	0.4	0.4
100 to 499 workers	0.3	0.3	0.5	0.5
500 workers or more	0.3	0.3	0.4	0.4
Geographic areas				
Northeast	0.5	0.5	0.6	0.6
New England	0.4	0.4	0.8	0.8
Middle Atlantic	0.7	0.7	0.8	0.8
South	0.4	0.4	0.7	0.7
South Atlantic	0.4	0.4	0.9	0.9
East South Central	1.4	1.4	2.5	2.5
West South Central	0.6	0.6	1.2	1.2
Midwest	0.5	0.5	1.2	1.2
East North Central	0.5	0.5	0.7	0.7
West North Central	1.1	1.1	3.2	3.2
West	0.4	0.4	0.7	0.7
Mountain	1.0	1.0	0.7	0.7
Pacific	0.5	0.5	0.9	0.9

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2014

(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	\$400.49	18	\$505.75	82	\$377.84	\$113.24
Worker characteristics							
Management, professional, and related	100	422.68	19	496.82	81	405.23	111.59
Management, business, and financial	100	402.56	14	501.29	86	385.96	110.05
Professional and related	100	431.82	21	495.44	79	414.74	112.34
Teachers	100	476.68	31	516.97	69	458.54	115.36
Primary, secondary, and special education school teachers	100	479.63	33	518.31	67	460.92	120.06
Registered nurses	100	410.20	11	536.67	89	393.87	113.75
Service	100	396.49	19	503.89	81	371.89	108.92
Protective service	100	467.15	24	519.14	76	451.24	107.09
Sales and office	100	373.82	15	485.05	85	353.90	117.05
Sales and related	100	317.85	9	408.93	91	309.47	126.00
Office and administrative support	100	396.13	18	499.34	82	373.64	113.07
Natural resources, construction, and maintenance	100	412.68	27	590.92	73	357.40	120.94
Construction, extraction, farming, fishing, and forestry	100	434.37	37	610.64	63	356.79	119.13
Installation, maintenance, and repair	100	396.89	19	567.41	81	357.79	122.07
Production, transportation, and material moving ...	100	385.56	15	498.70	85	366.22	110.63
Production	100	383.65	14	515.96	86	363.49	111.32
Transportation and material moving	100	387.71	17	482.74	83	369.40	109.83
Full time	100	403.37	18	507.21	82	380.62	111.78
Part time	100	352.36	15	472.80	85	333.91	136.21
Union	100	500.94	34	575.72	66	465.84	114.24
Nonunion	100	374.47	14	464.46	86	359.79	113.03
Average wage within the following categories ² :							
Lowest 25 percent	100	337.45	15	445.49	85	320.04	119.09
Lowest 10 percent	100	309.72	11	468.76	89	292.21	123.59
Second 25 percent	100	380.85	16	476.62	84	363.32	112.70
Third 25 percent	100	407.92	19	510.45	81	384.75	112.09
Highest 25 percent	100	432.34	21	534.54	79	406.45	112.42
Highest 10 percent	100	432.46	20	514.06	80	412.60	111.42
Establishment characteristics							
Goods-producing industries	100	394.01	18	548.66	82	365.59	109.37
Service-providing industries	100	401.89	18	497.80	82	380.58	114.11
Education and health services	100	434.23	20	501.69	80	417.12	112.10
Educational services	100	461.23	26	508.32	74	444.40	114.06
Elementary and secondary schools	100	470.61	30	518.21	70	449.92	119.68
Junior colleges, colleges, and universities	100	447.35	17	487.78	83	438.79	99.34
Health care and social assistance	100	410.97	15	491.64	85	396.77	110.64
Hospitals	100	427.62	14	536.79	86	409.54	109.82
Public administration	100	495.33	27	549.41	73	475.89	98.31

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2014—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	\$385.81	23	\$495.14	77	\$354.68	\$121.67
1 to 49 workers	100	386.64	25	493.02	75	352.33	121.80
50 to 99 workers	100	383.93	18	502.00	82	359.56	121.40
100 workers or more	100	409.03	16	514.79	84	390.19	108.74
100 to 499 workers	100	387.78	14	508.92	86	369.68	110.89
500 workers or more	100	426.72	17	518.56	83	408.08	106.86
Geographic areas							
Northeast	100	440.59	21	541.86	79	414.91	121.55
New England	100	418.90	11	521.61	89	407.90	128.05
Middle Atlantic	100	447.86	24	544.63	76	417.69	118.96
South	100	373.21	15	464.06	85	357.33	110.77
South Atlantic	100	383.16	13	487.41	87	367.93	112.63
East South Central	100	353.15	12	435.12	88	342.98	103.34
West South Central	100	366.72	21	447.54	79	346.02	111.58
Midwest	100	393.80	16	511.81	84	372.96	110.51
East North Central	100	401.03	15	524.11	85	380.30	113.01
West North Central	100	378.79	17	489.17	83	357.37	105.19
West	100	415.52	23	516.41	77	385.59	113.16
Mountain	100	402.46	22	488.50	78	378.90	107.12
Pacific	100	420.97	24	527.08	76	388.45	115.74

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

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/glossary20132014.htm.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2014

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	\$3.25	0.7	\$7.15	0.7	\$3.03	\$0.90
Worker characteristics						
Management, professional, and related	3.09	1.1	7.55	1.1	3.44	1.57
Management, business, and financial	5.19	1.1	17.54	1.1	5.43	1.56
Professional and related	3.50	1.3	7.88	1.3	3.92	2.08
Teachers	5.68	1.9	12.39	1.9	6.16	3.82
Primary, secondary, and special education school teachers	6.77	2.1	12.44	2.1	7.34	4.82
Registered nurses	10.18	2.0	26.23	2.0	9.93	4.45
Service	10.62	1.5	16.17	1.5	10.44	2.15
Protective service	7.83	2.2	15.79	2.2	8.90	3.18
Sales and office	3.72	0.8	11.24	0.8	3.64	1.26
Sales and related	5.10	0.9	18.05	0.9	5.03	2.28
Office and administrative support	4.12	1.0	11.72	1.0	4.23	1.62
Natural resources, construction, and maintenance	9.01	1.7	24.63	1.7	7.16	2.95
Construction, extraction, farming, fishing, and forestry	16.71	2.6	32.65	2.6	15.36	4.38
Installation, maintenance, and repair	9.53	1.9	33.25	1.9	6.61	4.00
Production, transportation, and material moving	5.00	1.3	16.32	1.3	4.92	1.88
Production	6.34	1.5	22.02	1.5	6.81	2.91
Transportation and material moving	7.81	1.5	24.86	1.5	7.40	2.25
Full time	3.32	0.7	7.40	0.7	3.05	0.91
Part time	7.04	1.3	24.90	1.3	7.06	3.17
Union	6.03	1.5	12.50	1.5	4.69	2.06
Nonunion	3.03	0.7	7.42	0.7	3.17	1.00
Average wage within the following categories ² :						
Lowest 25 percent	5.22	1.5	17.91	1.5	5.26	2.65
Lowest 10 percent	10.56	1.8	36.17	1.8	9.83	5.38
Second 25 percent	4.90	0.9	8.46	0.9	5.15	1.73
Third 25 percent	5.00	0.9	11.10	0.9	4.49	1.58
Highest 25 percent	3.24	0.9	8.52	0.9	3.22	1.45
Highest 10 percent	4.46	1.5	10.69	1.5	4.84	1.94
Establishment characteristics						
Goods-producing industries	6.11	1.1	17.53	1.1	5.35	2.24
Service-providing industries	3.37	0.7	7.71	0.7	3.34	1.07
Education and health services	5.61	1.5	8.37	1.5	5.99	2.17
Educational services	4.86	1.9	9.64	1.9	5.46	3.59
Elementary and secondary schools	6.07	1.8	12.36	1.8	6.17	4.24
Junior colleges, colleges, and universities	6.68	3.9	8.50	3.9	7.19	4.95
Health care and social assistance	8.29	2.2	13.75	2.2	8.80	2.85
Hospitals	6.10	2.7	13.74	2.7	5.14	2.61
Public administration	10.16	2.2	30.10	2.2	6.62	2.80

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 National Compensation Survey, March 2014—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	\$5.30	1.1	\$10.57	1.1	\$5.76	\$1.91
1 to 49 workers	6.46	1.5	12.54	1.5	6.63	2.65
50 to 99 workers	9.37	1.7	23.68	1.7	8.65	3.35
100 workers or more	3.11	0.7	8.19	0.7	2.70	1.05
100 to 499 workers	4.19	0.8	12.97	0.8	4.03	1.53
500 workers or more	3.42	1.2	9.50	1.2	3.17	1.45
Geographic areas						
Northeast	7.65	1.2	12.28	1.2	7.79	1.49
New England	5.15	1.0	35.89	1.0	8.07	1.88
Middle Atlantic	11.08	1.5	13.19	1.5	12.02	1.92
South	4.24	0.9	6.29	0.9	4.71	1.87
South Atlantic	6.58	1.0	11.46	1.0	7.10	2.16
East South Central	4.93	2.0	9.71	2.0	5.05	7.49
West South Central	6.72	2.0	8.61	2.0	7.73	1.69
Midwest	6.82	1.6	18.07	1.6	4.79	1.73
East North Central	7.57	1.6	23.62	1.6	5.57	2.02
West North Central	13.34	3.6	26.88	3.6	8.05	3.02
West	8.99	1.5	17.83	1.5	8.44	1.75
Mountain	11.34	3.9	24.80	3.9	11.71	2.34
Pacific	11.92	1.4	22.21	1.4	11.04	2.33

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2014

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies ²	Exists, but unknown	Other ³
All workers	100	72	15	12	2
Worker characteristics					
Management, professional, and related	100	72	15	10	3
Management, business, and financial	100	74	13	12	2
Professional and related	100	72	16	10	3
Teachers	100	73	17	7	4
Primary, secondary, and special education school teachers	100	74	13	8	5
Registered nurses	100	66	19	11	4
Service	100	75	12	11	2
Protective service	100	76	12	8	4
Sales and office	100	66	21	12	2
Sales and related	100	58	27	14	1
Office and administrative support	100	69	18	11	2
Natural resources, construction, and maintenance	100	76	10	13	2
Construction, extraction, farming, fishing, and forestry	100	74	12	11	3
Installation, maintenance, and repair	100	76	8	14	1
Production, transportation, and material moving	100	76	8	15	1
Production	100	78	9	13	(⁴)
Transportation and material moving	100	74	–	18	–
Full time	100	72	14	12	2
Part time	100	64	22	12	2
Union	100	74	10	11	5
Nonunion	100	71	16	12	1
Average wage within the following categories ⁵ :					
Lowest 25 percent	100	69	18	13	1
Lowest 10 percent	100	75	13	–	–
Second 25 percent	100	70	17	11	1
Third 25 percent	100	74	13	12	2
Highest 25 percent	100	72	13	12	3
Highest 10 percent	100	71	14	13	2
Establishment characteristics					
Goods-producing industries	100	75	10	13	1
Service-providing industries	100	71	16	11	2
Education and health services	100	72	17	8	3
Educational services	100	71	20	6	3
Elementary and secondary schools	100	75	15	7	4
Junior colleges, colleges, and universities	100	66	29	3	2
Health care and social assistance	100	73	15	9	3
Hospitals	100	60	23	12	4
Public administration	100	73	14	5	8

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2014—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies ²	Exists, but unknown	Other ³
1 to 99 workers	100	76	10	13	1
1 to 49 workers	100	74	10	15	1
50 to 99 workers	100	79	9	9	2
100 workers or more	100	70	17	11	2
100 to 499 workers	100	71	16	11	1
500 workers or more	100	68	18	11	3
Geographic areas					
Northeast	100	72	14	10	3
New England	100	83	—	9	—
Middle Atlantic	100	68	17	11	4
South	100	74	15	10	1
South Atlantic	100	75	17	8	1
East South Central	100	76	14	—	—
West South Central	100	72	14	—	—
Midwest	100	70	13	16	1
East North Central	100	73	14	12	1
West North Central	100	65	—	23	—
West	100	69	15	12	4
Mountain	100	67	16	16	1
Pacific	100	70	14	11	5

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

² 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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2014

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies ²	Exists, but unknown	Other ³
All workers	0.0	0.8	0.6	0.7	0.2
Worker characteristics					
Management, professional, and related	0.0	1.1	1.1	0.7	0.3
Management, business, and financial	0.0	1.6	1.2	1.1	0.4
Professional and related	0.0	1.4	1.4	0.8	0.4
Teachers	0.0	2.1	2.0	1.2	1.0
Primary, secondary, and special education school teachers	0.0	2.2	1.8	1.5	1.3
Registered nurses	0.0	4.8	5.0	1.6	1.0
Service	0.0	2.4	1.2	2.3	0.4
Protective service	0.0	2.7	2.0	1.6	0.7
Sales and office	0.0	1.1	0.9	0.7	0.3
Sales and related	0.0	1.8	1.6	1.4	0.2
Office and administrative support	0.0	1.4	1.1	0.7	0.4
Natural resources, construction, and maintenance	0.0	2.5	1.2	2.4	0.5
Construction, extraction, farming, fishing, and forestry	0.0	3.1	2.5	2.4	1.2
Installation, maintenance, and repair	0.0	3.5	1.1	3.4	0.3
Production, transportation, and material moving ...	0.0	1.4	0.8	1.2	0.4
Production	0.0	1.7	1.2	1.5	0.1
Transportation and material moving	0.0	2.0	–	1.7	–
Full time	0.0	0.8	0.6	0.7	0.2
Part time	0.0	2.5	2.1	1.5	0.7
Union	0.0	1.4	0.8	1.1	0.7
Nonunion	0.0	0.9	0.7	0.8	0.2
Average wage within the following categories ⁴ :					
Lowest 25 percent	0.0	2.0	1.4	1.7	0.2
Lowest 10 percent	0.0	2.8	2.0	–	–
Second 25 percent	0.0	1.4	1.2	1.2	0.3
Third 25 percent	0.0	1.0	0.8	0.7	0.3
Highest 25 percent	0.0	1.0	0.8	0.7	0.4
Highest 10 percent	0.0	1.6	1.2	1.3	0.3
Establishment characteristics					
Goods-producing industries	0.0	1.5	1.3	1.4	0.3
Service-providing industries	0.0	0.9	0.7	0.7	0.3
Education and health services	0.0	1.8	1.7	0.8	0.5
Educational services	0.0	2.1	2.1	0.9	0.5
Elementary and secondary schools	0.0	2.1	2.0	1.3	0.7
Junior colleges, colleges, and universities	0.0	3.9	3.8	0.7	0.4
Health care and social assistance	0.0	2.9	2.7	1.2	0.9
Hospitals	0.0	4.4	4.8	1.8	1.0
Public administration	0.0	2.6	1.9	1.1	1.5

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 National Compensation Survey, March 2014—continued

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies ²	Exists, but unknown	Other ³
1 to 99 workers	0.0	1.6	1.1	1.5	0.3
1 to 49 workers	0.0	2.2	1.3	2.1	0.3
50 to 99 workers	0.0	2.1	1.4	1.6	0.7
100 workers or more	0.0	1.0	0.9	0.6	0.3
100 to 499 workers	0.0	1.3	1.0	0.9	0.3
500 workers or more	0.0	1.5	1.3	0.8	0.4
Geographic areas					
Northeast	0.0	1.5	1.0	1.0	0.7
New England	0.0	2.2	—	2.3	—
Middle Atlantic	0.0	1.9	1.4	1.1	0.8
South	0.0	1.3	1.2	0.9	0.3
South Atlantic	0.0	1.6	1.7	0.9	0.3
East South Central	0.0	3.6	3.0	—	—
West South Central	0.0	2.5	1.7	—	—
Midwest	0.0	2.0	1.5	2.1	0.3
East North Central	0.0	2.0	2.0	1.3	0.3
West North Central	0.0	4.4	—	5.6	—
West	0.0	1.5	1.2	1.0	0.7
Mountain	0.0	3.1	2.2	1.5	0.3
Pacific	0.0	1.8	1.4	1.2	1.0

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

² 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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2014

(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	\$942.25	9	\$1,262.15	91	\$913.77	\$449.04
Worker characteristics							
Management, professional, and related	100	989.85	8	1,302.28	92	964.01	453.41
Management, business, and financial	100	987.21	7	1,401.67	93	958.20	443.44
Professional and related	100	991.05	8	1,265.94	92	966.70	458.02
Teachers	100	973.20	11	1,269.04	89	935.21	512.21
Primary, secondary, and special education school teachers	100	962.40	14	1,270.58	86	914.44	542.23
Registered nurses	100	1,018.63	3	1,376.55	97	1,005.84	444.80
Service	100	882.63	9	1,277.54	91	846.22	473.28
Protective service	100	1,101.26	9	1,360.53	91	1,076.84	390.42
Sales and office	100	880.25	7	1,132.97	93	862.14	455.68
Sales and related	100	768.83	5	1,098.80	95	753.19	457.18
Office and administrative support	100	924.51	8	1,141.11	92	906.83	455.07
Natural resources, construction, and maintenance	100	934.20	17	1,370.25	83	868.57	480.95
Construction, extraction, farming, fishing, and forestry	100	935.62	25	1,336.19	75	849.37	499.19
Installation, maintenance, and repair	100	933.16	10	1,415.73	90	881.35	468.81
Production, transportation, and material moving ...	100	975.61	10	1,240.21	90	948.94	391.78
Production	100	990.44	9	1,249.26	91	968.88	380.38
Transportation and material moving	100	958.80	12	1,232.92	88	925.54	405.15
Full time	100	949.53	9	1,273.17	91	920.34	446.65
Part time	100	821.84	8	1,030.91	92	807.25	487.72
Union	100	1,171.45	24	1,318.04	76	1,130.03	389.49
Nonunion	100	882.83	5	1,192.45	95	867.96	461.65
Average wage within the following categories ² :							
Lowest 25 percent	100	723.22	5	1,019.05	95	712.41	509.41
Lowest 10 percent	100	650.47	6	849.57	94	642.62	499.73
Second 25 percent	100	890.07	6	1,170.28	94	871.48	454.36
Third 25 percent	100	968.70	9	1,215.57	91	944.85	432.95
Highest 25 percent	100	1,038.09	12	1,365.28	88	998.49	435.74
Highest 10 percent	100	1,062.47	11	1,344.82	89	1,028.19	425.65
Establishment characteristics							
Goods-producing industries	100	996.59	12	1,290.71	88	964.36	395.33
Service-providing industries	100	930.60	8	1,254.41	92	903.17	460.29
Education and health services	100	948.22	7	1,203.65	93	928.74	491.45
Educational services	100	936.75	9	1,315.50	91	900.48	512.24
Elementary and secondary schools	100	912.55	11	1,334.22	89	860.56	561.60
Junior colleges, colleges, and universities	100	1,009.62	4	1,272.04	96	998.20	410.82
Health care and social assistance	100	958.26	6	1,052.08	94	952.66	473.86
Hospitals	100	1,077.02	5	1,327.18	95	1,063.78	404.53
Public administration	100	1,120.24	10	1,289.19	90	1,103.52	370.41

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2014—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	\$841.74	10	\$1,209.47	90	\$805.02	\$515.31
1 to 49 workers	100	824.49	11	1,207.60	89	782.08	519.78
50 to 99 workers	100	880.92	8	1,215.45	92	855.50	505.48
100 workers or more	100	999.37	8	1,297.64	92	974.63	411.95
100 to 499 workers	100	940.85	7	1,273.80	93	920.59	427.19
500 workers or more	100	1,047.67	10	1,309.86	90	1,020.96	398.88
Geographic areas							
Northeast	100	1,114.79	16	1,315.40	84	1,078.61	413.08
New England	100	1,103.00	9	1,294.99	91	1,087.46	408.52
Middle Atlantic	100	1,118.78	18	1,318.29	82	1,075.23	414.82
South	100	823.50	3	1,246.05	97	811.54	484.76
South Atlantic	100	850.06	3	1,265.23	97	837.18	487.95
East South Central	100	777.04	4	1,366.25	96	758.91	466.76
West South Central	100	802.87	3	1,121.68	97	795.64	488.49
Midwest	100	965.16	9	1,216.46	91	941.84	420.60
East North Central	100	999.85	10	1,216.61	90	976.98	401.25
West North Central	100	893.31	7	1,215.97	93	871.55	459.30
West	100	952.52	11	1,237.84	89	920.27	448.96
Mountain	100	888.62	8	1,088.65	92	873.13	426.51
Pacific	100	980.06	12	1,278.28	88	941.57	459.09

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

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/glossary20132014.htm.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2014

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	\$8.92	0.4	\$14.93	0.4	\$8.95	\$4.50
Worker characteristics						
Management, professional, and related	9.57	0.6	29.60	0.6	9.77	7.05
Management, business, and financial	14.78	0.9	107.90	0.9	12.51	7.74
Professional and related	11.73	0.7	25.74	0.7	11.90	9.23
Teachers	19.58	1.5	48.79	1.5	20.16	13.37
Primary, secondary, and special education school teachers	23.11	1.9	52.40	1.9	24.23	16.55
Registered nurses	32.09	0.7	103.31	0.7	32.55	24.86
Service	29.78	1.2	25.54	1.2	29.32	11.39
Protective service	23.62	1.3	52.94	1.3	24.87	14.95
Sales and office	9.88	0.5	38.95	0.5	9.78	5.85
Sales and related	15.68	0.8	75.79	0.8	14.62	9.35
Office and administrative support	11.51	0.7	43.55	0.7	11.83	7.73
Natural resources, construction, and maintenance	24.61	1.6	64.74	1.6	24.77	12.44
Construction, extraction, farming, fishing, and forestry	48.17	2.5	111.27	2.5	46.97	18.12
Installation, maintenance, and repair	28.14	1.7	47.09	1.7	27.93	16.19
Production, transportation, and material moving	15.20	1.0	27.14	1.0	16.22	8.55
Production	21.12	1.0	31.01	1.0	22.44	11.05
Transportation and material moving	20.33	1.4	36.35	1.4	20.81	12.42
Full time	9.09	0.4	14.60	0.4	9.12	4.67
Part time	21.20	1.0	88.29	1.0	21.30	12.68
Union	15.28	1.3	32.40	1.3	12.20	6.87
Nonunion	9.04	0.5	37.57	0.5	9.66	4.98
Average wage within the following categories ² :						
Lowest 25 percent	16.74	0.7	84.07	0.7	16.59	12.19
Lowest 10 percent	23.56	1.4	147.27	1.4	23.36	26.17
Second 25 percent	13.84	0.6	35.52	0.6	14.37	8.49
Third 25 percent	14.47	0.7	34.44	0.7	13.84	6.29
Highest 25 percent	7.88	0.7	16.87	0.7	7.82	6.06
Highest 10 percent	13.12	1.0	33.67	1.0	12.35	8.62
Establishment characteristics						
Goods-producing industries	17.29	0.9	47.52	0.9	16.92	8.97
Service-providing industries	9.54	0.5	17.46	0.5	9.86	5.14
Education and health services	17.14	0.6	41.51	0.6	16.88	10.66
Educational services	16.20	0.7	32.77	0.7	16.58	10.43
Elementary and secondary schools	19.46	1.0	37.03	1.0	19.16	11.76
Junior colleges, colleges, and universities	31.30	0.8	45.49	0.8	32.46	21.10
Health care and social assistance	25.65	1.0	61.81	1.0	25.41	15.44
Hospitals	15.41	0.9	36.99	0.9	15.76	12.76
Public administration	17.97	0.8	35.88	0.8	19.42	10.28

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 National Compensation Survey, March 2014—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	\$15.18	0.8	\$30.16	0.8	\$16.64	\$9.13
1 to 49 workers	19.35	1.2	38.38	1.2	19.53	12.34
50 to 99 workers	26.67	1.1	58.25	1.1	26.51	12.53
100 workers or more	7.81	0.5	23.17	0.5	7.66	4.16
100 to 499 workers	12.63	0.6	39.92	0.6	13.03	5.69
500 workers or more	8.27	0.7	23.69	0.7	8.71	6.24
Geographic areas						
Northeast	22.43	0.9	24.31	0.9	24.45	7.58
New England	15.87	1.3	76.34	1.3	18.58	11.33
Middle Atlantic	32.31	1.2	27.15	1.2	36.28	9.67
South	12.87	0.5	62.69	0.5	13.33	8.90
South Atlantic	14.50	0.8	104.17	0.8	16.19	14.01
East South Central	33.38	1.1	27.19	1.1	32.48	21.54
West South Central	25.98	0.5	88.08	0.5	25.48	12.31
Midwest	19.61	1.1	27.70	1.1	19.02	10.76
East North Central	16.97	1.4	33.17	1.4	17.11	8.32
West North Central	45.78	1.7	48.42	1.7	41.66	26.98
West	18.99	0.9	25.48	0.9	18.34	6.12
Mountain	17.16	1.7	73.99	1.7	20.31	8.07
Pacific	26.22	1.1	24.38	1.1	25.32	8.18

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2014

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies ²	Exists, but unknown	Other ³
All workers	100	72	14	12	2
Worker characteristics					
Management, professional, and related	100	73	14	11	2
Management, business, and financial	100	74	12	12	2
Professional and related	100	73	15	10	3
Teachers	100	75	14	8	3
Primary, secondary, and special education school teachers	100	77	11	8	4
Registered nurses	100	66	17	13	4
Service	100	76	11	11	2
Protective service	100	77	11	7	5
Sales and office	100	65	20	13	2
Sales and related	100	57	27	15	1
Office and administrative support	100	69	17	12	2
Natural resources, construction, and maintenance	100	75	9	14	2
Construction, extraction, farming, fishing, and forestry	100	74	12	12	3
Installation, maintenance, and repair	100	75	8	15	1
Production, transportation, and material moving	100	74	9	16	1
Production	100	74	–	14	–
Transportation and material moving	100	74	–	18	–
Full time	100	72	14	12	2
Part time	100	66	21	12	1
Union	100	73	11	12	5
Nonunion	100	72	15	12	1
Average wage within the following categories ⁴ :					
Lowest 25 percent	100	70	16	14	1
Lowest 10 percent	100	74	–	14	–
Second 25 percent	100	69	17	13	1
Third 25 percent	100	74	12	12	2
Highest 25 percent	100	73	13	12	3
Highest 10 percent	100	72	13	12	2
Establishment characteristics					
Goods-producing industries	100	73	11	14	1
Service-providing industries	100	71	15	12	2
Education and health services	100	74	15	8	3
Educational services	100	74	17	7	3
Elementary and secondary schools	100	77	13	8	3
Junior colleges, colleges, and universities	100	70	25	3	1
Health care and social assistance	100	73	14	10	3
Hospitals	100	62	21	12	5
Public administration	100	72	14	7	7

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2014—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies ²	Exists, but unknown	Other ³
1 to 99 workers	100	75	9	15	1
1 to 49 workers	100	74	9	16	1
50 to 99 workers	100	79	9	11	2
100 workers or more	100	70	17	11	2
100 to 499 workers	100	72	15	12	2
500 workers or more	100	68	18	10	3
Geographic areas					
Northeast	100	73	14	10	3
New England	100	84	7	8	1
Middle Atlantic	100	69	17	11	4
South	100	74	14	11	1
South Atlantic	100	74	15	9	1
East South Central	100	77	13	—	—
West South Central	100	73	12	14	1
Midwest	100	70	13	16	1
East North Central	100	73	14	12	1
West North Central	100	64	—	24	—
West	100	69	15	13	4
Mountain	100	69	14	16	1
Pacific	100	68	15	12	5

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

² 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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2014

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies ²	Exists, but unknown	Other ³
All workers	0.0	0.8	0.6	0.6	0.2
Worker characteristics					
Management, professional, and related	0.0	1.1	1.0	0.7	0.3
Management, business, and financial	0.0	1.4	1.1	1.0	0.4
Professional and related	0.0	1.4	1.2	0.7	0.4
Teachers	0.0	1.7	1.6	1.1	0.8
Primary, secondary, and special education school teachers	0.0	1.9	1.5	1.3	1.0
Registered nurses	0.0	4.4	4.7	2.0	1.0
Service	0.0	2.1	1.0	2.1	0.3
Protective service	0.0	2.4	1.9	1.4	0.8
Sales and office	0.0	1.1	0.9	0.7	0.3
Sales and related	0.0	1.9	1.6	1.4	0.4
Office and administrative support	0.0	1.4	1.0	0.8	0.4
Natural resources, construction, and maintenance	0.0	2.2	1.1	2.1	0.4
Construction, extraction, farming, fishing, and forestry	0.0	2.7	2.3	2.1	1.0
Installation, maintenance, and repair	0.0	3.2	1.0	3.1	0.4
Production, transportation, and material moving ...	0.0	1.4	0.9	1.2	0.5
Production	0.0	1.9	–	1.6	–
Transportation and material moving	0.0	2.0	–	1.7	–
Full time	0.0	0.8	0.6	0.6	0.2
Part time	0.0	2.3	2.0	1.4	0.5
Union	0.0	1.5	0.9	1.2	0.6
Nonunion	0.0	0.9	0.7	0.7	0.2
Average wage within the following categories ⁴ :					
Lowest 25 percent	0.0	1.9	1.3	1.6	0.2
Lowest 10 percent	0.0	3.2	–	2.5	–
Second 25 percent	0.0	1.5	1.1	1.2	0.3
Third 25 percent	0.0	0.9	0.7	0.7	0.4
Highest 25 percent	0.0	1.1	0.8	0.7	0.3
Highest 10 percent	0.0	1.5	1.4	1.1	0.3
Establishment characteristics					
Goods-producing industries	0.0	1.6	1.4	1.4	0.4
Service-providing industries	0.0	0.9	0.7	0.7	0.3
Education and health services	0.0	1.8	1.5	0.9	0.5
Educational services	0.0	1.9	1.8	0.9	0.4
Elementary and secondary schools	0.0	1.8	1.7	1.2	0.5
Junior colleges, colleges, and universities	0.0	3.5	3.4	0.7	0.3
Health care and social assistance	0.0	2.9	2.4	1.4	0.9
Hospitals	0.0	4.2	4.5	1.8	1.5
Public administration	0.0	2.5	1.7	1.8	1.2

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 National Compensation Survey, March 2014—continued

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies ²	Exists, but unknown	Other ³
1 to 99 workers	0.0	1.6	0.9	1.4	0.3
1 to 49 workers	0.0	2.1	1.1	1.9	0.3
50 to 99 workers	0.0	2.0	1.2	1.6	0.7
100 workers or more	0.0	0.9	0.8	0.6	0.3
100 to 499 workers	0.0	1.1	0.9	0.9	0.3
500 workers or more	0.0	1.4	1.2	0.8	0.4
Geographic areas					
Northeast	0.0	1.4	1.0	0.9	0.6
New England	0.0	1.9	1.1	2.2	0.4
Middle Atlantic	0.0	1.9	1.4	0.9	0.8
South	0.0	1.3	1.0	0.8	0.3
South Atlantic	0.0	1.8	1.5	1.0	0.5
East South Central	0.0	3.6	2.9	—	—
West South Central	0.0	2.1	1.4	1.9	0.6
Midwest	0.0	1.9	1.5	1.8	0.2
East North Central	0.0	2.0	2.0	1.3	0.3
West North Central	0.0	3.7	—	4.4	—
West	0.0	1.6	1.1	1.2	0.8
Mountain	0.0	3.1	2.1	1.6	0.4
Pacific	0.0	1.9	1.3	1.5	1.1

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

² 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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2014

(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	\$37.28	\$61.00	\$97.06	\$139.25	\$201.85	\$145.67	\$238.01	\$371.27	\$576.00	\$859.04
Worker characteristics										
Management, professional, and related	34.14	59.77	95.51	138.36	210.00	145.67	245.98	380.64	586.00	894.87
Management, business, and financial	38.96	62.50	100.00	140.41	189.47	150.95	250.00	378.90	559.91	834.79
Professional and related	31.00	58.52	91.64	137.70	219.79	145.67	242.34	381.56	606.26	910.54
Teachers	20.22	48.15	87.24	141.00	245.67	125.67	227.90	433.00	685.00	1028.00
Primary, secondary, and special education school teachers	20.22	45.87	87.77	148.07	273.36	124.52	226.07	475.99	744.46	1073.56
Registered nurses	34.44	65.82	95.33	139.37	225.61	132.57	244.34	368.95	588.86	971.26
Service	35.01	58.80	93.16	137.15	187.54	156.09	240.00	385.53	600.00	832.16
Protective service	39.00	60.00	88.38	131.71	162.29	135.66	207.98	311.57	480.88	671.04
Sales and office	39.75	62.83	100.00	138.01	201.11	149.88	243.71	382.21	583.76	862.59
Sales and related	42.00	70.61	106.16	151.55	221.64	150.71	247.26	396.49	595.77	852.94
Office and administrative support	37.64	60.66	97.27	135.06	193.79	149.52	241.65	374.72	577.10	864.67
Natural resources, construction, and maintenance	43.33	68.72	104.88	160.63	222.00	160.48	256.24	408.05	641.33	917.75
Construction, extraction, farming, fishing, and forestry	43.33	62.05	102.36	150.54	217.73	166.02	258.34	427.76	699.72	937.75
Installation, maintenance, and repair	43.33	70.63	106.16	166.48	224.99	159.61	248.51	388.09	598.65	907.42
Production, transportation, and material moving	39.49	63.52	96.57	138.66	191.36	124.33	203.08	318.00	485.86	728.82
Production	40.76	62.78	98.93	140.31	192.82	136.00	204.24	315.70	461.90	641.00
Transportation and material moving	38.95	64.97	93.17	135.59	187.85	116.66	200.91	328.24	519.96	799.01
Full time	37.90	61.43	97.00	138.25	198.97	148.01	238.33	369.63	571.54	856.09
Part time	32.50	55.68	100.00	173.50	251.57	94.38	219.00	409.57	636.12	888.29
Union	29.77	55.00	84.62	134.90	201.12	93.81	176.13	271.87	461.99	856.90
Nonunion	38.66	63.05	99.23	139.55	202.29	164.80	259.22	389.98	591.93	859.04
Average wage within the following categories ³ :										
Lowest 25 percent	38.00	64.97	100.96	150.00	209.11	172.42	274.07	441.80	667.00	916.94
Lowest 10 percent	38.03	65.90	103.46	164.89	208.00	168.01	248.18	439.35	646.21	933.11
Second 25 percent	39.93	60.66	96.15	138.64	195.73	145.67	232.48	364.67	573.16	839.28
Third 25 percent	36.62	62.21	97.17	138.64	200.03	145.81	230.06	359.01	553.00	828.75
Highest 25 percent	35.00	60.02	97.00	138.34	205.14	139.44	235.08	359.94	557.29	875.00
Highest 10 percent	33.00	59.21	97.00	139.37	211.50	138.00	233.55	363.00	543.85	881.00
Establishment characteristics										
Goods-producing industries	39.22	62.05	99.30	139.48	194.45	138.11	220.00	333.85	499.94	736.74
Service-providing industries	36.21	60.66	96.80	139.24	204.86	146.95	243.71	382.25	591.30	874.61
Education and health services	28.25	57.12	90.84	137.00	211.90	145.59	254.13	408.71	664.59	973.91
Educational services	20.00	45.64	85.06	139.06	236.07	132.00	241.19	441.58	681.79	996.92
Elementary and secondary schools	20.00	43.96	86.53	147.85	271.52	120.20	251.27	520.73	756.09	1085.00
Junior colleges, colleges, and universities	-	46.84	79.94	128.00	189.00	175.18	231.85	366.96	562.94	685.00
Health care and social assistance	41.02	64.65	95.33	135.55	192.93	145.67	259.68	381.87	606.26	959.85
Hospitals	39.13	59.75	88.81	128.92	196.54	147.33	245.86	350.14	480.88	696.60
Public administration	26.02	49.21	76.93	114.34	156.00	124.27	207.00	304.76	467.00	644.84

See footnotes at end of table.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2014—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	\$43.33	\$70.07	\$104.29	\$153.31	\$220.23	\$179.82	\$277.46	\$429.97	\$677.46	\$954.92
1 to 49 workers	43.33	70.07	105.42	156.00	219.57	175.39	278.43	430.34	693.22	962.94
50 to 99 workers	43.33	70.00	103.31	150.00	222.04	182.39	277.00	427.98	656.16	937.75
100 workers or more	32.50	56.67	91.64	132.00	189.61	129.99	220.67	341.88	507.50	753.24
100 to 499 workers	34.40	58.80	94.80	136.52	191.36	137.25	222.74	354.44	532.27	774.04
500 workers or more	31.12	54.98	88.68	129.52	186.69	124.87	219.23	331.02	489.63	728.82
Geographic areas										
Northeast	43.33	71.51	103.00	147.06	224.84	141.23	234.65	341.26	503.23	780.29
New England	44.76	75.12	114.71	162.29	224.99	150.46	248.51	358.06	504.96	667.28
Middle Atlantic	41.23	68.65	100.88	142.00	223.28	138.46	225.39	328.71	501.48	828.42
South	35.55	59.00	97.00	138.00	195.04	158.49	261.00	414.66	630.64	916.87
South Atlantic	40.09	60.35	97.68	135.31	194.39	151.66	245.51	395.00	623.86	950.70
East South Central	20.00	45.98	87.10	139.49	198.51	164.38	260.00	433.33	667.00	755.53
West South Central	39.49	59.03	97.23	140.63	198.90	167.75	281.67	421.86	623.00	904.64
Midwest	40.00	65.18	98.19	139.40	196.54	136.10	223.00	338.51	543.25	828.27
East North Central	40.00	66.84	98.14	140.82	201.53	124.32	219.00	329.65	519.00	780.00
West North Central	40.00	63.48	98.31	137.04	188.26	152.92	249.98	375.42	578.71	897.96
West	30.33	54.17	89.00	133.00	195.87	136.37	225.98	359.89	566.47	845.87
Mountain	35.00	55.10	87.00	129.00	179.61	167.30	221.00	343.63	541.19	741.00
Pacific	30.00	52.00	89.15	136.71	205.69	116.69	226.82	367.09	575.92	888.10

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

² 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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2014

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	\$1.90	\$1.20	\$1.02	\$1.20	\$2.67	\$3.98	\$5.79	\$6.36	\$10.13	\$12.59
Worker characteristics										
Management, professional, and related	3.55	2.47	2.29	2.09	6.66	3.90	9.19	6.67	15.52	26.72
Management, business, and financial	2.43	3.38	2.16	2.63	8.46	9.17	5.73	7.48	16.00	52.22
Professional and related	3.12	3.53	2.43	3.23	9.09	3.89	11.81	10.23	19.79	30.24
Teachers	3.36	4.74	5.95	8.02	19.55	13.61	14.05	33.64	25.95	44.67
Primary, secondary, and special education school teachers	2.55	4.78	6.81	9.51	16.33	4.60	24.93	40.25	22.94	30.30
Registered nurses	4.81	6.88	8.13	4.11	33.56	33.83	21.30	25.53	94.16	187.56
Service	4.57	2.59	4.10	4.53	4.02	11.48	13.03	11.15	21.82	27.43
Protective service	6.34	4.73	5.31	10.40	8.92	18.38	14.86	14.28	22.87	77.14
Sales and office	2.29	2.34	1.93	2.30	4.71	9.09	5.02	6.28	15.49	16.71
Sales and related	2.31	5.28	3.31	5.81	6.16	21.51	7.70	11.68	24.53	38.37
Office and administrative support	2.39	2.57	1.52	2.40	6.40	10.49	7.08	11.57	18.99	18.65
Natural resources, construction, and maintenance	3.76	5.04	3.85	6.66	7.44	13.13	11.21	17.93	33.45	38.12
Construction, extraction, farming, fishing, and forestry	5.23	5.52	7.11	10.20	13.17	19.35	12.69	22.95	79.39	89.54
Installation, maintenance, and repair	4.37	4.42	4.52	6.24	13.16	16.87	11.93	28.24	41.54	67.70
Production, transportation, and material moving ...	1.02	2.27	2.33	3.07	5.92	6.42	7.02	9.22	14.58	36.97
Production	2.90	2.23	3.09	6.60	5.80	5.76	10.91	9.27	12.34	47.15
Transportation and material moving	4.58	4.44	3.24	3.39	9.88	5.02	10.22	14.64	19.21	34.12
Full time	2.08	1.42	1.01	1.61	3.99	4.24	5.84	6.52	10.51	13.61
Part time	0.70	4.52	6.75	9.46	7.53	9.60	22.39	27.40	52.44	38.52
Union	2.19	1.45	2.22	4.88	9.66	5.86	6.11	7.99	18.56	31.90
Nonunion	1.34	1.99	1.45	1.21	3.09	6.01	5.52	6.30	10.81	12.67
Average wage within the following categories ³ :										
Lowest 25 percent	3.93	3.11	3.25	4.78	8.56	15.71	7.35	15.64	22.33	52.76
Lowest 10 percent	4.02	3.08	5.93	12.31	14.82	17.05	20.98	17.22	72.68	117.15
Second 25 percent	0.89	1.29	1.77	2.69	5.82	6.01	8.59	10.57	11.84	21.29
Third 25 percent	2.59	2.66	1.83	2.32	6.42	7.59	5.87	8.40	15.87	26.85
Highest 25 percent	2.68	2.12	1.40	1.84	5.67	5.36	5.83	6.67	12.79	22.33
Highest 10 percent	2.72	2.96	3.29	3.08	8.04	6.27	8.21	8.70	20.24	41.37
Establishment characteristics										
Goods-producing industries	1.29	2.05	2.67	3.25	3.90	6.70	7.69	12.61	17.06	31.13
Service-providing industries	2.43	1.15	1.30	1.51	4.10	4.23	5.68	5.58	11.19	13.90
Education and health services	3.58	2.16	2.49	3.99	7.02	6.02	13.56	12.27	18.77	28.54
Educational services	2.87	5.99	6.63	5.95	12.35	14.53	16.01	30.09	18.19	26.25
Elementary and secondary schools	1.90	5.25	7.70	7.70	10.78	7.19	20.71	26.90	24.87	23.98
Junior colleges, colleges, and universities	-	10.81	9.86	6.86	6.38	9.87	11.34	37.50	76.77	5.44
Health care and social assistance	3.78	5.91	4.99	5.84	12.89	14.68	15.79	18.82	41.35	41.25
Hospitals	4.05	5.17	5.04	4.01	8.25	11.72	14.12	13.16	9.97	33.06
Public administration	5.41	4.71	3.81	4.94	7.32	15.60	21.86	9.46	16.26	36.92

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 National Compensation Survey, March 2014—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	\$3.05	\$3.06	\$1.95	\$3.56	\$5.10	\$17.03	\$6.09	\$12.46	\$18.57	\$19.68
1 to 49 workers	4.32	4.22	3.63	5.69	7.32	23.93	9.17	18.92	20.86	23.11
50 to 99 workers	2.93	4.89	2.45	6.70	7.15	17.90	8.00	14.56	19.55	39.23
100 workers or more	1.32	1.65	1.34	2.06	2.16	4.36	2.62	5.88	10.39	12.79
100 to 499 workers	2.91	2.31	1.96	3.39	3.08	9.05	5.02	7.47	18.34	24.33
500 workers or more	3.06	1.89	2.19	2.33	3.65	5.54	4.19	7.11	12.02	18.54
Geographic areas										
Northeast	2.35	1.62	1.62	4.22	9.62	11.72	7.23	7.16	12.39	25.49
New England	3.06	2.68	3.96	7.19	11.57	41.84	6.97	11.15	9.95	16.69
Middle Atlantic	2.35	3.08	2.68	2.96	12.38	10.84	7.67	10.51	27.06	29.71
South	4.32	2.74	1.73	3.60	5.65	13.00	10.78	9.93	23.94	33.20
South Atlantic	2.27	3.32	1.96	4.66	7.00	14.81	19.01	18.57	35.77	39.96
East South Central	0.39	13.35	12.78	10.84	12.61	12.99	29.64	54.31	53.08	47.16
West South Central	0.67	4.18	2.09	6.27	8.73	38.67	9.40	10.06	30.44	38.11
Midwest	1.07	2.35	3.04	3.25	6.79	9.40	5.17	7.05	16.64	50.33
East North Central	1.43	3.21	4.18	3.61	8.44	9.52	6.83	8.72	16.52	48.92
West North Central	2.72	3.20	3.82	6.23	9.53	6.19	26.25	15.71	22.78	69.29
West	1.48	2.14	2.03	3.71	6.29	13.55	7.48	9.50	17.26	18.93
Mountain	5.87	3.17	5.10	5.82	4.71	4.33	10.81	16.09	45.54	30.71
Pacific	2.04	2.37	1.72	4.36	8.61	9.16	9.25	12.81	25.81	26.30

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

² 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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	60	59	97	37	36	97	34	33	97
Worker characteristics									
Management, professional, and related	78	77	99	45	45	98	53	51	97
Management, business, and financial	86	86	99	61	59	98	62	60	98
Professional and related	75	74	98	39	39	99	49	47	96
Teachers	74	72	98	22	22	98	40	38	96
Primary, secondary, and special education school teachers	82	80	98	20	20	98	40	39	98
Registered nurses	76	75	99	37	36	99	51	49	96
Service	34	33	94	21	20	95	13	12	97
Protective service	70	67	96	26	25	96	22	21	97
Sales and office	59	57	97	37	36	96	34	33	96
Sales and related	46	44	95	29	27	95	21	19	93
Office and administrative support	66	64	98	42	40	97	41	40	97
Natural resources, construction, and maintenance	60	59	98	39	38	99	29	28	97
Construction, extraction, farming, fishing, and forestry	53	52	98	34	33	99	22	21	97
Installation, maintenance, and repair	66	65	98	43	42	98	35	34	96
Production, transportation, and material moving ...	66	64	97	46	44	98	31	30	97
Production	74	72	97	53	53	99	35	34	97
Transportation and material moving	59	57	97	39	37	96	28	27	97
Full time	75	74	98	45	44	98	43	42	97
Part time	14	12	88	14	13	91	6	5	95
Union	86	84	98	49	48	97	37	36	96
Nonunion	56	54	97	35	35	98	34	32	97
Average wage within the following categories ³ :									
Lowest 25 percent	26	23	91	17	16	92	9	9	96
Lowest 10 percent	14	12	88	13	11	92	3	3	96
Second 25 percent	62	61	98	37	36	97	31	30	97
Third 25 percent	76	75	98	47	46	98	45	43	96
Highest 25 percent	86	84	99	53	52	99	58	56	97
Highest 10 percent	89	88	99	57	57	99	61	59	98
Establishment characteristics									
Goods-producing industries	73	71	97	53	53	99	38	37	97
Service-providing industries	58	57	97	35	34	97	34	32	97
Education and health services	68	67	98	29	28	98	39	37	96
Educational services	76	74	98	25	25	98	41	39	95
Elementary and secondary schools	76	75	98	22	21	99	35	34	97
Junior colleges, colleges, and universities	83	80	97	31	30	97	55	52	94
Health care and social assistance	63	61	98	31	31	98	37	36	97
Hospitals	87	85	98	46	46	99	60	57	96
Public administration	83	81	99	26	25	98	30	29	96

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2014—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	41	40	97	28	28	97	23	22	97
1 to 49 workers	36	35	97	26	25	97	20	20	97
50 to 99 workers	55	53	96	36	35	98	31	30	98
100 workers or more	78	76	98	46	44	98	44	43	96
100 to 499 workers	71	68	97	43	41	97	38	36	97
500 workers or more	85	84	98	48	47	98	51	49	96
Geographic areas									
Northeast	59	58	99	61	60	99	33	32	97
New England	59	57	98	39	38	98	35	34	98
Middle Atlantic	59	58	99	69	69	99	33	32	97
South	63	61	96	31	30	96	33	32	96
South Atlantic	62	60	97	34	33	96	35	33	96
East South Central	65	63	96	30	28	95	33	32	96
West South Central	64	61	95	27	26	97	31	31	97
Midwest	63	61	97	37	36	96	38	37	97
East North Central	65	63	97	40	39	96	38	37	97
West North Central	60	59	98	32	31	97	39	38	98
West	54	53	98	26	25	98	31	30	96
Mountain	58	57	97	29	28	99	37	35	94
Pacific	52	51	98	25	24	98	28	28	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. See Technical Note for more details.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2014

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	0.7	0.7	0.2	0.7	0.7	0.3	0.6	0.6	0.2
Worker characteristics									
Management, professional, and related	0.9	0.9	0.2	1.2	1.2	0.3	1.1	1.1	0.3
Management, business, and financial	1.0	1.0	0.1	1.8	1.8	0.8	1.4	1.4	0.3
Professional and related	1.1	1.1	0.2	1.3	1.3	0.3	1.3	1.3	0.4
Teachers	1.6	1.5	0.4	1.5	1.5	0.8	2.0	2.0	0.7
Primary, secondary, and special education school teachers	2.0	2.1	0.4	1.8	1.7	1.0	2.5	2.5	0.7
Registered nurses	2.4	2.4	0.3	3.0	3.0	0.4	2.8	2.9	0.8
Service	1.5	1.4	0.9	1.3	1.3	1.1	0.8	0.8	0.5
Protective service	2.9	2.8	1.3	2.4	2.3	2.3	2.2	2.1	0.9
Sales and office	1.0	1.0	0.3	1.0	1.0	0.4	0.9	0.9	0.4
Sales and related	1.3	1.3	0.7	1.3	1.3	0.7	1.1	1.0	1.1
Office and administrative support	1.3	1.3	0.3	1.2	1.2	0.4	1.2	1.2	0.3
Natural resources, construction, and maintenance	1.9	1.9	0.3	1.7	1.7	0.3	1.4	1.4	0.7
Construction, extraction, farming, fishing, and forestry	2.9	3.0	0.5	2.5	2.4	0.3	2.0	1.9	0.9
Installation, maintenance, and repair	2.6	2.5	0.5	2.5	2.6	0.4	2.3	2.3	1.0
Production, transportation, and material moving ...	1.7	1.7	0.4	1.5	1.5	0.3	1.4	1.4	0.4
Production	1.9	1.9	0.6	2.0	2.1	0.3	2.0	2.0	0.7
Transportation and material moving	2.1	2.0	0.5	1.6	1.6	0.6	1.5	1.5	0.6
Full time	0.8	0.8	0.2	0.9	0.9	0.2	0.8	0.8	0.2
Part time	0.8	0.7	1.5	0.8	0.8	1.3	0.4	0.4	0.9
Union	1.1	1.1	0.3	1.3	1.3	0.5	1.3	1.3	0.6
Nonunion	0.8	0.8	0.2	0.8	0.8	0.3	0.7	0.7	0.2
Average wage within the following categories ³ :									
Lowest 25 percent	1.1	1.0	0.9	1.2	1.2	1.2	0.6	0.6	0.5
Lowest 10 percent	1.3	1.1	2.2	1.2	1.1	1.8	0.4	0.4	1.8
Second 25 percent	1.2	1.2	0.2	1.3	1.2	0.3	1.1	1.0	0.2
Third 25 percent	0.8	0.9	0.2	1.1	1.1	0.2	1.0	1.0	0.4
Highest 25 percent	0.7	0.7	0.1	1.1	1.1	0.3	1.0	1.0	0.3
Highest 10 percent	0.9	0.9	0.2	1.6	1.6	0.8	1.4	1.4	0.3
Establishment characteristics									
Goods-producing industries	1.2	1.2	0.3	1.5	1.5	0.2	1.5	1.5	0.5
Service-providing industries	0.8	0.8	0.2	0.8	0.8	0.3	0.7	0.6	0.3
Education and health services	1.7	1.6	0.3	1.4	1.4	0.3	1.6	1.6	0.5
Educational services	1.1	1.1	0.5	1.3	1.3	0.6	1.8	1.7	0.8
Elementary and secondary schools	1.6	1.6	0.4	1.7	1.6	0.8	2.0	1.9	1.0
Junior colleges, colleges, and universities	1.6	1.6	1.2	2.3	2.2	1.0	3.5	3.3	0.8
Health care and social assistance	2.6	2.6	0.4	2.1	2.1	0.4	2.2	2.2	0.5
Hospitals	0.9	0.9	0.3	3.0	3.0	0.3	2.8	2.8	0.8
Public administration	2.0	2.0	0.3	1.9	1.9	0.6	1.8	1.8	0.9

See footnotes at end of table.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2014—continued

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	1.1	1.1	0.4	1.0	1.0	0.5	0.9	0.9	0.3
1 to 49 workers	1.2	1.2	0.5	1.1	1.1	0.6	1.0	1.0	0.5
50 to 99 workers	2.3	2.2	0.8	2.3	2.3	0.5	1.8	1.8	0.4
100 workers or more	0.7	0.7	0.2	0.9	0.9	0.3	0.8	0.8	0.3
100 to 499 workers	1.1	1.1	0.4	1.3	1.2	0.4	1.2	1.2	0.4
500 workers or more	0.9	0.9	0.2	1.4	1.3	0.3	1.2	1.1	0.3
Geographic areas									
Northeast	1.8	1.7	0.3	2.1	2.1	0.2	1.4	1.4	0.4
New England	3.5	3.2	0.7	2.1	2.1	0.7	2.3	2.2	0.4
Middle Atlantic	2.1	2.0	0.4	2.8	2.8	0.2	1.9	1.8	0.5
South	1.4	1.3	0.4	1.1	1.1	0.6	1.1	1.1	0.4
South Atlantic	2.2	2.2	0.5	1.6	1.6	0.8	1.8	1.8	0.6
East South Central	3.6	3.5	1.1	2.1	1.9	2.5	2.9	2.9	1.4
West South Central	1.5	1.4	0.7	2.0	2.0	0.6	1.2	1.2	0.5
Midwest	1.5	1.5	0.3	1.4	1.4	0.5	1.4	1.4	0.4
East North Central	1.5	1.5	0.4	1.5	1.4	0.7	1.5	1.5	0.5
West North Central	3.4	3.3	0.3	2.9	2.8	0.7	3.0	2.9	0.5
West	1.4	1.3	0.3	1.4	1.4	0.7	1.2	1.2	0.6
Mountain	2.2	2.3	0.5	2.8	2.7	0.6	2.4	2.5	1.3
Pacific	1.7	1.6	0.4	1.6	1.6	1.0	1.4	1.4	0.7

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2014

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

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

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2014—continued

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

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

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

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/glossary20132014.htm.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2014

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	0.8	0.8
Professional and related	0.6	0.6
Teachers	1.1	1.1
Primary, secondary, and special education school teachers	1.0	1.0
Registered nurses	0.8	0.8
Service	1.2	1.2
Protective service	1.5	1.5
Sales and office	0.6	0.6
Sales and related	1.1	1.1
Office and administrative support	0.6	0.6
Natural resources, construction, and maintenance	0.8	0.8
Construction, extraction, farming, fishing, and forestry	1.1	1.1
Installation, maintenance, and repair	1.2	1.2
Production, transportation, and material moving ...	0.6	0.6
Production	0.9	0.9
Transportation and material moving	0.7	0.7
Full time	0.4	0.4
Part time	1.1	1.1
Union	0.5	0.5
Nonunion	0.5	0.5
Average wage within the following categories ² :		
Lowest 25 percent	1.4	1.4
Lowest 10 percent	2.0	2.0
Second 25 percent	0.5	0.5
Third 25 percent	0.5	0.5
Highest 25 percent	0.5	0.5
Highest 10 percent	0.7	0.7
Establishment characteristics		
Goods-producing industries	0.8	0.8
Service-providing industries	0.5	0.5
Education and health services	0.9	0.9
Educational services	1.7	1.7
Elementary and secondary schools	1.4	1.4
Health care and social assistance	0.7	0.7
Hospitals	0.6	0.6
Public administration	1.3	1.3

See footnotes at end of table.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2014—continued

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	0.9	0.9
1 to 49 workers	1.0	1.0
50 to 99 workers	1.3	1.3
100 workers or more	0.5	0.5
100 to 499 workers	0.6	0.6
500 workers or more	0.7	0.7
Geographic areas		
Northeast	0.6	0.6
New England	1.9	1.9
Middle Atlantic	0.5	0.5
South	0.9	0.9
South Atlantic	1.0	1.0
East South Central	3.2	3.2
West South Central	1.5	1.5
Midwest	0.7	0.7
East North Central	0.9	0.9
West North Central	0.8	0.8
West	0.9	0.9
Mountain	1.5	1.5
Pacific	1.0	1.0

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2014

(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	57	2	38	3	1
Worker characteristics					
Management, professional, and related	63	2	32	2	1
Management, business, and financial	70	2	25	2	1
Professional and related	60	2	35	2	1
Teachers	41	1	52	4	2
Primary, secondary, and special education school teachers	34	1	58	4	2
Registered nurses	71	2	25	—	—
Service	47	1	48	3	1
Protective service	38	3	54	5	1
Sales and office	62	2	34	2	1
Sales and related	60	2	34	3	1
Office and administrative support	62	2	34	2	(²)
Natural resources, construction, and maintenance	39	1	55	4	(²)
Construction, extraction, farming, fishing, and forestry	25	—	69	3	—
Installation, maintenance, and repair	49	1	45	4	(²)
Production, transportation, and material moving	49	1	44	5	(²)
Production	47	1	46	6	(²)
Transportation and material moving	50	2	43	4	(²)
Full time	57	2	38	3	1
Part time	53	1	40	4	1
Union	38	2	51	9	1
Nonunion	62	2	34	1	1
Average wage within the following categories ³ :					
Lowest 25 percent	50	1	47	2	1
Lowest 10 percent	40	—	56	3	—
Second 25 percent	54	1	41	3	1
Third 25 percent	55	2	39	3	1
Highest 25 percent	63	2	31	3	1
Highest 10 percent	65	3	29	2	(²)
Establishment characteristics					
Goods-producing industries	48	1	46	5	(²)
Service-providing industries	59	2	36	3	1
Education and health services	54	1	41	2	1
Educational services	43	1	50	4	2
Elementary and secondary schools	34	1	59	4	3
Junior colleges, colleges, and universities	60	2	33	3	1
Health care and social assistance	63	1	34	1	(²)
Hospitals	78	2	17	2	1
Public administration	36	3	53	7	2

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2014—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	48	1	48	2	1
1 to 49 workers	47	1	49	2	1
50 to 99 workers	51	(²)	47	2	(²)
100 workers or more	61	2	33	3	1
100 to 499 workers	59	2	36	3	(²)
500 workers or more	62	3	30	4	1
Geographic areas					
Northeast	62	—	31	4	—
New England	65	2	31	2	—
Middle Atlantic	61	—	32	5	—
South	58	1	37	2	2
South Atlantic	62	2	31	2	3
East South Central	56	—	40	2	—
West South Central	51	—	46	2	—
Midwest	54	2	40	4	(²)
East North Central	53	2	42	3	(²)
West North Central	58	1	37	4	1
West	53	2	43	2	(²)
Mountain	57	2	41	—	—
Pacific	51	—	43	3	—

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

² 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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 18. Standard errors for life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2014

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	0.8	0.2	0.8	0.2	0.1
Worker characteristics					
Management, professional, and related	1.2	0.3	1.2	0.2	0.2
Management, business, and financial	1.5	0.3	1.5	0.3	0.3
Professional and related	1.5	0.4	1.4	0.3	0.2
Teachers	2.4	0.3	2.3	0.7	0.7
Primary, secondary, and special education school teachers	2.7	0.4	2.6	0.9	0.7
Registered nurses	4.1	0.7	4.1	—	—
Service	1.7	0.2	1.7	0.5	0.3
Protective service	3.1	0.6	3.3	1.2	0.2
Sales and office	1.2	0.4	1.2	0.3	0.2
Sales and related	1.9	0.5	1.7	0.7	0.3
Office and administrative support	1.4	0.4	1.3	0.2	0.2
Natural resources, construction, and maintenance	1.8	0.4	1.7	0.7	0.2
Construction, extraction, farming, fishing, and forestry	2.7	—	2.8	1.0	—
Installation, maintenance, and repair	2.3	0.4	2.3	1.0	0.1
Production, transportation, and material moving ...	1.5	0.2	1.5	0.7	0.1
Production	1.8	0.2	1.9	1.2	0.1
Transportation and material moving	2.2	0.5	2.1	0.5	0.2
Full time	0.8	0.2	0.8	0.2	0.1
Part time	2.4	0.3	2.5	0.6	0.6
Union	1.4	0.2	1.2	0.7	0.2
Nonunion	0.9	0.3	0.9	0.1	0.2
Average wage within the following categories ² :					
Lowest 25 percent	1.9	0.2	1.9	0.3	0.2
Lowest 10 percent	3.9	—	4.0	0.8	—
Second 25 percent	1.4	0.2	1.3	0.5	0.2
Third 25 percent	1.1	0.3	1.1	0.3	0.2
Highest 25 percent	1.1	0.4	1.0	0.3	0.1
Highest 10 percent	1.6	0.8	1.5	0.3	0.1
Establishment characteristics					
Goods-producing industries	1.7	0.3	1.7	0.7	0.2
Service-providing industries	0.9	0.2	0.8	0.2	0.2
Education and health services	1.7	0.2	1.6	0.4	0.4
Educational services	2.2	0.4	2.1	0.5	0.8
Elementary and secondary schools	2.2	0.4	2.2	0.6	0.9
Junior colleges, colleges, and universities	3.8	1.0	3.8	0.9	0.5
Health care and social assistance	2.4	0.2	2.4	0.4	0.2
Hospitals	2.3	0.6	2.1	0.6	0.3
Public administration	2.7	0.5	2.7	0.6	0.5

See footnotes at end of table.

Table 18. Standard errors for life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2014—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	1.5	0.1	1.5	0.3	0.2
1 to 49 workers	1.9	0.2	1.9	0.4	0.2
50 to 99 workers	2.5	0.1	2.5	0.5	0.2
100 workers or more	0.9	0.3	0.8	0.3	0.2
100 to 499 workers	1.4	0.4	1.3	0.4	0.2
500 workers or more	1.3	0.5	1.1	0.4	0.3
Geographic areas					
Northeast	1.3	—	1.4	0.4	—
New England	1.4	0.4	1.3	0.8	—
Middle Atlantic	1.7	—	1.8	0.5	—
South	1.5	0.3	1.4	0.3	0.4
South Atlantic	2.0	0.4	1.8	0.4	0.7
East South Central	4.0	—	3.6	0.8	—
West South Central	3.0	—	3.0	0.5	—
Midwest	2.0	0.3	1.8	0.6	0.1
East North Central	2.5	0.5	2.3	0.6	0.1
West North Central	3.6	0.3	2.8	1.3	0.3
West	1.3	0.5	1.3	0.4	0.1
Mountain	2.7	0.4	2.3	—	—
Pacific	1.5	—	1.5	0.5	—

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹
National Compensation Survey, March 2014**

(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	61	12	22	4	1.4	1.0
Worker characteristics							
Management, professional, and related	(³)	57	12	25	5	1.4	1.0
Management, business, and financial	1	56	10	27	6	1.4	1.0
Professional and related	–	58	14	23	–	1.4	1.0
Teachers	–	52	22	23	–	1.4	–
Primary, secondary, and special education school teachers	–	52	25	22	1	1.4	–
Registered nurses	–	76	10	13	–	1.2	1.0
Service	1	65	13	18	3	1.3	1.0
Protective service	–	60	13	19	8	1.4	1.0
Sales and office	(³)	65	10	20	4	1.3	1.0
Sales and related	–	77	7	13	–	1.2	1.0
Office and administrative support	(³)	61	11	23	5	1.4	1.0
Natural resources, construction, and maintenance	1	63	12	22	3	1.3	1.0
Construction, extraction, farming, fishing, and forestry	–	61	14	23	2	1.3	1.0
Installation, maintenance, and repair	1	63	11	22	3	1.3	1.0
Production, transportation, and material moving	1	62	14	21	3	1.3	1.0
Production	–	57	13	26	–	1.4	1.0
Transportation and material moving	1	67	15	15	2	1.3	1.0
Full time	(³)	60	12	23	4	1.4	1.0
Part time	1	74	11	10	5	1.3	1.0
Union	1	64	16	14	5	1.3	1.0
Nonunion	(³)	61	11	24	4	1.4	1.0
Average wage within the following categories ⁴ :							
Lowest 25 percent	–	70	9	18	–	1.3	1.0
Lowest 10 percent	–	68	–	–	–	1.3	1.0
Second 25 percent	1	66	12	18	3	1.3	1.0
Third 25 percent	(³)	58	13	24	4	1.4	1.0
Highest 25 percent	1	57	12	25	6	1.4	1.0
Highest 10 percent	1	55	11	26	6	1.4	1.0
Establishment characteristics							
Goods-producing industries	–	53	11	31	–	1.4	1.0
Service-providing industries	1	62	12	21	4	1.3	1.0
Education and health services	1	63	15	20	2	1.3	1.0
Educational services	–	48	20	27	–	1.4	–
Elementary and secondary schools	–	46	26	26	2	1.4	1.5
Junior colleges, colleges, and universities	–	50	14	28	–	1.4	–
Health care and social assistance	1	71	12	16	1	1.2	1.0
Hospitals	1	74	12	12	1	1.2	1.0
Public administration	–	56	19	19	–	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 National Compensation Survey, March 2014—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	—	59	12	23	—	1.4	1.0
1 to 49 workers	—	62	11	21	—	1.4	1.0
50 to 99 workers	—	54	14	28	—	1.4	1.0
100 workers or more	1	62	12	22	4	1.3	1.0
100 to 499 workers	(³)	64	10	22	5	1.4	1.0
500 workers or more	1	60	13	22	3	1.3	1.0
Geographic areas							
Northeast	1	57	17	19	5	1.4	1.0
New England	—	64	16	17	—	1.3	1.0
Middle Atlantic	—	55	18	20	—	1.4	1.0
South	(³)	64	9	23	3	1.3	1.0
South Atlantic	—	65	10	22	—	1.3	1.0
East South Central	—	60	9	26	—	1.4	1.0
West South Central	—	64	9	24	—	1.3	1.0
Midwest	—	57	13	26	—	1.4	1.0
East North Central	—	59	12	25	—	1.4	1.0
West North Central	—	52	15	27	—	1.4	1.0
West	1	66	9	19	5	1.3	1.0
Mountain	—	71	14	13	—	1.2	1.0
Pacific	1	63	7	23	6	1.4	1.0

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

² 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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹ National Compensation Survey, March 2014

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	0.7	1.0	0.4	(³)	0.0
Worker characteristics							
Management, professional, and related	0.1	1.7	1.0	1.6	0.7	(³)	0.0
Management, business, and financial	0.2	2.3	1.2	1.8	1.0	(³)	0.0
Professional and related	–	1.9	1.2	1.7	–	(³)	0.0
Teachers	–	4.3	2.6	4.2	–	(³)	–
Primary, secondary, and special education school teachers	–	5.5	3.7	4.3	0.3	(³)	–
Registered nurses	–	3.4	1.8	3.0	–	(³)	0.0
Service	0.4	2.6	1.6	2.4	0.8	(³)	0.0
Protective service	–	4.8	2.4	4.2	2.3	0.1	0.0
Sales and office	0.1	1.2	0.9	1.2	0.5	(³)	0.0
Sales and related	–	2.5	1.5	2.3	–	(³)	0.0
Office and administrative support	0.1	1.5	1.0	1.3	0.6	(³)	0.0
Natural resources, construction, and maintenance	0.3	2.7	1.7	2.8	0.6	(³)	0.0
Construction, extraction, farming, fishing, and forestry	–	5.6	3.8	4.9	0.8	0.1	0.0
Installation, maintenance, and repair	0.4	3.2	1.7	3.5	0.7	(³)	0.0
Production, transportation, and material moving ...	0.2	2.0	1.5	1.7	0.6	(³)	0.0
Production	–	2.8	2.0	2.6	–	(³)	0.0
Transportation and material moving	0.3	2.6	2.3	1.9	0.8	(³)	0.0
Full time	0.1	1.1	0.7	1.0	0.4	(³)	0.0
Part time	0.4	2.8	2.0	1.8	1.3	(³)	0.0
Union	0.4	2.0	1.8	1.6	1.2	(³)	0.0
Nonunion	0.1	1.2	0.7	1.1	0.4	(³)	0.0
Average wage within the following categories ⁴ :							
Lowest 25 percent	–	2.9	1.4	2.8	–	(³)	0.0
Lowest 10 percent	–	6.3	–	–	–	0.1	0.0
Second 25 percent	0.2	1.3	1.1	1.2	0.4	(³)	0.0
Third 25 percent	0.1	1.5	0.9	1.3	0.6	(³)	0.0
Highest 25 percent	0.1	1.5	0.9	1.4	0.7	(³)	0.0
Highest 10 percent	0.2	2.1	1.3	1.8	0.8	(³)	0.0
Establishment characteristics							
Goods-producing industries	–	2.3	1.5	2.2	–	(³)	0.0
Service-providing industries	0.1	1.2	0.7	1.1	0.4	(³)	0.0
Education and health services	0.2	2.8	1.6	2.8	0.4	(³)	0.0
Educational services	–	3.9	2.4	5.0	–	(³)	–
Elementary and secondary schools	–	3.8	3.0	4.3	0.5	(³)	0.2
Junior colleges, colleges, and universities	–	6.2	2.4	8.0	–	0.1	–
Health care and social assistance	0.3	3.1	2.0	2.5	0.3	(³)	0.0
Hospitals	0.5	2.9	1.8	2.4	0.3	(³)	0.0
Public administration	–	4.3	2.4	3.2	–	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, civilian workers,¹ National Compensation Survey, March 2014—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	—	1.8	1.6	1.8	—	(³)	0.0
1 to 49 workers	—	2.4	2.0	1.9	—	(³)	0.0
50 to 99 workers	—	3.4	2.5	3.2	—	(³)	0.1
100 workers or more	0.1	1.2	0.7	1.2	0.5	(³)	0.0
100 to 499 workers	0.1	1.7	1.0	1.4	0.9	(³)	0.0
500 workers or more	0.2	1.9	1.0	1.8	0.4	(³)	0.0
Geographic areas							
Northeast	0.1	1.9	1.4	1.9	0.8	(³)	0.0
New England	—	2.3	2.7	1.9	—	(³)	0.0
Middle Atlantic	—	2.7	1.6	2.7	—	(³)	0.0
South	0.2	1.7	0.9	1.7	0.7	(³)	0.0
South Atlantic	—	1.7	1.2	1.4	—	(³)	0.0
East South Central	—	7.2	3.0	7.8	—	0.1	0.0
West South Central	—	3.0	1.6	3.0	—	(³)	0.0
Midwest	—	2.4	1.5	2.3	—	(³)	0.0
East North Central	—	3.2	1.7	2.3	—	(³)	0.0
West North Central	—	3.1	3.2	4.9	—	(³)	0.3
West	0.3	2.5	1.6	1.7	1.1	(³)	0.0
Mountain	—	4.2	3.9	2.3	—	(³)	0.0
Pacific	0.4	3.1	1.0	2.3	1.6	(³)	0.0

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

² 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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2014

(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	75	\$50,000	\$60,000	\$200,000	\$500,000	\$1,000,000	25
Worker characteristics							
Management, professional, and related	75	50,000	100,000	300,000	700,000	1,000,000	25
Management, business, and financial	80	50,000	100,000	300,000	750,000	–	20
Professional and related	73	50,000	–	300,000	500,000	1,000,000	27
Teachers	63	50,000	50,000	–	–	500,000	37
Primary, secondary, and special education school teachers	54	50,000	50,000	–	–	–	46
Registered nurses	70	50,000	100,000	400,000	–	1,000,000	30
Service	72	50,000	50,000	200,000	500,000	1,000,000	28
Protective service	55	50,000	50,000	100,000	280,000	–	45
Sales and office	79	50,000	50,000	200,000	500,000	1,000,000	21
Sales and related	82	50,000	50,000	100,000	500,000	1,000,000	18
Office and administrative support	78	50,000	–	200,000	500,000	–	22
Natural resources, construction, and maintenance	69	50,000	–	200,000	–	2,000,000	31
Construction, extraction, farming, fishing, and forestry	64	50,000	100,000	170,000	–	1,000,000	36
Installation, maintenance, and repair	71	50,000	–	–	1,000,000	2,000,000	29
Production, transportation, and material moving	68	50,000	75,000	–	500,000	1,000,000	32
Production	63	50,000	100,000	250,000	500,000	1,000,000	37
Transportation and material moving	74	50,000	70,000	100,000	–	–	26
Full time	75	50,000	–	200,000	500,000	1,000,000	25
Part time	71	50,000	–	–	500,000	750,000	29
Union	61	50,000	50,000	100,000	350,000	1,000,000	39
Nonunion	77	50,000	70,000	250,000	500,000	1,000,000	23
Average wage within the following categories ³ :							
Lowest 25 percent	73	50,000	50,000	–	500,000	1,000,000	27
Lowest 10 percent	79	50,000	50,000	–	–	–	21
Second 25 percent	77	50,000	50,000	150,000	500,000	1,000,000	23
Third 25 percent	75	50,000	75,000	200,000	500,000	1,000,000	25
Highest 25 percent	74	50,000	100,000	300,000	750,000	1,500,000	26
Highest 10 percent	76	50,000	100,000	300,000	750,000	1,500,000	24
Establishment characteristics							
Goods-producing industries	66	50,000	100,000	300,000	700,000	1,000,000	34
Service-providing industries	76	50,000	50,000	200,000	500,000	1,000,000	24
Education and health services	72	50,000	50,000	200,000	500,000	1,000,000	28
Educational services	64	50,000	50,000	100,000	265,000	500,000	36
Elementary and secondary schools	49	50,000	50,000	100,000	200,000	350,000	51
Junior colleges, colleges, and universities	79	50,000	50,000	–	400,000	500,000	21
Health care and social assistance	76	50,000	–	250,000	500,000	1,000,000	24
Hospitals	72	50,000	–	400,000	–	1,000,000	28
Public administration	49	50,000	50,000	100,000	250,000	500,000	51

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2014—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	80	\$50,000	—	\$200,000	\$500,000	\$1,000,000	20
1 to 49 workers	81	50,000	—	200,000	500,000	1,000,000	19
50 to 99 workers	76	50,000	—	200,000	500,000	—	24
100 workers or more	73	50,000	\$50,000	—	500,000	1,000,000	27
100 to 499 workers	78	50,000	50,000	200,000	500,000	1,000,000	22
500 workers or more	69	50,000	100,000	300,000	750,000	1,000,000	31
Geographic areas							
Northeast	73	50,000	—	200,000	500,000	1,000,000	27
New England	72	50,000	—	—	500,000	1,000,000	28
Middle Atlantic	73	50,000	—	250,000	500,000	1,000,000	27
South	77	50,000	—	200,000	—	—	23
South Atlantic	74	50,000	—	250,000	750,000	—	26
East South Central	87	50,000	—	—	500,000	1,000,000	13
West South Central	78	50,000	—	200,000	—	—	22
Midwest	68	50,000	100,000	250,000	500,000	1,000,000	32
East North Central	67	50,000	100,000	250,000	500,000	1,000,000	33
West North Central	70	50,000	—	250,000	500,000	1,000,000	30
West	81	50,000	50,000	200,000	500,000	1,000,000	19
Mountain	86	50,000	—	—	500,000	1,000,000	14
Pacific	77	50,000	50,000	200,000	500,000	1,000,000	23

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

² 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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 20. Standard errors for life insurance plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2014

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.0	\$0.00	\$17,862.46	\$12,727.73	\$0.00	\$0.00	1.0
Worker characteristics							
Management, professional, and related	1.4	0.00	3,344.77	21,133.03	144,136.00	93,892.23	1.4
Management, business, and financial	1.5	0.00	0.00	6,689.54	11,586.63	–	1.5
Professional and related	1.8	0.00	–	59,246.86	82,474.24	0.00	1.8
Teachers	3.6	0.00	0.00	–	–	0.00	3.6
Primary, secondary, and special education school teachers	5.3	0.00	0.00	–	–	–	5.3
Registered nurses	5.8	0.00	29,916.55	76,222.65	–	0.00	5.8
Service	2.6	0.00	0.00	28,776.24	0.00	46,826.81	2.6
Protective service	4.7	0.00	0.00	24,669.82	79,276.04	–	4.7
Sales and office	1.3	0.00	0.00	11,586.63	0.00	0.00	1.3
Sales and related	2.3	0.00	0.00	0.00	0.00	0.00	2.3
Office and administrative support	1.4	0.00	–	0.00	0.00	–	1.4
Natural resources, construction, and maintenance	2.8	0.00	–	4,013.73	–	0.00	2.8
Construction, extraction, farming, fishing, and forestry	5.3	0.00	13,528.77	10,534.70	–	149,582.75	5.3
Installation, maintenance, and repair	3.4	0.00	–	–	253,585.78	0.00	3.4
Production, transportation, and material moving	2.1	0.00	17,533.75	–	6,689.54	87,668.77	2.1
Production	2.8	0.00	10,384.97	55,163.39	127,628.37	0.00	2.8
Transportation and material moving	2.7	0.00	12,604.07	0.00	–	–	2.7
Full time	1.0	0.00	–	29,174.39	0.00	0.00	1.0
Part time	3.4	0.00	–	–	23,173.26	197,766.28	3.4
Union	2.1	0.00	0.00	0.00	77,437.07	66,895.44	2.1
Nonunion	1.1	0.00	19,112.91	44,232.00	3,344.77	0.00	1.1
Average wage within the following categories ³ :							
Lowest 25 percent	2.9	0.00	0.00	–	0.00	185,627.31	2.9
Lowest 10 percent	3.6	3,065.53	0.00	–	–	–	3.6
Second 25 percent	1.3	0.00	0.00	19,768.93	0.00	0.00	1.3
Third 25 percent	1.4	0.00	11,531.66	9,831.58	0.00	0.00	1.4
Highest 25 percent	1.2	0.00	0.00	0.00	13,379.09	267,581.76	1.2
Highest 10 percent	1.5	0.00	4,730.22	9,460.44	73,964.10	233,272.37	1.5
Establishment characteristics							
Goods-producing industries	2.3	0.00	0.00	20,068.63	87,732.55	0.00	2.3
Service-providing industries	1.1	0.00	1,892.09	0.00	0.00	0.00	1.1
Education and health services	2.4	0.00	8,381.97	0.00	0.00	67,891.46	2.4
Educational services	3.1	0.00	0.00	26,268.37	69,436.05	0.00	3.1
Elementary and secondary schools	4.4	10,764.97	0.00	13,057.47	8,849.44	78,012.82	4.4
Junior colleges, colleges, and universities	2.5	0.00	0.00	–	73,961.07	43,866.27	2.5
Health care and social assistance	3.2	0.00	–	55,740.40	0.00	0.00	3.2
Hospitals	5.0	0.00	–	34,958.87	–	0.00	5.0
Public administration	4.1	0.00	0.00	8,192.98	65,009.15	38,428.51	4.1

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2014—continued

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	1.6	\$0.00	—	\$0.00	\$0.00	\$95,545.80	1.6
1 to 49 workers	2.0	0.00	—	0.00	0.00	115,866.30	2.0
50 to 99 workers	2.6	0.00	—	37,977.53	0.00	—	2.6
100 workers or more	1.2	0.00	\$12,497.10	—	4,730.22	0.00	1.2
100 to 499 workers	1.4	0.00	0.00	0.00	0.00	0.00	1.4
500 workers or more	1.8	0.00	14,792.82	55,828.64	125,640.61	6,689.54	1.8
Geographic areas							
Northeast	1.8	0.00	—	19,708.63	0.00	0.00	1.8
New England	3.7	0.00	—	—	0.00	139,200.40	3.7
Middle Atlantic	2.0	0.00	—	62,842.56	0.00	0.00	2.0
South	1.4	0.00	—	20,607.70	—	—	1.4
South Atlantic	1.9	0.00	—	35,233.01	16,723.86	—	1.9
East South Central	2.3	0.00	—	—	119,479.08	78,868.56	2.3
West South Central	3.1	0.00	—	50,059.96	—	—	3.1
Midwest	2.7	0.00	24,910.99	23,613.24	0.00	0.00	2.7
East North Central	3.9	0.00	0.00	33,958.91	45,370.70	0.00	3.9
West North Central	2.4	0.00	—	56,762.66	0.00	0.00	2.4
West	1.9	0.00	0.00	11,586.63	0.00	0.00	1.9
Mountain	2.4	0.00	—	—	74,791.38	0.00	2.4
Pacific	2.7	0.00	0.00	0.00	0.00	0.00	2.7

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

² 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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2014

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

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$10,000	\$10,000	\$20,000	\$30,000	\$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	–	–	24,000	50,000	50,000
Teachers	–	10,000	25,000	50,000	50,000
Primary, secondary, and special education school teachers	–	10,000	25,000	50,000	50,000
Registered nurses	–	–	–	50,000	50,000
Service	–	10,000	15,000	25,000	50,000
Protective service	5,000	10,000	15,000	25,000	50,000
Sales and office	–	10,000	20,000	25,000	50,000
Sales and related	5,000	10,000	15,000	–	50,000
Office and administrative support	–	10,000	20,000	30,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	20,000	25,000	50,000
Construction, extraction, farming, fishing, and forestry	–	10,000	20,000	25,000	50,000
Installation, maintenance, and repair	10,000	–	20,000	30,000	50,000
Production, transportation, and material moving	10,000	10,000	20,000	27,000	50,000
Production	10,000	15,000	20,000	30,000	50,000
Transportation and material moving	10,000	10,000	20,000	25,000	50,000
Full time	10,000	10,000	20,000	30,000	50,000
Part time	5,000	–	15,000	25,000	50,000
Union	5,000	10,000	20,000	40,000	50,000
Nonunion	10,000	10,000	20,000	25,000	50,000
Average wage within the following categories ⁴ :					
Lowest 25 percent	5,000	10,000	15,000	25,000	30,000
Lowest 10 percent	5,000	10,000	10,000	20,000	25,000
Second 25 percent	10,000	10,000	20,000	25,000	50,000
Third 25 percent	10,000	10,000	20,000	30,000	50,000
Highest 25 percent	10,000	15,000	25,000	50,000	50,000
Highest 10 percent	10,000	15,000	–	50,000	50,000
Establishment characteristics					
Goods-producing industries	10,000	15,000	20,000	30,000	50,000
Service-providing industries	–	10,000	20,000	30,000	50,000
Education and health services	–	10,000	20,000	40,000	50,000
Educational services	5,000	10,000	20,000	45,000	50,000
Elementary and secondary schools	–	10,000	20,000	50,000	50,000
Junior colleges, colleges, and universities	5,000	10,000	20,000	27,500	50,000
Health care and social assistance	10,000	10,000	15,000	25,000	50,000
Hospitals	5,000	10,000	20,000	25,000	50,000
Public administration	5,000	10,000	20,000	30,000	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2014—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	\$27,000	\$50,000
1 to 49 workers	10,000	—	20,000	—	50,000
50 to 99 workers	10,000	—	20,000	30,000	50,000
100 workers or more	5,000	\$10,000	20,000	—	50,000
100 to 499 workers	10,000	10,000	20,000	25,000	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000
Geographic areas					
Northeast	5,000	10,000	20,000	50,000	50,000
New England	5,000	—	20,000	40,000	50,000
Middle Atlantic	5,000	10,000	25,000	50,000	50,000
South	—	10,000	20,000	25,000	50,000
South Atlantic	10,000	10,000	20,000	25,000	50,000
East South Central	10,000	10,000	20,000	—	50,000
West South Central	5,000	10,000	20,000	25,000	50,000
Midwest	10,000	15,000	20,000	30,000	50,000
East North Central	10,000	15,000	20,000	25,000	50,000
West North Central	10,000	15,000	20,000	—	50,000
West	10,000	10,000	20,000	40,000	50,000
Mountain	10,000	—	20,000	—	50,000
Pacific	5,000	10,000	20,000	40,000	50,000

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

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

³ 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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2014

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$0.00	\$0.00	\$0.00	\$756.39	\$0.00
Worker characteristics					
Management, professional, and related	567.15	3,030.30	2,771.12	0.00	0.00
Management, business, and financial	0.00	0.00	0.00	1,337.91	0.00
Professional and related	–	–	5,493.99	535.16	0.00
Teachers	–	0.00	1,934.19	1,759.74	0.00
Primary, secondary, and special education school teachers	–	1,423.79	0.00	1,638.60	0.00
Registered nurses	–	–	–	10,638.19	0.00
Service	–	0.00	0.00	0.00	535.16
Protective service	0.00	2,037.84	2,847.58	2,218.67	0.00
Sales and office	–	0.00	0.00	668.95	0.00
Sales and related	1,379.08	0.00	946.04	–	5,379.99
Office and administrative support	–	1,897.99	0.00	6,353.98	0.00
Natural resources, construction, and maintenance	0.00	0.00	1,495.83	3,726.38	0.00
Construction, extraction, farming, fishing, and forestry	–	0.00	3,602.43	0.00	9,777.72
Installation, maintenance, and repair	0.00	–	2,115.42	3,973.95	0.00
Production, transportation, and material moving ...	0.00	1,863.49	0.00	3,683.50	0.00
Production	0.00	0.00	0.00	3,268.99	0.00
Transportation and material moving	0.00	0.00	0.00	1,915.59	0.00
Full time	0.00	0.00	0.00	980.03	0.00
Part time	299.17	–	2,884.85	6,727.51	0.00
Union	0.00	0.00	0.00	482.39	0.00
Nonunion	0.00	0.00	0.00	668.95	0.00
Average wage within the following categories ⁴ :					
Lowest 25 percent	0.00	0.00	0.00	5,233.26	6,722.91
Lowest 10 percent	0.00	2,069.44	1,638.60	0.00	4,069.09
Second 25 percent	0.00	0.00	463.47	0.00	0.00
Third 25 percent	0.00	267.58	0.00	5,940.88	0.00
Highest 25 percent	0.00	3,430.63	0.00	0.00	0.00
Highest 10 percent	0.00	2,738.63	–	0.00	3,784.18
Establishment characteristics					
Goods-producing industries	0.00	2,169.72	0.00	2,819.15	0.00
Service-providing industries	–	0.00	0.00	878.33	0.00
Education and health services	–	0.00	668.95	9,237.51	0.00
Educational services	1,436.31	0.00	1,383.94	7,637.22	0.00
Elementary and secondary schools	–	0.00	4,501.92	5,401.99	0.00
Junior colleges, colleges, and universities	0.00	964.78	4,574.40	7,246.46	0.00
Health care and social assistance	2,621.76	0.00	3,842.85	1,337.91	0.00
Hospitals	0.00	0.00	1,495.83	6,557.53	0.00
Public administration	0.00	0.00	0.00	6,955.79	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 National Compensation Survey, March 2014—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	\$5,007.78	\$0.00
1 to 49 workers	0.00	–	0.00	–	0.00
50 to 99 workers	0.00	–	0.00	8,658.24	0.00
100 workers or more	378.42	\$0.00	0.00	–	0.00
100 to 499 workers	665.60	0.00	0.00	1,513.67	0.00
500 workers or more	0.00	0.00	0.00	2,431.35	0.00
Geographic areas					
Northeast	0.00	0.00	3,985.19	4,215.47	0.00
New England	0.00	–	5,516.34	8,094.35	0.00
Middle Atlantic	1,422.22	0.00	3,838.77	668.95	0.00
South	–	0.00	0.00	0.00	0.00
South Atlantic	1,337.84	567.63	668.95	0.00	0.00
East South Central	0.00	463.47	0.00	–	0.00
West South Central	0.00	0.00	5,150.51	0.00	668.95
Midwest	0.00	0.00	0.00	2,723.89	0.00
East North Central	0.00	0.00	0.00	1,411.16	0.00
West North Central	0.00	2,490.45	2,361.32	–	0.00
West	1,956.05	0.00	0.00	9,214.01	0.00
Mountain	0.00	–	0.00	–	0.00
Pacific	267.58	0.00	0.00	5,392.11	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 the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ 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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

**Table 22. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2014**

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
All workers	44	39	17	1
Worker characteristics				
Management, professional, and related	48	38	12	1
Management, business, and financial	51	39	10	1
Professional and related	46	38	14	2
Teachers	44	38	16	2
Primary, secondary, and special education school teachers	41	42	14	3
Registered nurses	55	32	12	2
Service	30	35	35	1
Protective service	38	41	19	1
Sales and office	46	36	18	1
Sales and related	47	34	—	—
Office and administrative support	46	36	17	1
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	40	46	13	2
Installation, maintenance, and repair	31	47	18	4
Production, transportation, and material moving ...	45	45	—	—
Production	43	43	13	1
Transportation and material moving	39	50	10	1
Transportation and material moving	48	34	17	1
Full time	44	40	14	1
Part time	36	20	42	1
Union	44	37	16	3
Nonunion	43	39	17	1
Average wage within the following categories ³ :				
Lowest 25 percent	31	34	34	1
Lowest 10 percent	30	—	48	—
Second 25 percent	40	42	17	1
Third 25 percent	45	40	14	1
Highest 25 percent	49	37	12	2
Highest 10 percent	50	36	12	2
Establishment characteristics				
Goods-producing industries	39	49	10	1
Service-providing industries	45	36	18	1
Education and health services	40	38	20	2
Educational services	45	37	14	4
Elementary and secondary schools	38	45	11	6
Junior colleges, colleges, and universities	62	24	—	—
Health care and social assistance	37	39	23	1
Hospitals	55	29	15	1
Public administration	50	38	9	2

See footnotes at end of table.

**Table 22. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2014—continued**

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

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
1 to 99 workers	30	42	28	(⁴)
1 to 49 workers	29	38	32	(⁴)
50 to 99 workers	32	49	19	(⁴)
100 workers or more	51	37	—	—
100 to 499 workers	44	44	10	1
500 workers or more	57	31	10	2
Geographic areas				
Northeast	25	27	47	1
New England	50	48	—	—
Middle Atlantic	20	23	57	(⁴)
South	53	47	—	—
South Atlantic	52	48	—	(⁴)
East South Central	47	52	—	—
West South Central	58	42	—	—
Midwest	55	42	—	3
East North Central	54	42	—	4
West North Central	58	42	—	—
West	48	43	9	1
Mountain	45	54	—	1
Pacific	49	37	13	1

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

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/glossary20132014.htm.

Table 22. Standard errors for short-term disability plans: Method of funding, civilian workers,¹ National Compensation Survey, March 2014

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
All workers	1.1	1.0	1.0	0.2
Worker characteristics				
Management, professional, and related	1.6	1.6	1.0	0.4
Management, business, and financial	2.0	2.1	1.0	0.3
Professional and related	2.0	1.9	1.3	0.5
Teachers	3.3	3.5	2.1	0.5
Primary, secondary, and special education school teachers	3.7	3.9	2.8	0.8
Registered nurses	5.5	4.5	2.1	0.8
Service	2.7	2.3	3.2	0.2
Protective service	4.8	5.5	4.1	0.6
Sales and office	1.4	1.4	1.4	0.2
Sales and related	2.3	2.6	–	–
Office and administrative support	1.7	1.5	1.7	0.3
Natural resources, construction, and maintenance	2.7	2.8	2.4	0.5
Construction, extraction, farming, fishing, and forestry	4.2	4.5	4.4	1.1
Installation, maintenance, and repair	3.4	3.5	–	–
Production, transportation, and material moving ...	1.7	2.3	2.0	0.4
Production	2.4	2.8	2.1	0.5
Transportation and material moving	2.1	2.7	2.2	0.4
Full time	1.1	1.1	0.9	0.2
Part time	3.0	2.5	3.0	0.4
Union	2.2	2.2	1.5	0.5
Nonunion	1.2	1.2	1.0	0.2
Average wage within the following categories ³ :				
Lowest 25 percent	2.7	3.2	4.2	0.3
Lowest 10 percent	3.6	–	4.7	–
Second 25 percent	1.8	1.7	1.8	0.2
Third 25 percent	1.5	1.3	0.9	0.3
Highest 25 percent	1.4	1.4	0.9	0.4
Highest 10 percent	2.1	2.0	1.4	0.8
Establishment characteristics				
Goods-producing industries	1.8	1.9	1.1	0.3
Service-providing industries	1.3	1.1	1.1	0.3
Education and health services	2.7	2.3	1.7	0.4
Educational services	2.7	2.6	1.4	0.8
Elementary and secondary schools	3.7	3.8	1.7	1.5
Junior colleges, colleges, and universities	2.8	2.2	–	–
Health care and social assistance	4.0	3.2	2.4	0.3
Hospitals	5.1	3.8	2.3	0.3
Public administration	4.4	4.2	2.3	0.8

See footnotes at end of table.

Table 22. Standard errors for short-term disability plans: Method of funding, civilian workers,¹ National Compensation Survey, March 2014—continued

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
1 to 99 workers	1.6	1.6	1.6	0.1
1 to 49 workers	1.8	2.1	2.0	0.1
50 to 99 workers	2.9	4.2	4.5	0.2
100 workers or more	1.4	1.1	—	—
100 to 499 workers	1.5	1.6	0.8	0.3
500 workers or more	2.1	1.6	1.6	0.5
Geographic areas				
Northeast	1.4	1.6	1.9	0.2
New England	4.5	5.1	—	—
Middle Atlantic	1.3	1.4	1.9	0.2
South	1.9	1.9	—	—
South Atlantic	2.6	2.6	—	0.1
East South Central	4.8	5.2	—	—
West South Central	3.3	3.3	—	—
Midwest	2.4	2.1	—	0.8
East North Central	3.0	2.6	—	1.1
West North Central	3.4	3.5	—	—
West	2.4	2.4	1.3	0.2
Mountain	4.2	4.0	—	0.4
Pacific	2.9	3.1	1.9	0.3

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2014

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	17	83
Worker characteristics		
Management, professional, and related	12	88
Management, business, and financial	10	90
Professional and related	14	86
Teachers	11	89
Primary, secondary, and special education school teachers	10	90
Registered nurses	15	85
Service	37	63
Protective service	21	79
Sales and office	17	83
Sales and related	22	78
Office and administrative support	16	84
Natural resources, construction, and maintenance	16	84
Construction, extraction, farming, fishing, and forestry	18	82
Installation, maintenance, and repair	14	86
Production, transportation, and material moving ...	15	85
Production	12	88
Transportation and material moving	20	80
Full time	16	84
Part time	37	63
Union	17	83
Nonunion	18	82
Average wage within the following categories ² :		
Lowest 25 percent	38	62
Lowest 10 percent	48	52
Second 25 percent	18	82
Third 25 percent	15	85
Highest 25 percent	12	88
Highest 10 percent	11	89
Establishment characteristics		
Goods-producing industries	12	88
Service-providing industries	19	81
Education and health services	19	81
Educational services	8	92
Elementary and secondary schools	7	93
Junior colleges, colleges, and universities	8	92
Health care and social assistance	25	75
Hospitals	18	82
Public administration	18	82

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2014—continued

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

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	26	74
1 to 49 workers	28	72
50 to 99 workers	21	79
100 workers or more	13	87
100 to 499 workers	14	86
500 workers or more	12	88
Geographic areas		
Northeast	39	61
New England	5	95
Middle Atlantic	46	54
South	6	94
South Atlantic	6	94
East South Central	7	93
West South Central	5	95
Midwest	7	93
East North Central	7	93
West North Central	8	92
West	9	91
Pacific	12	88

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

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/glossary20132014.htm.

Table 23. Standard errors for short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2014

Characteristics	Employee contribution required	Employee contribution not required
All workers	1.0	1.0
Worker characteristics		
Management, professional, and related	1.1	1.1
Management, business, and financial	0.9	0.9
Professional and related	1.5	1.5
Teachers	1.5	1.5
Primary, secondary, and special education school teachers	2.2	2.2
Registered nurses	3.3	3.3
Service	4.6	4.6
Protective service	5.6	5.6
Sales and office	1.2	1.2
Sales and related	2.0	2.0
Office and administrative support	1.3	1.3
Natural resources, construction, and maintenance	2.2	2.2
Construction, extraction, farming, fishing, and forestry	4.5	4.5
Installation, maintenance, and repair	2.0	2.0
Production, transportation, and material moving ...	2.1	2.1
Production	1.7	1.7
Transportation and material moving	3.2	3.2
Full time	0.9	0.9
Part time	4.1	4.1
Union	1.4	1.4
Nonunion	1.1	1.1
Average wage within the following categories ² :		
Lowest 25 percent	5.3	5.3
Lowest 10 percent	7.5	7.5
Second 25 percent	1.8	1.8
Third 25 percent	0.8	0.8
Highest 25 percent	1.2	1.2
Highest 10 percent	1.0	1.0
Establishment characteristics		
Goods-producing industries	1.1	1.1
Service-providing industries	1.3	1.3
Education and health services	2.1	2.1
Educational services	1.0	1.0
Elementary and secondary schools	1.2	1.2
Junior colleges, colleges, and universities	1.3	1.3
Health care and social assistance	3.1	3.1
Hospitals	2.7	2.7
Public administration	2.8	2.8

See footnotes at end of table.

Table 23. Standard errors for short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2014—continued

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	1.9	1.9
1 to 49 workers	1.9	1.9
50 to 99 workers	3.7	3.7
100 workers or more	0.8	0.8
100 to 499 workers	1.2	1.2
500 workers or more	1.4	1.4
Geographic areas		
Northeast	2.3	2.3
New England	1.8	1.8
Middle Atlantic	2.5	2.5
South	0.7	0.7
South Atlantic	1.0	1.0
East South Central	1.4	1.4
West South Central	1.4	1.4
Midwest	1.1	1.1
East North Central	1.3	1.3
West North Central	1.6	1.6
West	1.2	1.2
Pacific	1.3	1.3

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,¹
National Compensation Survey, March 2014**

(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	70	22	1
Worker characteristics					
Management, professional, and related	1	1	69	28	1
Management, business, and financial	1	1	60	37	(²)
Professional and related	1	1	75	22	1
Teachers	—	—	87	6	2
Primary, secondary, and special education school teachers	—	—	87	4	—
Registered nurses	2	—	85	11	—
Service	5	3	86	6	(²)
Protective service	—	1	81	15	—
Sales and office	3	1	68	28	(²)
Sales and related	3	—	67	29	—
Office and administrative support	2	1	69	27	(²)
Natural resources, construction, and maintenance	16	—	59	20	—
Construction, extraction, farming, fishing, and forestry	29	—	58	8	—
Installation, maintenance, and repair	7	—	60	29	—
Production, transportation, and material moving ...	14	4	67	14	1
Production	17	—	60	17	—
Transportation and material moving	11	—	77	10	—
Full time	6	2	68	23	1
Part time	3	1	86	9	1
Union	16	6	64	13	1
Nonunion	3	1	71	24	1
Average wage within the following categories ³ :					
Lowest 25 percent	5	3	81	9	1
Lowest 10 percent	—	3	89	5	—
Second 25 percent	7	1	74	18	(²)
Third 25 percent	6	3	70	21	(²)
Highest 25 percent	4	2	63	30	1
Highest 10 percent	2	1	64	32	1
Establishment characteristics					
Goods-producing industries	16	5	58	21	1
Service-providing industries	3	1	73	22	1
Education and health services	3	(²)	88	7	1
Educational services	3	—	87	7	—
Elementary and secondary schools	—	—	90	4	2
Junior colleges, colleges, and universities	1	—	83	15	—
Health care and social assistance	3	—	89	7	—
Hospitals	—	—	85	11	—
Public administration	2	—	84	12	—

See footnotes at end of table.

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,¹
National Compensation Survey, March 2014—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	—	75	18	—
1 to 49 workers	5	—	75	18	—
50 to 99 workers	4	—	75	17	—
100 workers or more	6	2	67	25	1
100 to 499 workers	7	2	69	22	(²)
500 workers or more	5	2	66	26	1
Geographic areas					
Northeast	3	1	82	14	(²)
New England	5	—	69	25	—
Middle Atlantic	3	(²)	85	11	(²)
South	6	3	64	28	(²)
South Atlantic	5	—	67	25	—
East South Central	7	—	65	22	—
West South Central	5	2	55	38	—
Midwest	10	3	61	25	1
East North Central	11	3	62	24	(²)
West North Central	9	—	57	28	—
West	3	2	70	24	2
Mountain	4	—	71	24	—
Pacific	2	2	69	24	2

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

² 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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 24. Standard errors for short-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2014

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	0.4	0.3	1.1	0.9	0.1
Worker characteristics					
Management, professional, and related	0.3	0.4	1.6	1.6	0.2
Management, business, and financial	0.3	0.5	2.5	2.4	0.2
Professional and related	0.4	0.3	1.5	1.5	0.3
Teachers	–	–	2.8	0.9	0.7
Primary, secondary, and special education school teachers	–	–	4.6	1.1	–
Registered nurses	0.6	–	2.9	2.5	–
Service	1.4	1.2	2.0	0.9	0.2
Protective service	–	0.6	4.1	3.8	–
Sales and office	0.4	0.2	1.5	1.4	0.1
Sales and related	0.8	–	2.4	2.4	–
Office and administrative support	0.5	0.3	1.7	1.6	0.1
Natural resources, construction, and maintenance	2.3	–	3.1	2.1	–
Construction, extraction, farming, fishing, and forestry	4.4	–	5.1	2.2	–
Installation, maintenance, and repair	1.1	–	3.0	2.6	–
Production, transportation, and material moving	1.5	0.6	2.2	1.3	0.3
Production	1.9	–	2.9	2.0	–
Transportation and material moving	2.0	–	2.8	1.6	–
Full time	0.5	0.3	1.1	0.9	0.1
Part time	0.8	0.3	1.5	1.2	0.2
Union	1.4	0.8	1.9	1.2	0.3
Nonunion	0.4	0.3	1.2	1.1	0.1
Average wage within the following categories ² :					
Lowest 25 percent	1.9	1.3	2.5	1.3	0.2
Lowest 10 percent	–	1.2	1.9	1.3	–
Second 25 percent	0.8	0.2	1.7	1.3	0.2
Third 25 percent	0.6	0.4	1.3	1.2	0.1
Highest 25 percent	0.5	0.3	1.6	1.5	0.2
Highest 10 percent	0.4	0.3	2.1	2.1	0.2
Establishment characteristics					
Goods-producing industries	1.4	0.7	2.1	1.6	0.3
Service-providing industries	0.4	0.3	1.2	1.0	0.1
Education and health services	1.0	0.2	1.5	1.0	0.4
Educational services	1.4	–	1.6	0.8	–
Elementary and secondary schools	–	–	2.3	1.1	0.8
Junior colleges, colleges, and universities	0.4	–	1.6	1.5	–
Health care and social assistance	1.4	–	2.1	1.4	–
Hospitals	–	–	2.4	2.0	–
Public administration	0.8	–	2.5	2.2	–

See footnotes at end of table.

Table 24. Standard errors for short-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2014—continued

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
1 to 99 workers	0.7	—	1.6	1.1	—
1 to 49 workers	1.0	—	2.0	1.5	—
50 to 99 workers	1.3	—	2.4	2.0	—
100 workers or more	0.5	0.2	1.2	1.1	0.1
100 to 499 workers	0.8	0.3	1.9	1.6	0.2
500 workers or more	0.5	0.4	1.6	1.5	0.2
Geographic areas					
Northeast	0.6	0.2	1.4	1.1	0.1
New England	1.9	—	4.5	3.7	—
Middle Atlantic	0.5	0.2	1.4	1.1	0.1
South	0.9	0.7	2.0	1.8	0.1
South Atlantic	1.0	—	2.6	2.1	—
East South Central	2.1	—	5.3	5.5	—
West South Central	2.2	0.9	3.7	3.7	—
Midwest	1.0	0.7	2.3	1.8	0.2
East North Central	1.2	0.5	2.8	2.2	0.2
West North Central	1.9	—	4.0	2.8	—
West	0.5	0.5	2.1	2.0	0.5
Mountain	1.3	—	3.2	2.7	—
Pacific	0.4	0.7	2.8	2.7	0.7

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 25. Short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2014

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

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	92	12	21	26	26	26	8
Worker characteristics							
Management, professional, and related	90	12	18	26	26	26	10
Management, business, and financial	91	12	18	26	26	26	9
Professional and related	90	12	18	26	26	26	10
Teachers	83	12	21	26	26	52	17
Primary, secondary, and special education school teachers	78	13	21	26	—	52	22
Registered nurses	95	12	18	26	26	26	5
Service	95	12	26	26	26	—	5
Protective service	92	12	25	26	26	26	8
Sales and office	92	12	20	26	26	26	8
Sales and related	91	11	13	26	26	26	9
Office and administrative support	93	12	21	26	26	26	7
Natural resources, construction, and maintenance	90	13	24	26	26	36	10
Construction, extraction, farming, fishing, and forestry	94	13	24	26	26	26	6
Installation, maintenance, and repair	87	13	24	26	26	—	13
Production, transportation, and material moving	92	13	25	26	26	26	8
Production	91	13	21	26	26	26	9
Transportation and material moving	93	13	26	26	26	26	7
Full time	91	12	20	26	26	26	9
Part time	95	—	26	26	26	—	5
Union	87	13	26	26	26	52	13
Nonunion	93	12	18	26	26	26	7
Average wage within the following categories ³ :							
Lowest 25 percent	95	12	24	26	26	26	5
Lowest 10 percent	97	—	26	26	26	52	3
Second 25 percent	94	12	21	26	26	26	6
Third 25 percent	92	12	20	26	26	26	8
Highest 25 percent	89	12	22	26	26	26	11
Highest 10 percent	88	12	21	26	26	26	12
Establishment characteristics							
Goods-producing industries	92	13	24	26	26	26	8
Service-providing industries	92	12	21	26	26	26	8
Education and health services	92	12	20	26	26	26	8
Educational services	84	13	22	26	26	52	16
Elementary and secondary schools	78	13	21	26	—	52	22
Junior colleges, colleges, and universities	90	14	26	26	26	26	10
Health care and social assistance	97	12	18	26	26	26	3
Hospitals	94	12	20	26	26	26	6
Public administration	86	—	24	26	26	52	14

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2014—continued

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

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	94	12	18	26	26	26	6
1 to 49 workers	95	12	21	26	26	26	5
50 to 99 workers	94	12	13	26	26	26	6
100 workers or more	90	12	22	26	26	26	10
100 to 499 workers	92	12	18	26	26	26	8
500 workers or more	88	13	25	26	26	26	12
Geographic areas							
Northeast	93	13	26	26	26	26	7
New England	93	12	13	26	26	26	7
Middle Atlantic	93	24	26	26	26	26	7
South	94	12	13	26	26	—	6
South Atlantic	94	12	—	26	26	36	6
East South Central	94	11	12	26	26	26	6
West South Central	92	12	—	26	26	26	8
Midwest	88	12	18	26	26	26	12
East North Central	87	13	18	26	26	26	13
West North Central	89	12	13	26	26	26	11
West	92	11	13	26	26	26	8
Pacific	94	12	20	26	26	26	6

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

² 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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 25. Standard errors for short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2014

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.6	0.0	1.1	0.0	0.0	0.0	0.6
Worker characteristics							
Management, professional, and related	0.8	0.0	2.1	0.0	0.0	0.0	0.8
Management, business, and financial	1.1	0.0	4.5	0.0	0.0	0.0	1.1
Professional and related	0.9	0.0	2.8	0.0	0.0	0.0	0.9
Teachers	2.0	1.0	1.8	0.0	1.9	0.0	2.0
Primary, secondary, and special education school teachers	2.9	0.0	1.6	0.0	–	0.0	2.9
Registered nurses	1.1	0.1	5.2	0.0	0.0	0.0	1.1
Service	0.8	1.0	1.3	0.0	0.0	–	0.8
Protective service	2.3	1.3	2.7	0.0	0.0	1.6	2.3
Sales and office	0.7	0.0	2.0	0.0	0.0	0.0	0.7
Sales and related	1.2	1.3	0.2	0.0	0.0	0.0	1.2
Office and administrative support	0.7	0.1	1.6	0.0	0.0	0.0	0.7
Natural resources, construction, and maintenance	1.9	0.1	2.2	0.0	0.0	4.5	1.9
Construction, extraction, farming, fishing, and forestry	1.9	0.0	3.6	0.0	0.0	5.2	1.9
Installation, maintenance, and repair	2.7	1.5	4.2	0.0	0.0	–	2.7
Production, transportation, and material moving ...	1.0	0.4	0.4	0.0	0.0	0.0	1.0
Production	1.4	1.0	5.9	0.0	0.0	0.0	1.4
Transportation and material moving	1.3	0.4	0.9	0.0	0.0	0.0	1.3
Full time	0.6	0.0	1.7	0.0	0.0	0.0	0.6
Part time	0.9	–	0.0	0.0	0.0	–	0.9
Union	1.0	1.2	0.0	0.0	0.0	4.7	1.0
Nonunion	0.6	0.0	1.9	0.0	0.0	0.0	0.6
Average wage within the following categories ³ :							
Lowest 25 percent	1.0	0.0	2.9	0.0	0.0	1.3	1.0
Lowest 10 percent	0.9	–	0.0	0.0	0.0	12.2	0.9
Second 25 percent	0.6	0.0	1.6	0.0	0.0	0.0	0.6
Third 25 percent	0.8	0.0	2.3	0.0	0.0	0.0	0.8
Highest 25 percent	0.9	0.0	1.7	0.0	0.0	0.0	0.9
Highest 10 percent	1.1	0.0	2.2	0.0	0.0	0.0	1.1
Establishment characteristics							
Goods-producing industries	1.1	1.5	4.3	0.0	0.0	0.0	1.1
Service-providing industries	0.7	0.0	0.9	0.0	0.0	0.0	0.7
Education and health services	0.7	0.0	2.3	0.0	0.0	0.0	0.7
Educational services	1.8	0.0	0.0	0.0	0.0	0.0	1.8
Elementary and secondary schools	3.0	0.0	1.4	0.0	–	0.0	3.0
Junior colleges, colleges, and universities	1.1	3.0	0.0	0.0	0.0	1.9	1.1
Health care and social assistance	0.7	0.5	3.8	0.0	0.0	0.0	0.7
Hospitals	1.3	1.1	2.9	0.0	0.0	0.0	1.3
Public administration	2.1	–	3.4	0.0	0.0	1.6	2.1

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2014—continued

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	0.7	0.0	3.3	0.0	0.0	0.0	0.7
1 to 49 workers	0.8	0.0	4.5	0.0	0.0	0.0	0.8
50 to 99 workers	1.4	0.6	3.1	0.0	0.0	0.0	1.4
100 workers or more	0.7	0.4	1.6	0.0	0.0	0.0	0.7
100 to 499 workers	1.1	0.0	4.2	0.0	0.0	0.0	1.1
500 workers or more	0.8	0.0	1.4	0.0	0.0	0.8	0.8
Geographic areas							
Northeast	0.8	0.4	0.0	0.0	0.0	0.0	0.8
New England	1.8	0.0	0.0	0.0	0.0	0.0	1.8
Middle Atlantic	0.9	4.6	0.0	0.0	0.0	0.0	0.9
South	0.8	0.0	2.7	0.0	0.0	—	0.8
South Atlantic	1.0	0.0	—	0.0	0.0	8.3	1.0
East South Central	1.8	0.2	1.2	0.0	0.0	1.2	1.8
West South Central	1.9	0.0	—	0.0	0.0	0.0	1.9
Midwest	1.5	0.2	2.3	0.0	0.0	0.0	1.5
East North Central	2.0	1.3	2.4	0.0	0.0	0.0	2.0
West North Central	1.6	0.0	3.9	0.0	0.0	0.0	1.6
West	1.3	0.9	1.0	0.0	0.0	0.0	1.3
Pacific	0.8	0.8	4.7	0.0	0.0	5.0	0.8

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

² 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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2014

(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	19	2	39	26	13	62.5	60.0
Worker characteristics								
Management, professional, and related	1	18	2	41	22	16	63.6	60.0
Management, business, and financial	—	15	—	42	23	18	64.6	60.0
Professional and related	1	19	2	41	22	15	63.1	60.0
Teachers	—	29	4	30	14	23	64.4	60.0
Primary, secondary, and special education school teachers	—	33	3	29	17	19	62.8	60.0
Registered nurses	1	19	2	54	17	7	60.2	60.0
Service	—	27	—	32	32	5	60.3	60.0
Protective service	—	37	—	24	30	5	58.6	60.0
Sales and office	1	20	1	38	27	13	62.5	60.0
Sales and related	—	19	—	37	26	15	63.0	60.0
Office and administrative support	1	20	1	38	27	12	62.3	60.0
Natural resources, construction, and maintenance	1	19	1	43	27	10	61.9	60.0
Construction, extraction, farming, fishing, and forestry	—	19	—	34	34	—	63.1	60.0
Installation, maintenance, and repair	—	18	—	49	22	9	61.1	60.0
Production, transportation, and material moving	2	16	1	43	25	13	62.6	60.0
Production	—	16	—	41	25	14	62.0	60.0
Transportation and material moving	—	17	—	45	25	11	63.1	60.0
Full time	1	19	1	41	24	13	62.6	60.0
Part time	—	23	—	26	37	7	61.6	60.0
Union	1	21	5	32	31	11	61.8	60.0
Nonunion	1	19	1	41	24	13	62.7	60.0
Average wage within the following categories ² :								
Lowest 25 percent	2	22	3	35	32	6	60.8	60.0
Lowest 10 percent	—	23	4	30	39	4	61.2	60.0
Second 25 percent	2	19	1	40	27	11	62.0	60.0
Third 25 percent	1	21	2	38	25	13	62.3	60.0
Highest 25 percent	1	16	2	42	22	17	64.0	60.0
Highest 10 percent	—	17	—	40	19	21	65.0	60.0
Establishment characteristics								
Goods-producing industries	2	13	1	42	24	17	63.6	60.0
Service-providing industries	1	21	2	39	26	12	62.3	60.0
Education and health services	(³)	27	3	39	17	13	61.5	60.0
Educational services	—	32	7	28	12	22	63.6	60.0
Elementary and secondary schools	—	37	3	30	14	16	61.2	60.0
Junior colleges, colleges, and universities	—	24	12	25	9	31	68.3	60.0
Health care and social assistance	1	24	1	45	20	9	60.4	60.0
Hospitals	1	22	3	50	17	7	60.1	60.0
Public administration	—	28	—	30	34	5	60.2	60.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2014—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	—	22	—	37	30	8	61.6	60.0
1 to 49 workers	—	24	—	33	33	8	61.5	60.0
50 to 99 workers	—	19	—	45	25	9	61.8	60.0
100 workers or more	1	18	2	41	23	15	63.1	60.0
100 to 499 workers	1	12	1	48	24	14	63.0	60.0
500 workers or more	1	22	3	35	21	17	63.3	60.0
Geographic areas								
Northeast	1	28	1	24	39	8	61.7	60.0
New England	—	7	—	57	12	22	65.6	60.0
Middle Atlantic	1	31	1	19	43	5	61.0	60.0
South	2	17	(³)	53	12	16	62.7	60.0
South Atlantic	—	19	—	51	11	15	61.7	60.0
East South Central	—	16	—	54	10	—	64.1	60.0
West South Central	—	10	—	57	15	17	64.2	60.0
Midwest	—	13	—	46	22	18	64.2	60.0
East North Central	—	14	—	46	22	16	63.5	60.0
West North Central	—	10	—	45	21	22	66.2	60.0
West	1	11	10	46	19	12	62.2	60.0
Mountain	—	—	—	59	18	15	63.9	60.0
Pacific	1	13	15	40	20	11	61.3	60.0

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

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/glossary20132014.htm.

Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2014

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	1.1	0.2	1.4	1.3	0.7	0.3	0.0
Worker characteristics								
Management, professional, and related	0.3	1.5	0.3	2.0	1.7	1.2	0.5	0.0
Management, business, and financial	–	1.7	–	2.6	2.1	1.8	0.6	0.0
Professional and related	0.2	2.1	0.2	2.5	2.3	1.4	0.5	0.0
Teachers	–	3.2	0.5	3.4	2.4	2.5	0.8	0.0
Primary, secondary, and special education school teachers	–	4.3	0.7	2.9	3.5	2.9	1.2	0.0
Registered nurses	0.5	3.4	0.5	6.3	2.7	2.0	0.5	0.0
Service	–	2.1	–	3.3	3.7	0.8	0.4	0.0
Protective service	–	8.3	–	5.2	8.8	1.1	1.5	2.4
Sales and office	0.4	1.1	0.3	1.6	1.5	1.0	0.3	0.0
Sales and related	–	2.2	–	2.7	2.9	2.3	0.6	0.0
Office and administrative support	0.5	1.3	0.3	2.1	1.8	1.0	0.3	0.0
Natural resources, construction, and maintenance	0.3	2.4	0.7	3.9	3.0	1.9	0.7	0.0
Construction, extraction, farming, fishing, and forestry	–	3.4	–	5.5	5.6	–	1.4	1.2
Installation, maintenance, and repair	–	3.5	–	4.5	3.7	1.6	0.6	0.0
Production, transportation, and material moving ...	0.8	2.4	0.3	2.7	1.9	1.5	0.5	0.0
Production	–	2.7	–	3.4	2.8	2.3	0.7	0.0
Transportation and material moving	–	2.6	–	3.5	2.1	1.8	0.7	0.0
Full time	0.3	1.2	0.1	1.4	1.3	0.8	0.3	0.0
Part time	–	2.1	–	3.5	3.6	1.2	0.5	0.0
Union	0.5	1.6	0.6	2.2	2.2	1.3	0.4	0.0
Nonunion	0.3	1.2	0.2	1.6	1.4	0.8	0.3	0.0
Average wage within the following categories ² :								
Lowest 25 percent	0.9	1.8	1.1	3.1	3.2	1.2	0.5	0.0
Lowest 10 percent	–	4.2	2.2	4.6	6.2	1.0	0.8	1.1
Second 25 percent	0.5	1.5	0.6	2.3	2.8	1.0	0.4	0.0
Third 25 percent	0.3	1.2	0.2	1.8	1.3	1.1	0.3	0.0
Highest 25 percent	0.3	1.2	0.2	1.9	1.7	1.2	0.4	0.0
Highest 10 percent	–	1.5	–	2.8	2.0	2.1	0.6	0.0
Establishment characteristics								
Goods-producing industries	0.7	1.8	0.3	2.4	2.1	1.9	0.5	0.0
Service-providing industries	0.3	1.1	0.2	1.6	1.5	0.8	0.3	0.0
Education and health services	0.1	2.1	0.5	3.2	2.1	1.7	0.4	0.0
Educational services	–	2.7	1.4	2.1	1.4	2.3	0.8	0.0
Elementary and secondary schools	–	3.6	0.7	3.3	1.9	2.7	0.9	0.0
Junior colleges, colleges, and universities	–	2.6	0.8	2.3	1.5	3.9	1.6	0.0
Health care and social assistance	0.2	2.8	0.2	4.3	2.9	2.3	0.5	0.0
Hospitals	0.4	3.5	0.4	6.1	2.6	1.8	0.5	0.0
Public administration	–	4.6	–	5.7	4.1	1.4	0.7	0.0

See footnotes at end of table.

Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2014—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	—	2.5	—	2.0	3.0	1.0	0.5	0.0
1 to 49 workers	—	2.2	—	2.6	3.7	1.3	0.5	0.0
50 to 99 workers	—	4.0	—	4.3	2.6	1.3	0.7	0.0
100 workers or more	0.3	1.3	0.2	1.7	1.3	1.0	0.3	0.0
100 to 499 workers	0.5	1.7	0.3	2.4	2.1	1.5	0.4	0.0
500 workers or more	0.4	1.6	0.3	2.5	1.6	1.4	0.5	0.0
Geographic areas								
Northeast	0.3	2.0	0.1	2.3	2.8	0.8	0.5	0.7
New England	—	1.2	—	5.3	2.8	4.0	1.4	0.0
Middle Atlantic	0.3	2.2	0.1	2.3	3.1	0.8	0.6	5.7
South	0.7	1.6	0.1	2.4	1.4	1.7	0.6	0.0
South Atlantic	—	2.3	—	3.1	1.8	1.6	0.5	0.0
East South Central	—	3.8	—	7.8	3.0	—	2.0	0.0
West South Central	—	2.4	—	4.3	3.2	3.9	1.4	0.0
Midwest	—	2.0	—	2.7	2.1	1.7	0.6	0.0
East North Central	—	2.6	—	3.2	2.6	2.0	0.7	0.0
West North Central	—	2.2	—	4.7	3.7	2.8	1.1	0.0
West	0.4	1.8	1.3	3.0	2.2	1.8	0.4	0.0
Mountain	—	—	—	5.0	3.0	2.8	1.0	0.0
Pacific	0.6	2.2	2.3	4.1	3.1	2.4	0.5	0.0

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2014

(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	75	\$170	\$315	\$595	\$1,154	\$2,309	25
Worker characteristics							
Management, professional, and related	70	170	500	750	1,662	2,500	30
Management, business, and financial	71	170	500	917	1,500	2,500	29
Professional and related	70	170	500	700	1,662	2,500	30
Teachers	74	170	500	692	1,000	1,662	26
Primary, secondary, and special education school teachers	73	170	500	692	831	–	27
Registered nurses	59	201	500	1,000	2,307	2,800	41
Service	84	170	–	546	595	1,500	16
Protective service	71	135	–	–	692	–	29
Sales and office	77	170	250	595	1,500	2,500	23
Sales and related	79	170	–	584	1,666	4,615	21
Office and administrative support	76	170	250	595	1,385	2,500	24
Natural resources, construction, and maintenance	76	170	500	584	1,000	–	24
Construction, extraction, farming, fishing, and forestry	73	170	–	546	600	1,250	27
Installation, maintenance, and repair	77	200	500	600	1,200	2,000	23
Production, transportation, and material moving	72	170	300	500	600	1,500	28
Production	67	170	250	500	750	1,500	33
Transportation and material moving	77	170	475	500	595	1,500	23
Full time	73	170	350	595	1,385	2,400	27
Part time	85	170	200	500	595	750	15
Union	78	170	200	500	831	1,500	22
Nonunion	74	170	350	595	1,300	2,400	26
Average wage within the following categories ³ :							
Lowest 25 percent	84	170	–	559	595	1,385	16
Lowest 10 percent	93	170	–	546	595	921	7
Second 25 percent	75	170	315	584	1,000	2,300	25
Third 25 percent	73	170	275	584	1,153	2,300	27
Highest 25 percent	72	170	500	700	1,662	2,500	28
Highest 10 percent	70	170	500	831	2,000	3,000	30
Establishment characteristics							
Goods-producing industries	69	170	350	595	1,000	2,000	31
Service-providing industries	76	170	315	595	1,250	2,350	24
Education and health services	70	170	300	595	1,100	2,310	30
Educational services	69	170	–	692	1,000	2,000	31
Elementary and secondary schools	72	170	500	692	831	–	28
Junior colleges, colleges, and universities	62	170	185	595	1,153	2,000	38
Health care and social assistance	70	170	300	595	1,250	2,500	30
Hospitals	60	170	–	750	2,307	2,500	40
Public administration	72	170	200	595	–	1,662	28

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2014—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	84	\$170	—	\$561	\$1,000	\$1,800	16
1 to 49 workers	84	170	—	561	750	1,500	16
50 to 99 workers	82	170	\$300	559	1,000	2,308	18
100 workers or more	69	170	—	600	1,500	2,500	31
100 to 499 workers	72	170	450	650	1,500	2,500	28
500 workers or more	66	170	—	595	1,500	2,500	34
Geographic areas							
Northeast	87	170	170	559	595	—	13
New England	67	315	500	1,000	1,000	2,309	33
Middle Atlantic	91	170	170	559	595	1,000	9
South	70	315	500	—	1,500	2,500	30
South Atlantic	74	315	500	1,000	1,750	2,500	26
East South Central	63	315	500	1,000	1,500	2,800	37
West South Central	66	300	500	692	1,500	2,650	34
Midwest	53	215	450	750	1,250	2,500	47
East North Central	53	215	—	750	1,250	2,500	47
West North Central	54	200	450	—	1,385	—	46
West	79	185	500	1,000	2,076	2,500	21
Mountain	75	—	—	1,500	2,300	2,500	25
Pacific	81	170	—	—	2,076	2,500	19

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

² 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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2014

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	1.2	\$0.00	\$30.67	\$10.33	\$132.47	\$42.98	1.2
Worker characteristics							
Management, professional, and related	1.7	0.00	11.11	79.95	275.93	0.00	1.7
Management, business, and financial	1.8	0.00	22.11	208.89	427.34	26.76	1.8
Professional and related	2.3	0.00	16.19	99.47	285.36	0.00	2.3
Teachers	2.6	0.00	21.65	0.00	210.59	426.74	2.6
Primary, secondary, and special education school teachers	3.1	7.51	27.11	0.00	45.22	–	3.1
Registered nurses	8.1	31.91	42.15	217.57	72.18	364.69	8.1
Service	2.0	0.00	–	26.69	68.70	244.69	2.0
Protective service	5.7	25.65	–	–	170.65	–	5.7
Sales and office	1.3	0.00	42.64	2.72	121.33	49.76	1.3
Sales and related	2.5	0.00	–	13.53	238.38	239.09	2.5
Office and administrative support	1.6	0.00	39.69	1.47	206.73	235.81	1.6
Natural resources, construction, and maintenance	3.4	0.00	50.08	25.37	29.14	–	3.4
Construction, extraction, farming, fishing, and forestry	6.1	0.00	–	19.65	120.97	364.90	6.1
Installation, maintenance, and repair	3.6	40.28	27.09	53.77	322.82	559.37	3.6
Production, transportation, and material moving ...	2.4	0.00	49.20	1.89	130.14	88.08	2.4
Production	3.3	0.00	31.05	20.95	185.23	105.26	3.3
Transportation and material moving	2.6	0.00	130.41	0.00	19.00	217.90	2.6
Full time	1.3	0.00	104.23	0.00	189.67	147.00	1.3
Part time	2.1	0.00	19.27	33.77	0.00	191.97	2.1
Union	1.9	0.00	20.53	13.73	132.92	223.15	1.9
Nonunion	1.3	0.00	65.72	0.00	187.58	136.75	1.3
Average wage within the following categories ³ :							
Lowest 25 percent	2.4	0.00	–	21.86	34.36	210.85	2.4
Lowest 10 percent	1.4	0.00	–	50.47	0.13	248.56	1.4
Second 25 percent	1.7	0.00	56.40	14.97	0.00	289.65	1.7
Third 25 percent	1.6	0.00	46.35	15.98	177.08	193.52	1.6
Highest 25 percent	1.4	0.00	0.00	84.66	281.82	0.00	1.4
Highest 10 percent	2.1	0.00	12.80	143.29	220.34	640.10	2.1
Establishment characteristics							
Goods-producing industries	2.6	5.87	70.10	16.02	0.00	398.56	2.6
Service-providing industries	1.3	0.00	25.24	10.10	144.43	129.15	1.3
Education and health services	3.1	0.00	69.78	4.78	217.17	167.32	3.1
Educational services	2.5	0.00	–	12.98	176.49	310.93	2.5
Elementary and secondary schools	2.9	8.75	0.00	0.00	61.74	–	2.9
Junior colleges, colleges, and universities	3.8	0.00	0.00	60.25	162.47	252.08	3.8
Health care and social assistance	4.4	0.00	63.04	22.15	239.75	121.76	4.4
Hospitals	7.1	0.00	–	179.87	160.09	40.14	7.1
Public administration	4.2	28.27	0.00	14.33	–	175.14	4.2

See footnotes at end of table.

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2014—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	1.5	\$0.00	—	\$13.39	\$108.57	\$318.98	1.5
1 to 49 workers	1.9	0.00	—	13.72	91.82	59.03	1.9
50 to 99 workers	2.3	0.00	\$28.53	35.73	271.73	378.19	2.3
100 workers or more	1.7	2.20	—	36.67	0.00	0.00	1.7
100 to 499 workers	1.8	5.55	112.03	103.92	152.54	13.38	1.8
500 workers or more	2.7	6.69	—	20.50	127.86	61.99	2.7
Geographic areas							
Northeast	1.1	0.00	0.00	7.47	0.00	—	1.1
New England	3.8	8.11	0.00	134.79	20.74	262.86	3.8
Middle Atlantic	1.1	0.00	0.00	23.66	0.00	167.94	1.1
South	2.2	13.53	0.00	—	302.36	40.51	2.2
South Atlantic	2.1	19.79	52.42	244.79	232.49	20.60	2.1
East South Central	9.9	65.36	128.59	163.86	0.00	486.64	9.9
West South Central	3.4	71.99	0.00	111.34	314.34	378.49	3.4
Midwest	3.8	38.01	106.65	81.76	174.82	201.52	3.8
East North Central	4.8	48.75	—	80.27	186.82	221.08	4.8
West North Central	4.6	52.81	66.90	—	218.57	—	4.6
West	2.2	9.43	10.70	134.12	194.52	13.38	2.2
Mountain	3.8	—	—	378.10	393.31	0.00	3.8
Pacific	2.8	13.73	—	—	298.03	133.29	2.8

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

² 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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2014

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	8	92
Worker characteristics		
Management, professional, and related	9	91
Management, business, and financial	7	93
Professional and related	10	90
Teachers	18	82
Primary, secondary, and special education school teachers	21	79
Registered nurses	7	93
Service	10	90
Protective service	16	84
Sales and office	7	93
Sales and related	8	92
Office and administrative support	7	93
Natural resources, construction, and maintenance	10	90
Installation, maintenance, and repair	11	89
Production, transportation, and material moving ...	6	94
Production	6	94
Transportation and material moving	5	95
Full time	8	92
Part time	7	93
Union	12	88
Nonunion	7	93
Average wage within the following categories ² :		
Lowest 25 percent	9	91
Second 25 percent	7	93
Third 25 percent	8	92
Highest 25 percent	8	92
Highest 10 percent	9	91
Establishment characteristics		
Goods-producing industries	6	94
Service-providing industries	8	92
Education and health services	11	89
Educational services	17	83
Elementary and secondary schools	21	79
Junior colleges, colleges, and universities	13	87
Health care and social assistance	6	94
Hospitals	8	92
Public administration	17	83

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2014—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	5	95
50 to 99 workers	8	92
100 workers or more	9	91
100 to 499 workers	7	93
500 workers or more	11	89
Geographic areas		
Northeast	6	94
New England	6	94
Middle Atlantic	6	94
South	7	93
South Atlantic	7	93
East South Central	7	93
West South Central	5	95
Midwest	10	90
East North Central	11	89
West North Central	8	92
West	10	90
Pacific	7	93

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

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/glossary20132014.htm.

Table 28. Standard errors for long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2014

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.6	0.6
Worker characteristics		
Management, professional, and related	0.7	0.7
Management, business, and financial	0.7	0.7
Professional and related	1.0	1.0
Teachers	2.7	2.7
Primary, secondary, and special education school teachers	3.7	3.7
Registered nurses	1.6	1.6
Service	1.3	1.3
Protective service	3.6	3.6
Sales and office	0.7	0.7
Sales and related	1.5	1.5
Office and administrative support	0.9	0.9
Natural resources, construction, and maintenance	2.0	2.0
Installation, maintenance, and repair	2.3	2.3
Production, transportation, and material moving ...	0.8	0.8
Production	1.3	1.3
Transportation and material moving	1.0	1.0
Full time	0.7	0.7
Part time	1.2	1.2
Union	1.3	1.3
Nonunion	0.6	0.6
Average wage within the following categories ² :		
Lowest 25 percent	2.0	2.0
Second 25 percent	1.0	1.0
Third 25 percent	0.8	0.8
Highest 25 percent	0.6	0.6
Highest 10 percent	0.8	0.8
Establishment characteristics		
Goods-producing industries	0.9	0.9
Service-providing industries	0.7	0.7
Education and health services	1.5	1.5
Educational services	2.6	2.6
Elementary and secondary schools	4.2	4.2
Junior colleges, colleges, and universities	2.0	2.0
Health care and social assistance	1.5	1.5
Hospitals	1.6	1.6
Public administration	3.1	3.1

See footnotes at end of table.

Table 28. Standard errors for long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2014—continued

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	1.0	1.0
1 to 49 workers	0.8	0.8
50 to 99 workers	2.1	2.1
100 workers or more	0.7	0.7
100 to 499 workers	0.8	0.8
500 workers or more	0.9	0.9
Geographic areas		
Northeast	1.2	1.2
New England	1.1	1.1
Middle Atlantic	1.6	1.6
South	0.7	0.7
South Atlantic	1.1	1.1
East South Central	1.5	1.5
West South Central	1.0	1.0
Midwest	0.9	0.9
East North Central	1.2	1.2
West North Central	1.5	1.5
West	2.5	2.5
Pacific	1.3	1.3

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2014

(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	1
Worker characteristics				
Management, professional, and related	97	3	(²)	(²)
Management, business, and financial	96	4	(²)	(²)
Professional and related	97	3	—	—
Teachers	97	2	—	—
Primary, secondary, and special education school teachers	97	—	—	—
Registered nurses	98	1	—	—
Service	95	3	—	—
Protective service	94	5	—	—
Sales and office	95	4	(²)	(²)
Sales and related	90	9	—	—
Office and administrative support	97	2	(²)	(²)
Natural resources, construction, and maintenance	91	5	2	2
Construction, extraction, farming, fishing, and forestry	87	6	—	—
Installation, maintenance, and repair	93	4	1	2
Production, transportation, and material moving	92	2	4	2
Production	91	2	6	2
Transportation and material moving	94	2	2	2
Full time	95	3	1	1
Part time	89	8	—	—
Union	86	5	6	3
Nonunion	97	3	(²)	(²)
Average wage within the following categories ³ :				
Lowest 25 percent	95	4	—	—
Second 25 percent	96	3	1	1
Third 25 percent	94	3	2	1
Highest 25 percent	95	3	1	(²)
Highest 10 percent	95	4	(²)	(²)
Establishment characteristics				
Goods-producing industries	91	4	4	1
Service-providing industries	96	3	1	(²)
Education and health services	98	2	—	—
Educational services	97	2	—	—
Elementary and secondary schools	97	—	1	—
Junior colleges, colleges, and universities	96	4	—	—
Health care and social assistance	98	1	—	—
Hospitals	98	2	—	—
Public administration	93	6	—	—

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2014—continued

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

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
1 to 99 workers	95	4	—	—
1 to 49 workers	95	4	—	—
50 to 99 workers	96	4	—	—
100 workers or more	95	3	1	1
100 to 499 workers	95	3	1	1
500 workers or more	95	3	1	1
Geographic areas				
Northeast	95	3	1	1
New England	97	2	—	—
Middle Atlantic	95	3	—	—
South	96	3	—	—
South Atlantic	96	3	—	—
East South Central	93	6	—	—
West South Central	97	—	—	—
Midwest	94	3	2	1
East North Central	92	4	3	1
West North Central	96	2	—	—
West	95	4	1	(²)
Mountain	94	5	—	—
Pacific	96	3	1	1

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

² 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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 29. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2014

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

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2014—continued

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
1 to 99 workers	0.6	0.6	—	—
1 to 49 workers	0.6	0.5	—	—
50 to 99 workers	1.3	1.2	—	—
100 workers or more	0.4	0.4	0.2	0.2
100 to 499 workers	0.7	0.6	0.2	0.3
500 workers or more	0.6	0.4	0.4	0.1
Geographic areas				
Northeast	0.6	0.3	0.6	0.2
New England	0.7	0.6	—	—
Middle Atlantic	0.8	0.5	—	—
South	0.6	0.6	—	—
South Atlantic	0.6	0.6	—	—
East South Central	2.3	2.3	—	—
West South Central	1.3	—	—	—
Midwest	0.7	0.6	0.5	0.3
East North Central	0.8	0.8	0.6	0.5
West North Central	1.4	0.5	—	—
West	0.9	0.9	0.2	0.2
Mountain	1.6	1.6	—	—
Pacific	1.0	1.0	0.2	0.2

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2014

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	24	60	8	6	1	58.2	60.0
Worker characteristics							
Management, professional, and related	25	57	9	7	2	58.2	60.0
Management, business, and financial	25	60	7	7	1	57.9	60.0
Professional and related	24	55	11	8	2	58.4	60.0
Teachers	13	48	20	13	6	61.1	60.0
Primary, secondary, and special education school teachers	15	40	23	15	7	61.3	60.0
Registered nurses	46	47	4	—	—	54.8	60.0
Service	25	61	8	5	2	58.2	60.0
Protective service	20	56	12	—	—	59.7	60.0
Sales and office	25	62	7	6	1	58.1	60.0
Sales and related	21	69	4	—	—	57.9	60.0
Office and administrative support	26	60	7	6	1	58.1	60.0
Natural resources, construction, and maintenance	22	64	9	4	1	58.2	60.0
Construction, extraction, farming, fishing, and forestry	27	56	—	—	—	57.6	60.0
Installation, maintenance, and repair	19	68	6	5	2	58.5	60.0
Production, transportation, and material moving	20	69	5	6	1	58.5	60.0
Production	20	67	—	6	—	58.5	60.0
Transportation and material moving	19	72	—	5	—	58.5	60.0
Full time	24	61	8	6	1	58.2	60.0
Part time	30	53	6	9	2	57.9	60.0
Union	27	50	9	10	4	58.9	60.0
Nonunion	23	62	8	6	1	58.1	60.0
Average wage within the following categories ² :							
Lowest 25 percent	25	65	6	4	1	57.7	60.0
Second 25 percent	23	63	8	5	1	58.1	60.0
Third 25 percent	23	60	9	7	1	58.4	60.0
Highest 25 percent	25	58	8	7	2	58.3	60.0
Highest 10 percent	25	58	8	7	1	58.1	60.0
Establishment characteristics							
Goods-producing industries	20	67	7	6	(³)	58.5	60.0
Service-providing industries	25	59	8	6	1	58.2	60.0
Education and health services	26	57	9	6	2	58.1	60.0
Educational services	13	50	20	12	5	61.0	60.0
Elementary and secondary schools	16	37	26	16	6	61.4	60.0
Junior colleges, colleges, and universities	9	69	13	6	3	60.4	60.0
Health care and social assistance	35	62	2	—	—	56.1	60.0
Hospitals	48	46	3	—	—	54.8	60.0
Public administration	18	44	22	13	3	60.5	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2014—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	20	67	6	6	1	58.5	60.0
1 to 49 workers	21	66	6	5	1	58.4	60.0
50 to 99 workers	18	67	7	6	2	58.8	60.0
100 workers or more	26	57	9	7	1	58.1	60.0
100 to 499 workers	19	67	6	6	1	58.5	60.0
500 workers or more	31	51	11	7	1	57.8	60.0
Geographic areas							
Northeast	23	65	4	7	1	58.4	60.0
New England	23	67	4	5	1	58.0	60.0
Middle Atlantic	23	64	3	8	1	58.5	60.0
South	25	61	9	4	1	57.6	60.0
South Atlantic	26	56	13	4	1	57.7	60.0
East South Central	23	65	—	6	—	57.7	60.0
West South Central	24	69	4	2	1	57.3	60.0
Midwest	24	61	6	6	3	58.6	60.0
East North Central	28	59	6	5	2	57.9	60.0
West North Central	15	67	6	9	3	59.8	60.0
West	24	53	13	10	1	58.8	60.0
Mountain	21	54	15	—	—	59.2	60.0
Pacific	25	52	11	10	1	58.6	60.0

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

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/glossary20132014.htm.

Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2014

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	1.0	1.0	0.5	0.6	0.2	0.2	0.0
Worker characteristics							
Management, professional, and related	1.5	1.6	0.8	0.7	0.3	0.2	0.0
Management, business, and financial	1.7	2.0	0.8	0.8	0.2	0.3	0.0
Professional and related	2.0	2.0	1.1	0.9	0.4	0.3	0.0
Teachers	1.9	3.7	2.4	2.1	1.7	0.5	0.0
Primary, secondary, and special education school teachers	2.5	5.2	3.1	3.1	1.9	0.7	0.9
Registered nurses	5.9	5.4	1.0	–	–	0.8	5.9
Service	2.6	3.0	1.7	0.8	0.5	0.3	0.0
Protective service	4.8	6.3	3.0	–	–	0.7	0.0
Sales and office	1.3	1.5	0.6	0.7	0.3	0.2	0.0
Sales and related	2.2	2.9	1.3	–	–	0.3	0.0
Office and administrative support	1.6	1.7	0.7	0.8	0.2	0.2	0.0
Natural resources, construction, and maintenance	2.4	2.9	2.1	1.3	0.4	0.5	0.0
Construction, extraction, farming, fishing, and forestry	5.4	5.5	–	–	–	1.1	0.0
Installation, maintenance, and repair	2.4	3.1	1.8	1.2	0.5	0.4	0.0
Production, transportation, and material moving ...	1.6	1.9	0.9	1.1	0.3	0.2	0.0
Production	2.1	2.5	–	1.7	–	0.3	0.0
Transportation and material moving	2.4	2.8	–	1.2	–	0.3	0.0
Full time	1.0	1.0	0.5	0.6	0.2	0.2	0.0
Part time	3.3	4.0	1.1	1.7	0.7	0.5	0.0
Union	2.0	2.3	1.5	1.6	0.9	0.4	0.0
Nonunion	1.1	1.2	0.6	0.6	0.1	0.2	0.0
Average wage within the following categories ² :							
Lowest 25 percent	3.3	3.7	1.3	1.0	0.4	0.4	0.0
Second 25 percent	1.6	1.9	0.9	0.8	0.2	0.2	0.0
Third 25 percent	1.5	1.5	0.7	0.9	0.2	0.2	0.0
Highest 25 percent	1.2	1.5	0.7	0.7	0.3	0.2	0.0
Highest 10 percent	1.8	2.5	1.1	1.1	0.3	0.3	0.0
Establishment characteristics							
Goods-producing industries	1.7	2.3	1.4	1.1	0.1	0.2	0.0
Service-providing industries	1.2	1.2	0.6	0.6	0.2	0.2	0.0
Education and health services	2.4	2.4	1.2	0.8	0.4	0.4	0.0
Educational services	1.7	2.6	2.2	1.7	1.0	0.4	0.0
Elementary and secondary schools	2.6	3.8	3.2	2.7	1.5	0.6	2.0
Junior colleges, colleges, and universities	1.3	2.3	1.4	1.5	1.1	0.2	0.0
Health care and social assistance	3.6	3.6	0.5	–	–	0.4	0.0
Hospitals	4.8	4.5	0.8	–	–	0.5	8.8
Public administration	3.4	4.0	3.6	3.2	1.2	0.6	0.0

See footnotes at end of table.

Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2014—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	1.5	1.8	0.9	0.9	0.3	0.3	0.0
1 to 49 workers	2.0	2.3	1.3	1.2	0.3	0.4	0.0
50 to 99 workers	2.3	2.9	2.2	0.9	0.5	0.4	0.0
100 workers or more	1.3	1.2	0.7	0.7	0.2	0.2	0.0
100 to 499 workers	1.4	1.8	1.0	0.9	0.3	0.3	0.0
500 workers or more	1.8	1.6	1.0	1.1	0.3	0.3	0.0
Geographic areas							
Northeast	2.0	1.8	0.8	2.0	0.1	0.3	0.0
New England	2.1	3.3	0.9	1.9	0.3	0.4	0.0
Middle Atlantic	2.7	2.3	1.0	2.7	0.1	0.4	0.0
South	1.7	1.8	1.1	0.5	0.2	0.3	0.0
South Atlantic	2.3	2.7	1.9	0.8	0.2	0.4	0.0
East South Central	5.2	5.0	—	1.4	—	1.0	0.0
West South Central	2.7	2.8	1.2	0.9	0.3	0.5	0.0
Midwest	2.3	2.0	1.0	0.9	0.6	0.3	0.0
East North Central	3.2	2.6	1.2	0.8	0.6	0.5	0.0
West North Central	2.2	2.8	1.6	2.0	1.1	0.4	0.0
West	2.4	2.9	1.2	1.7	0.3	0.3	0.0
Mountain	3.7	5.5	2.6	—	—	0.5	0.0
Pacific	3.1	3.3	1.2	1.7	0.5	0.4	0.0

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2014

(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	85	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000	15
Worker characteristics							
Management, professional, and related	85	3,500	5,000	7,500	10,000	15,000	15
Management, business, and financial	88	4,000	6,000	10,000	15,000	20,000	12
Professional and related	83	3,000	5,000	7,000	10,000	15,000	17
Teachers	72	–	3,900	5,000	7,000	10,000	28
Primary, secondary, and special education school teachers	67	–	3,900	5,000	6,000	8,000	33
Registered nurses	90	4,000	5,000	7,500	10,000	15,000	10
Service	83	3,000	5,000	6,000	10,000	13,000	17
Protective service	72	–	–	5,000	8,000	10,000	28
Sales and office	87	3,000	5,000	8,000	12,000	20,000	13
Sales and related	92	5,000	5,000	7,500	15,000	20,000	8
Office and administrative support	86	2,500	5,000	8,000	11,000	20,000	14
Natural resources, construction, and maintenance	83	3,000	5,000	6,000	10,000	15,000	17
Construction, extraction, farming, fishing, and forestry	75	3,000	5,000	6,000	10,000	15,000	25
Installation, maintenance, and repair	88	3,000	4,800	6,000	10,000	13,500	12
Production, transportation, and material moving	81	–	5,000	6,000	10,000	15,000	19
Production	82	3,000	5,000	7,000	10,000	15,000	18
Transportation and material moving	79	–	3,000	6,000	10,000	–	21
Full time	85	3,000	5,000	7,500	10,000	15,000	15
Part time	81	2,500	5,000	7,000	10,000	15,000	19
Union	74	–	3,200	5,000	7,500	10,000	26
Nonunion	87	3,000	5,000	7,500	10,000	15,000	13
Average wage within the following categories ³ :							
Lowest 25 percent	86	3,000	5,000	6,000	10,000	15,000	14
Second 25 percent	86	2,500	5,000	7,000	10,000	15,000	14
Third 25 percent	84	3,000	5,000	7,000	10,000	15,000	16
Highest 25 percent	85	3,000	5,000	8,000	12,000	16,000	15
Highest 10 percent	84	4,000	5,000	10,000	15,000	20,000	16
Establishment characteristics							
Goods-producing industries	84	3,000	5,000	7,500	10,000	15,000	16
Service-providing industries	85	3,000	5,000	7,500	10,000	15,000	15
Education and health services	84	3,000	5,000	6,000	10,000	15,000	16
Educational services	72	–	3,900	5,000	7,500	10,000	28
Elementary and secondary schools	67	–	3,900	5,000	6,000	8,000	33
Junior colleges, colleges, and universities	79	–	5,000	7,000	10,000	14,500	21
Health care and social assistance	92	–	5,000	6,000	10,000	15,000	8
Hospitals	90	–	5,000	7,500	10,000	15,000	10
Public administration	67	–	3,900	5,000	6,500	10,000	33

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2014—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	89	\$3,000	\$5,000	\$7,000	\$10,000	\$15,000	11
1 to 49 workers	90	3,000	5,000	6,000	10,000	15,000	10
50 to 99 workers	87	4,000	5,000	7,500	10,000	15,000	13
100 workers or more	83	—	5,000	7,500	10,000	15,000	17
100 to 499 workers	86	3,000	5,000	7,500	10,000	15,000	14
500 workers or more	80	2,500	5,000	8,000	12,000	16,667	20
Geographic areas							
Northeast	89	2,800	5,000	7,500	11,000	15,000	11
New England	94	3,000	5,000	7,500	11,000	15,000	6
Middle Atlantic	88	2,500	5,000	7,000	12,000	15,000	12
South	88	3,000	5,000	7,500	10,000	15,000	12
South Atlantic	88	2,500	5,000	8,000	10,000	15,000	12
East South Central	89	3,000	5,000	7,000	10,000	15,000	11
West South Central	89	—	5,000	7,500	10,000	15,000	11
Midwest	78	3,000	5,000	6,000	10,000	15,000	22
East North Central	79	3,000	5,000	6,000	10,000	15,000	21
West North Central	78	3,200	5,000	7,000	10,000	16,666	22
West	83	3,000	5,000	9,000	10,500	18,000	17
Mountain	81	—	5,000	7,500	12,000	20,000	19
Pacific	84	3,000	5,000	10,000	10,000	17,300	16

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

² 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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2014

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	0.8	\$0.00	\$0.00	\$72.45	\$0.00	\$0.00	0.8
Worker characteristics							
Management, professional, and related	1.1	732.01	0.00	417.76	1,114.99	1,293.69	1.1
Management, business, and financial	1.2	88.53	620.36	0.00	2,709.68	803.66	1.2
Professional and related	1.3	105.39	0.00	716.47	0.00	0.00	1.3
Teachers	3.1	–	59.83	0.00	769.38	0.00	3.1
Primary, secondary, and special education school teachers	4.1	–	75.86	0.00	390.04	763.31	4.1
Registered nurses	2.0	480.12	0.00	992.31	1,951.47	0.00	2.0
Service	2.1	416.69	0.00	894.18	0.00	1,957.95	2.1
Protective service	5.5	–	–	613.11	704.79	0.00	5.5
Sales and office	1.1	428.67	0.00	511.40	794.38	356.82	1.1
Sales and related	1.4	1,072.08	0.00	1,414.82	2,971.05	1,214.55	1.4
Office and administrative support	1.2	342.24	0.00	498.11	1,419.19	737.27	1.2
Natural resources, construction, and maintenance	2.3	0.00	784.36	353.98	0.00	513.83	2.3
Construction, extraction, farming, fishing, and forestry	4.7	447.72	715.75	1,377.46	2,237.75	0.00	4.7
Installation, maintenance, and repair	2.3	80.37	912.72	590.80	0.00	2,446.24	2.3
Production, transportation, and material moving ...	2.1	–	1,029.49	522.47	0.00	856.68	2.1
Production	2.3	487.01	0.00	879.87	0.00	0.00	2.3
Transportation and material moving	3.3	–	683.66	1,247.92	227.44	–	3.3
Full time	0.8	0.00	0.00	0.00	0.00	0.00	0.8
Part time	3.1	176.99	0.00	0.00	765.65	0.00	3.1
Union	2.0	–	703.06	0.00	688.73	668.95	2.0
Nonunion	0.8	180.23	0.00	544.17	879.30	704.02	0.8
Average wage within the following categories ³ :							
Lowest 25 percent	1.8	336.52	0.00	1,121.37	133.79	950.76	1.8
Second 25 percent	1.2	216.15	0.00	636.27	0.00	0.00	1.2
Third 25 percent	1.3	0.00	0.00	284.00	0.00	0.00	1.3
Highest 25 percent	1.0	309.48	0.00	394.80	452.22	1,926.45	1.0
Highest 10 percent	1.6	13.38	614.93	168.17	1,738.99	0.00	1.6
Establishment characteristics							
Goods-producing industries	1.7	0.00	0.00	645.12	468.22	0.00	1.7
Service-providing industries	0.9	0.00	0.00	193.26	0.00	189.21	0.9
Education and health services	2.1	428.34	0.00	178.06	300.96	1,915.78	2.1
Educational services	3.3	–	128.42	107.01	704.79	0.00	3.3
Elementary and secondary schools	4.3	–	178.07	0.00	977.34	1,385.61	4.3
Junior colleges, colleges, and universities	5.2	–	0.00	168.17	0.00	701.61	5.2
Health care and social assistance	1.4	–	0.00	1,224.22	0.00	223.03	1.4
Hospitals	2.4	–	0.00	842.32	0.00	0.00	2.4
Public administration	3.9	–	565.23	0.00	872.21	133.79	3.9

See footnotes at end of table.

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2014—continued

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	1.2	\$679.54	\$0.00	\$1,116.82	\$0.00	\$0.00	1.2
1 to 49 workers	1.4	506.88	0.00	752.91	0.00	0.00	1.4
50 to 99 workers	1.8	1,141.48	0.00	235.94	471.96	0.00	1.8
100 workers or more	1.0	—	0.00	0.00	376.29	222.90	1.0
100 to 499 workers	1.3	0.00	0.00	488.66	0.00	0.00	1.3
500 workers or more	1.5	156.57	0.00	656.95	618.59	2,380.75	1.5
Geographic areas							
Northeast	2.2	497.46	0.00	513.83	1,647.68	0.00	2.2
New England	1.3	202.37	0.00	0.00	1,367.80	1,158.20	1.3
Middle Atlantic	3.1	200.69	0.00	673.85	2,085.33	0.00	3.1
South	1.0	215.87	0.00	94.60	0.00	0.00	1.0
South Atlantic	1.4	582.05	0.00	616.75	0.00	614.65	1.4
East South Central	2.7	611.39	1,178.50	1,215.51	482.39	0.00	2.7
West South Central	1.9	—	0.00	1,628.07	1,870.38	0.00	1.9
Midwest	1.9	26.76	0.00	360.24	0.00	0.00	1.9
East North Central	2.1	327.72	0.00	231.73	0.00	0.00	2.1
West North Central	3.8	733.67	0.00	1,222.56	2,021.71	1,149.60	3.8
West	2.0	313.65	0.00	1,229.05	1,937.29	3,472.33	2.0
Mountain	4.5	—	0.00	1,882.55	3,065.04	3,583.32	4.5
Pacific	1.9	522.52	500.60	463.47	1,292.79	3,425.74	1.9

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

² 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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 32. Leave benefits: Access, civilian workers,¹ National Compensation Survey, March 2014

(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	75	65	74	41	63	66	39	13	87
Worker characteristics									
Management, professional, and related	80	84	76	58	82	84	56	20	92
Management, business, and financial	95	89	94	60	85	87	56	25	92
Professional and related	73	82	68	58	81	83	56	17	92
Teachers	36	85	17	61	82	88	65	15	93
Primary, secondary, and special education school teachers	31	96	13	72	88	95	69	18	97
Registered nurses	85	81	83	65	84	84	55	24	93
Service	55	46	58	25	41	45	25	7	80
Protective service	82	71	80	45	71	74	55	14	90
Sales and office	79	66	79	42	63	65	37	13	88
Sales and related	68	51	68	34	50	53	28	8	87
Office and administrative support	86	74	85	47	71	72	41	16	89
Natural resources, construction, and maintenance	84	58	82	30	54	55	30	8	81
Construction, extraction, farming, fishing, and forestry	74	44	69	20	41	41	24	7	80
Installation, maintenance, and repair	93	70	94	39	65	67	36	9	83
Production, transportation, and material moving ...	84	57	82	34	64	66	34	7	86
Production	92	59	91	33	70	70	36	8	88
Transportation and material moving	76	55	73	35	59	62	33	6	84
Full time	87	78	87	49	74	76	46	15	90
Part time	36	25	34	16	30	33	18	5	77
Union	81	83	75	60	86	89	61	16	94
Nonunion	74	62	74	38	60	62	35	12	85
Average wage within the following categories ³ :									
Lowest 25 percent	50	34	51	18	34	37	17	5	78
Lowest 10 percent	36	21	39	10	23	27	11	4	75
Second 25 percent	83	68	82	42	66	68	37	11	87
Third 25 percent	90	78	89	49	75	78	47	15	91
Highest 25 percent	83	87	79	61	85	87	59	21	93
Highest 10 percent	82	90	79	62	88	91	65	22	94
Establishment characteristics									
Goods-producing industries	90	59	89	32	67	67	37	8	86
Service-providing industries	73	66	71	43	63	65	39	13	87
Education and health services	72	80	66	56	78	81	51	16	92
Educational services	53	87	40	59	83	89	68	15	93
Elementary and secondary schools	42	90	27	68	84	92	68	16	94
Junior colleges, colleges, and universities	78	85	67	43	87	89	73	14	96
Health care and social assistance	84	75	84	53	74	75	39	16	91
Hospitals	91	86	91	69	88	89	57	25	96
Public administration	88	89	89	54	86	91	82	16	94

See footnotes at end of table.

Table 32. Leave benefits: Access, civilian workers,¹ National Compensation Survey, March 2014—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	68	53	69	28	47	49	23	8	79
1 to 49 workers	67	51	66	25	43	45	21	8	76
50 to 99 workers	73	58	75	35	58	61	27	9	88
100 workers or more	81	76	79	53	79	81	54	16	93
100 to 499 workers	79	68	79	47	70	72	41	14	92
500 workers or more	83	85	78	60	87	90	66	19	95
Geographic areas									
Northeast	75	69	73	54	69	75	43	12	87
New England	72	67	69	49	68	75	43	13	90
Middle Atlantic	76	69	74	55	69	75	43	12	85
South	77	66	76	39	64	67	42	13	87
South Atlantic	78	67	76	41	65	67	42	15	87
East South Central	76	63	74	35	61	66	43	6	87
West South Central	76	66	76	38	64	69	42	13	87
Midwest	76	61	74	41	65	66	35	12	86
East North Central	76	61	75	43	67	68	34	13	87
West North Central	76	63	74	35	61	61	36	11	84
West	72	64	71	33	55	55	34	12	87
Mountain	69	61	72	36	57	57	36	11	84
Pacific	73	66	71	32	54	54	33	13	88

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

² 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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/nchs/ebs/glossary20132014.htm.

Table 32. Standard errors for leave benefits: Access, civilian workers,¹ National Compensation Survey, March 2014

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

See footnotes at end of table.

Table 32. Standard errors for leave benefits: Access, civilian workers,¹ National Compensation Survey, March 2014—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	1.1	1.0	1.0	1.2	1.0	0.8	0.7	1.0
1 to 49 workers	1.3	1.4	1.2	1.2	1.3	1.2	0.9	0.8	1.2
50 to 99 workers	1.9	1.9	1.6	2.0	2.2	2.1	1.7	1.2	1.5
100 workers or more	0.7	0.7	0.6	0.9	0.7	0.6	0.9	0.7	0.5
100 to 499 workers	1.2	1.2	1.1	1.3	1.2	1.2	1.1	0.7	0.9
500 workers or more	0.7	0.8	0.7	1.2	0.9	0.8	1.2	1.0	0.5
Geographic areas									
Northeast	1.8	1.5	1.8	1.4	2.1	1.4	2.0	1.0	1.0
New England	3.9	2.2	3.1	2.9	4.2	1.8	3.8	1.4	2.8
Middle Atlantic	1.9	2.0	2.1	1.6	2.1	1.7	2.5	1.5	1.0
South	1.0	1.2	0.9	1.3	1.2	1.1	1.0	0.9	0.8
South Atlantic	1.5	1.6	1.2	1.7	1.7	1.6	1.3	1.0	1.1
East South Central	2.5	3.4	2.9	2.6	3.6	3.7	1.8	1.5	2.7
West South Central	1.8	2.0	1.2	2.7	1.5	1.5	1.8	2.1	1.1
Midwest	1.4	1.4	1.2	1.4	1.5	1.3	1.4	1.1	1.3
East North Central	1.7	1.5	1.1	1.7	1.3	1.2	1.5	1.0	1.1
West North Central	2.2	2.7	2.9	2.2	3.7	3.0	3.0	2.9	3.2
West	1.7	1.4	1.7	1.2	1.2	1.3	1.3	1.0	0.9
Mountain	2.4	2.4	1.6	2.2	2.7	2.7	3.4	1.5	2.0
Pacific	2.3	1.7	2.3	1.4	1.3	1.5	1.1	1.2	1.0

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/nchs/ebs/glossary20132014.htm.

Table 33. Paid holidays: Number of days provided, civilian workers,¹ National Compensation Survey, March 2014

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	7	3	22	13	12	9	14	7	6	3	2	2	8	8
Worker characteristics														
Management, professional, and related	2	1	15	11	13	11	18	10	8	5	2	4	9	9
Management, business, and financial	1	1	10	9	15	13	23	11	8	4	2	3	9	10
Professional and related	3	1	18	12	11	10	15	10	9	5	2	4	9	9
Teachers	8	2	14	5	6	10	13	10	7	6	6	12	10	10
Primary, secondary, and special education school teachers	10	2	22	5	—	6	10	8	6	—	—	—	10	9
Registered nurses	4	—	36	15	17	7	5	4	3	—	1	1	8	7
Service	14	4	27	13	9	6	7	6	5	3	2	3	8	7
Protective service	5	(²)	12	8	8	9	11	17	12	10	4	4	10	10
Sales and office	10	3	25	14	12	8	14	6	4	2	1	1	8	7
Sales and related	23	4	35	12	10	6	5	3	1	(²)	—	—	6	6
Office and administrative support	5	2	21	14	12	9	18	7	5	3	1	2	8	8
Natural resources, construction, and maintenance	5	4	29	16	11	7	10	8	5	2	1	2	8	7
Construction, extraction, farming, fishing, and forestry	7	5	30	12	12	9	8	8	4	3	(²)	1	8	7
Installation, maintenance, and repair	4	4	29	18	10	6	11	8	5	2	1	2	8	7
Production, transportation, and material moving	5	4	21	12	16	11	14	7	4	3	1	2	8	8
Production	3	—	17	11	15	14	18	8	5	3	—	3	9	9
Transportation and material moving	8	6	25	14	17	8	10	5	3	2	1	1	8	7
Full time	5	3	21	13	13	10	15	8	6	3	2	3	9	8
Part time	25	4	29	13	11	4	7	2	1	2	1	1	6	6
Union	2	1	12	8	11	8	13	13	13	8	4	6	10	10
Nonunion	8	3	24	13	12	9	14	6	4	2	1	2	8	8
Average wage within the following categories ³ :														
Lowest 25 percent	22	6	33	13	9	5	6	2	2	1	1	1	6	6
Lowest 10 percent	35	8	27	10	9	2	4	1	1	—	—	—	5	6
Second 25 percent	6	3	27	14	13	8	13	6	4	3	1	2	8	7
Third 25 percent	3	2	17	13	12	11	17	10	6	4	2	3	9	9
Highest 25 percent	2	1	13	11	13	11	18	10	9	5	2	3	9	9
Highest 10 percent	2	1	10	8	14	13	21	9	11	6	2	4	10	10
Establishment characteristics														
Goods-producing industries	3	3	16	10	14	15	18	8	6	2	1	2	9	9
Service-providing industries	8	3	23	13	12	8	13	7	6	4	2	3	8	8
Education and health services	4	2	25	13	9	7	10	8	7	6	3	7	9	8
Educational services	4	2	6	4	7	8	14	13	10	10	8	14	11	11
Elementary and secondary schools	7	3	11	4	5	7	14	11	8	8	8	14	11	10
Junior colleges, colleges, and universities	1	1	1	2	9	9	12	15	12	13	9	15	12	11
Health care and social assistance	4	2	34	18	9	6	8	6	5	4	1	3	8	7
Hospitals	3	—	39	17	11	7	7	—	7	5	1	—	8	7
Public administration	(²)	(²)	—	—	2	9	13	27	25	14	5	4	11	11

See footnotes at end of table.

Table 33. Paid holidays: Number of days provided, civilian workers,¹ National Compensation Survey, March 2014—continued

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
1 to 99 workers	10	4	26	16	12	8	12	5	3	2	1	1	7	7
1 to 49 workers	11	4	26	16	12	7	12	5	3	2	1	1	7	7
50 to 99 workers	8	3	26	14	12	12	12	6	3	3	—	—	8	7
100 workers or more	5	2	19	10	12	9	16	9	8	4	2	3	9	9
100 to 499 workers	8	3	23	11	13	9	14	8	5	3	1	1	8	8
500 workers or more	2	1	14	9	12	9	17	11	11	6	3	5	10	10
Geographic areas														
Northeast	6	2	16	15	11	10	15	8	9	4	2	3	9	9
New England	6	3	16	13	10	10	—	12	9	5	—	2	9	9
Middle Atlantic	6	1	17	15	11	10	15	6	9	4	2	3	9	8
South	9	4	23	12	12	9	13	7	5	3	1	2	8	8
South Atlantic	9	4	23	12	11	9	13	8	5	3	2	1	8	8
East South Central	10	4	16	13	13	7	16	8	6	2	1	4	8	8
West South Central	8	3	24	13	12	9	12	6	4	2	1	3	8	8
Midwest	5	2	28	12	12	9	13	6	4	3	1	3	8	8
East North Central	6	2	27	13	10	9	14	5	4	3	1	3	8	8
West North Central	4	2	30	11	16	8	11	—	5	2	—	1	8	8
West	7	2	18	11	15	9	15	9	5	4	2	2	8	8
Mountain	8	2	23	11	18	6	17	9	3	2	—	—	8	8
Pacific	7	2	17	11	14	10	15	9	6	5	2	2	9	8

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

² 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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 33. Standard errors for paid holidays: Number of days provided, civilian workers,¹ National Compensation Survey, March 2014

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	0.2	0.7	0.7	0.5	0.5	0.6	0.4	0.3	0.3	0.2	0.2	(²)	0.0
Worker characteristics														
Management, professional, and related	0.4	0.2	1.1	0.9	0.8	0.8	1.0	0.9	0.7	0.5	0.3	0.4	0.1	0.0
Management, business, and financial	0.4	0.2	1.0	1.1	1.2	1.1	1.2	1.0	0.8	0.6	0.3	0.3	0.1	1.0
Professional and related	0.6	0.2	1.5	1.2	1.1	0.9	1.2	1.1	0.8	0.7	0.4	0.6	0.1	0.0
Teachers	1.5	0.5	3.6	1.7	1.8	1.9	2.5	2.0	1.0	1.8	2.0	3.2	0.4	0.1
Primary, secondary, and special education school teachers	2.3	0.8	5.8	2.6	–	1.5	2.0	2.3	1.3	–	–	–	0.6	1.3
Registered nurses	1.8	–	5.3	3.6	4.1	1.4	1.4	1.2	0.8	–	0.2	0.2	0.3	0.2
Service	1.4	0.7	2.1	1.3	1.2	0.9	1.2	0.6	0.7	0.5	0.5	0.6	0.1	0.0
Protective service	2.2	0.2	3.2	2.6	2.2	2.2	1.7	1.7	1.7	1.5	1.3	1.3	0.2	0.5
Sales and office	0.6	0.4	1.0	1.0	0.6	0.6	0.7	0.5	0.4	0.2	0.2	0.2	0.1	0.0
Sales and related	1.5	0.7	1.4	1.1	0.9	0.9	0.5	0.6	0.3	0.2	–	–	0.1	0.0
Office and administrative support	0.5	0.4	1.3	1.2	0.7	0.7	1.0	0.6	0.6	0.3	0.2	0.3	0.1	0.0
Natural resources, construction, and maintenance	0.8	0.7	1.9	1.3	1.0	1.1	1.1	0.8	0.6	0.4	0.1	0.3	0.1	0.0
Construction, extraction, farming, fishing, and forestry	1.5	1.1	2.8	2.2	1.8	2.1	1.5	1.3	0.6	0.8	0.2	0.4	0.1	0.0
Installation, maintenance, and repair	1.0	0.8	2.5	1.6	1.1	1.1	1.5	1.1	1.0	0.4	0.2	0.5	0.1	0.0
Production, transportation, and material moving ...	0.6	0.6	1.3	1.0	1.0	0.7	1.0	0.7	0.5	0.4	0.3	0.3	0.1	0.0
Production	0.6	–	1.7	1.2	1.4	1.1	1.4	0.9	0.6	0.6	–	0.5	0.1	0.5
Transportation and material moving	0.9	1.0	1.8	1.5	1.4	1.0	1.0	0.8	0.8	0.7	0.2	0.3	0.1	0.0
Full time	0.3	0.2	0.7	0.7	0.5	0.5	0.6	0.5	0.4	0.3	0.2	0.3	(²)	0.0
Part time	1.6	0.6	1.9	1.5	1.1	0.6	0.9	0.5	0.3	0.5	0.1	0.2	0.1	0.0
Union	0.3	0.4	1.0	0.8	0.9	0.9	1.0	1.0	1.0	0.8	0.6	0.6	0.1	0.0
Nonunion	0.4	0.3	0.8	0.8	0.5	0.5	0.7	0.4	0.3	0.3	0.2	0.2	0.1	0.1
Average wage within the following categories ³ :														
Lowest 25 percent	1.2	0.7	1.6	1.1	0.8	0.7	0.8	0.4	0.6	0.2	0.2	0.3	0.1	0.0
Lowest 10 percent	2.6	1.6	2.7	1.6	1.6	0.6	1.2	0.5	0.2	–	–	–	0.1	0.0
Second 25 percent	0.5	0.4	1.3	0.9	0.8	0.5	0.7	0.5	0.4	0.3	0.3	0.2	0.1	0.5
Third 25 percent	0.4	0.3	0.8	1.0	0.8	0.7	0.8	0.8	0.4	0.4	0.2	0.5	0.1	0.0
Highest 25 percent	0.4	0.2	0.8	0.9	0.7	0.9	0.9	0.8	0.8	0.6	0.4	0.4	0.1	0.1
Highest 10 percent	0.8	0.1	1.3	0.9	1.0	1.2	1.5	1.1	1.4	1.1	0.4	0.6	0.1	0.0
Establishment characteristics														
Goods-producing industries	0.5	0.5	1.1	0.9	1.1	1.1	1.3	0.8	0.6	0.5	0.5	0.3	0.1	0.0
Service-providing industries	0.4	0.3	0.9	0.8	0.5	0.5	0.6	0.5	0.4	0.3	0.2	0.3	0.1	0.0
Education and health services	0.9	0.4	2.0	1.8	1.1	0.8	1.2	1.3	0.6	0.9	0.4	0.8	0.1	0.2
Educational services	0.7	0.4	0.9	0.9	1.3	1.0	1.5	2.0	0.8	1.3	1.0	1.2	0.1	0.0
Elementary and secondary schools	1.3	0.7	1.6	1.2	1.3	1.0	1.6	1.7	0.9	1.8	1.3	1.3	0.2	0.9
Junior colleges, colleges, and universities	0.5	0.2	0.2	0.8	3.0	1.6	2.3	4.2	1.4	1.4	1.4	1.9	0.2	0.9
Health care and social assistance	1.4	0.6	2.8	2.6	1.6	1.1	1.4	1.4	0.8	1.2	0.2	0.9	0.2	0.0
Hospitals	0.9	–	5.2	2.4	1.6	1.2	1.5	–	1.3	2.6	0.1	–	0.2	0.0
Public administration	0.1	0.1	–	–	0.6	3.0	1.9	2.2	2.4	1.5	1.1	0.6	0.1	0.2

See footnotes at end of table.

Table 33. Standard errors for paid holidays: Number of days provided, civilian workers,¹ National Compensation Survey, March 2014—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	0.4	1.3	1.2	0.8	0.6	0.8	0.6	0.5	0.4	0.2	0.4	0.1	0.0
1 to 49 workers	0.9	0.6	1.7	1.6	1.0	0.7	0.9	0.8	0.5	0.4	0.2	0.5	0.1	0.0
50 to 99 workers	0.9	0.6	2.0	1.4	1.2	1.3	1.6	0.7	0.9	0.9	—	—	0.1	0.6
100 workers or more	0.5	0.3	0.8	0.7	0.6	0.7	0.8	0.7	0.5	0.4	0.3	0.3	0.1	0.0
100 to 499 workers	0.7	0.4	1.0	1.0	0.9	0.9	1.1	0.7	0.6	0.5	0.3	0.3	0.1	0.0
500 workers or more	0.7	0.2	1.2	0.9	0.8	0.9	1.0	1.1	0.7	0.5	0.4	0.4	0.1	0.0
Geographic areas														
Northeast	1.1	0.3	1.3	2.0	0.8	1.0	1.4	1.0	0.7	0.5	0.3	0.5	0.1	0.9
New England	1.8	0.8	3.0	2.7	1.8	3.1	—	1.5	1.1	1.3	—	0.5	0.2	0.4
Middle Atlantic	1.3	0.3	1.7	2.5	0.8	0.8	1.1	1.0	0.9	0.5	0.4	0.7	0.1	0.6
South	0.7	0.5	1.1	0.8	0.7	0.8	1.0	0.7	0.5	0.5	0.3	0.3	0.1	0.0
South Atlantic	0.9	0.6	1.7	1.1	1.1	1.2	1.1	0.8	0.5	0.7	0.6	0.2	0.1	0.5
East South Central	2.1	1.1	2.0	2.7	1.1	1.7	3.9	2.4	1.3	0.9	0.2	1.0	0.2	0.0
West South Central	0.9	0.9	1.7	1.2	1.0	1.4	1.6	1.4	1.3	1.0	0.2	0.5	0.2	1.0
Midwest	0.6	0.5	2.2	1.4	0.9	0.9	0.8	1.1	0.6	0.5	0.4	0.6	0.1	0.2
East North Central	0.6	0.7	1.9	1.8	1.1	1.3	1.0	0.7	0.7	0.6	0.4	0.9	0.1	0.6
West North Central	1.2	0.4	5.3	2.1	1.9	1.0	1.3	—	1.1	0.7	—	0.3	0.2	0.1
West	0.8	0.4	1.0	1.6	1.3	0.9	1.3	0.8	0.8	0.7	0.3	0.5	0.1	0.0
Mountain	1.6	0.8	2.0	1.4	2.1	1.8	3.1	1.5	0.6	0.6	—	—	0.1	0.0
Pacific	0.9	0.5	1.2	2.2	1.7	1.1	1.3	1.0	1.1	0.9	0.5	0.7	0.1	1.0

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

² 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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 34. Paid sick leave: Type of provision, civilian workers,¹ National Compensation Survey, March 2014

(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	73	6	22
Worker characteristics			
Management, professional, and related	69	7	24
Management, business, and financial	68	8	24
Professional and related	70	6	24
Teachers	85	5	10
Primary, secondary, and special education school teachers	87	4	9
Registered nurses	44	1	55
Service	71	5	24
Protective service	80	5	15
Sales and office	75	5	20
Sales and related	78	5	17
Office and administrative support	73	5	22
Natural resources, construction, and maintenance	74	9	17
Installation, maintenance, and repair	74	—	—
Full time	72	6	22
Union	84	3	13
Nonunion	70	6	24
Average wage within the following categories ⁵ :			
Second 25 percent	74	4	21
Third 25 percent	73	4	22
Highest 25 percent	70	8	22
Highest 10 percent	71	9	20
Establishment characteristics			
Service-providing industries	73	5	22
Education and health services	70	3	27
Educational services	87	3	10
Elementary and secondary schools	88	2	10
Junior colleges, colleges, and universities	86	5	10
Health care and social assistance	57	3	40
Hospitals	50	1	49
Public administration	82	4	15

See footnotes at end of table.

Table 34. Paid sick leave: Type of provision, civilian workers,¹ National Compensation Survey, March 2014—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	71	9	21
1 to 49 workers	70	11	20
50 to 99 workers	74	4	22
100 workers or more	74	4	23
100 to 499 workers	76	3	21
500 workers or more	72	4	24
Geographic areas			
Northeast	75	7	18
New England	70	7	23
Middle Atlantic	77	7	16
South	73	4	23
South Atlantic	72	5	23
East South Central	75	5	20
West South Central	72	2	26
Midwest	69	7	24
East North Central	71	5	23
West North Central	65	—	—
West	73	6	21
Mountain	68	5	27
Pacific	76	6	18

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

² 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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 34. Standard errors for paid sick leave: Type of provision, civilian workers,¹ National Compensation Survey, March 2014

Characteristics	Sick leave provision		
	Fixed number of days per year ²	As needed ³	As part of consolidated leave plan ⁴
All workers	0.8	0.6	0.7
Worker characteristics			
Management, professional, and related	1.2	0.7	1.0
Management, business, and financial	1.5	1.1	1.3
Professional and related	1.5	0.9	1.3
Teachers	1.4	1.3	1.1
Primary, secondary, and special education school teachers	1.7	1.7	1.2
Registered nurses	3.7	0.4	3.8
Service	2.1	2.2	1.6
Protective service	2.1	1.1	1.8
Sales and office	1.0	0.5	0.9
Sales and related	1.6	0.7	1.4
Office and administrative support	1.2	0.6	1.1
Natural resources, construction, and maintenance	2.2	2.0	1.5
Installation, maintenance, and repair	3.0	–	–
Full time	0.8	0.5	0.7
Union	0.9	0.4	0.9
Nonunion	1.0	0.7	0.8
Average wage within the following categories ⁵ :			
Second 25 percent	1.2	1.0	1.1
Third 25 percent	1.0	0.5	0.9
Highest 25 percent	1.2	0.6	0.9
Highest 10 percent	1.8	1.1	1.4
Establishment characteristics			
Service-providing industries	0.9	0.6	0.8
Education and health services	1.6	0.6	1.6
Educational services	1.1	0.4	1.0
Elementary and secondary schools	1.2	0.5	1.1
Junior colleges, colleges, and universities	2.5	0.8	2.4
Health care and social assistance	2.8	1.0	2.7
Hospitals	3.4	0.2	3.4
Public administration	1.5	0.7	1.3

See footnotes at end of table.

Table 34. Standard errors for paid sick leave: Type of provision, civilian workers,¹ National Compensation Survey, March 2014—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	1.6	1.3	1.3
1 to 49 workers	2.1	1.8	1.7
50 to 99 workers	2.2	0.8	2.2
100 workers or more	1.0	0.4	0.9
100 to 499 workers	1.6	0.6	1.4
500 workers or more	1.3	0.5	1.2
Geographic areas			
Northeast	1.3	0.7	1.3
New England	3.3	1.1	3.3
Middle Atlantic	1.4	0.9	1.3
South	1.3	0.4	1.2
South Atlantic	1.8	0.7	1.4
East South Central	3.2	0.9	3.2
West South Central	2.4	0.4	2.5
Midwest	2.2	2.1	1.7
East North Central	2.5	1.0	2.3
West North Central	4.5	—	—
West	1.8	1.1	1.2
Mountain	2.3	1.4	2.0
Pacific	2.3	1.4	1.5

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

² 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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 35. Paid sick leave: Number of annual days by service requirement,¹ civilian workers,² National Compensation Survey, March 2014

(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	18	45	30	6	1	8	6
Full time	17	45	31	6	1	8	6
Union	12	25	49	13	1	10	10
Nonunion	20	50	25	4	1	8	6
1 to 99 workers	25	53	19	3	1	7	5
1 to 49 workers	24	54	18	3	1	7	5
50 to 99 workers	26	49	22	—	—	7	6
100 workers or more	14	40	37	8	1	9	9
100 to 499 workers	17	52	26	5	1	8	6
500 workers or more	12	30	46	10	2	10	10
After 5 years							
All workers	17	45	30	7	2	9	6
Full time	16	45	31	7	2	9	7
Union	11	25	47	15	1	11	10
Nonunion	18	50	26	4	2	8	6
1 to 99 workers	23	53	19	4	1	7	6
1 to 49 workers	23	54	18	4	1	7	5
50 to 99 workers	25	50	21	—	—	8	6
100 workers or more	13	40	37	8	2	10	9
100 to 499 workers	16	52	26	6	1	8	6
500 workers or more	11	29	46	11	2	11	10

See footnotes at end of table.

Table 35. Paid sick leave: Number of annual days by service requirement,¹ civilian workers,² National Compensation Survey, March 2014—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	17	44	30	7	2	9	7
Full time	15	44	31	7	2	10	7
Union	11	25	47	15	1	11	10
Nonunion	18	49	26	5	2	9	6
1 to 99 workers	23	52	20	4	1	8	6
1 to 49 workers	23	54	19	4	1	7	6
50 to 99 workers	24	49	22	—	—	8	6
100 workers or more	13	40	37	9	2	10	9
100 to 499 workers	15	51	26	6	2	9	6
500 workers or more	11	30	46	11	2	12	10
After 20 years							
All workers	17	44	30	7	2	10	7
Full time	15	44	31	7	2	10	7
Union	11	25	47	15	2	12	10
Nonunion	18	50	26	5	2	9	6
1 to 99 workers	23	52	19	4	1	8	6
1 to 49 workers	23	54	19	4	1	7	6
50 to 99 workers	24	49	21	—	—	8	6
100 workers or more	13	40	37	9	2	11	9
100 to 499 workers	15	51	26	5	2	9	6
500 workers or more	10	30	46	11	3	12	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 the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

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/glossary20132014.htm.

Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,¹ civilian workers,² National Compensation Survey, March 2014

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	0.7	0.8	0.9	0.5	0.1	0.1	(⁴)
Full time	0.7	0.9	0.9	0.5	0.2	0.1	0.4
Union	1.1	1.2	1.8	1.2	0.2	0.2	0.0
Nonunion	0.9	1.0	0.9	0.4	0.2	0.2	0.0
1 to 99 workers	1.5	1.6	1.3	0.4	0.3	0.2	1.1
1 to 49 workers	1.9	2.0	1.6	0.5	0.3	0.3	0.7
50 to 99 workers	2.3	2.7	2.5	–	–	0.4	0.6
100 workers or more	0.7	1.0	1.1	0.7	0.2	0.2	0.5
100 to 499 workers	1.1	1.4	1.2	0.7	0.2	0.2	0.0
500 workers or more	1.0	1.5	1.5	1.1	0.3	0.3	0.0
After 5 years							
All workers	0.7	0.8	0.8	0.4	0.2	0.2	0.5
Full time	0.7	0.9	0.9	0.5	0.2	0.2	0.5
Union	1.0	1.3	1.7	1.2	0.3	0.2	0.0
Nonunion	0.9	1.0	0.9	0.4	0.2	0.2	(⁴)
1 to 99 workers	1.5	1.6	1.3	0.4	0.3	0.3	1.0
1 to 49 workers	1.9	2.1	1.5	0.6	0.3	0.3	1.3
50 to 99 workers	2.3	2.7	2.5	–	–	0.7	0.2
100 workers or more	0.7	1.0	1.0	0.7	0.2	0.2	0.2
100 to 499 workers	1.0	1.4	1.2	0.7	0.3	0.2	0.0
500 workers or more	1.0	1.5	1.5	1.0	0.4	0.3	0.0

See footnotes at end of table.

Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,¹ civilian workers,² National Compensation Survey, March 2014—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	0.7	0.8	0.8	0.5	0.2	0.2	0.6
Full time	0.7	0.9	0.8	0.5	0.2	0.2	0.1
Union	1.0	1.3	1.7	1.2	0.3	0.3	(⁴)
Nonunion	0.9	1.0	0.9	0.4	0.2	0.2	(⁴)
1 to 99 workers	1.5	1.6	1.3	0.4	0.3	0.4	0.7
1 to 49 workers	1.9	2.0	1.5	0.6	0.3	0.3	1.4
50 to 99 workers	2.4	2.7	2.5	—	—	1.1	(⁴)
100 workers or more	0.7	1.0	1.0	0.7	0.2	0.2	0.2
100 to 499 workers	1.0	1.3	1.2	0.7	0.3	0.3	0.0
500 workers or more	0.9	1.5	1.4	1.1	0.4	0.4	0.0
After 20 years							
All workers	0.7	0.8	0.8	0.5	0.2	0.2	0.6
Full time	0.7	0.9	0.8	0.5	0.2	0.3	0.1
Union	0.9	1.3	1.8	1.4	0.5	0.4	(⁴)
Nonunion	0.9	1.0	0.9	0.4	0.2	0.3	(⁴)
1 to 99 workers	1.5	1.6	1.3	0.5	0.3	0.4	0.6
1 to 49 workers	1.9	2.0	1.5	0.6	0.3	0.4	1.4
50 to 99 workers	2.4	2.7	2.5	—	—	1.1	0.0
100 workers or more	0.7	1.0	1.0	0.8	0.3	0.3	0.3
100 to 499 workers	1.0	1.3	1.2	0.7	0.4	0.4	0.0
500 workers or more	0.9	1.5	1.4	1.1	0.4	0.4	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 the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ 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/glossary20132014.htm.

Table 36. Paid sick leave: Carryover provisions, civilian workers,¹ National Compensation Survey, March 2014

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

Characteristics	Carryover provision ²			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	57	23	34	43
Worker characteristics				
Management, professional, and related	65	32	33	35
Management, business, and financial	50	22	29	50
Professional and related	71	37	35	29
Teachers	85	52	33	15
Primary, secondary, and special education school teachers	87	53	34	13
Registered nurses	78	25	53	22
Service	59	24	35	41
Protective service	76	49	27	24
Sales and office	53	18	36	47
Sales and related	55	11	44	45
Office and administrative support	52	20	32	48
Natural resources, construction, and maintenance	43	16	27	57
Installation, maintenance, and repair	44	12	32	56
Full time	57	23	33	43
Union	73	40	33	27
Nonunion	52	18	34	48
Average wage within the following categories ³ :				
Second 25 percent	58	21	36	42
Third 25 percent	58	25	33	42
Highest 25 percent	60	28	32	40
Highest 10 percent	61	29	32	39
Establishment characteristics				
Service-providing industries	60	25	35	40
Education and health services	79	40	39	21
Educational services	87	55	32	13
Elementary and secondary schools	88	57	31	12
Junior colleges, colleges, and universities	90	55	35	10
Health care and social assistance	69	22	47	31
Hospitals	85	29	56	15
Public administration	95	67	28	5

See footnotes at end of table.

Table 36. Paid sick leave: Carryover provisions, civilian workers,¹ National Compensation Survey, March 2014—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	38	12	26	62
1 to 49 workers	35	12	23	65
50 to 99 workers	45	14	31	55
100 workers or more	68	29	39	32
100 to 499 workers	62	18	44	38
500 workers or more	73	39	34	27
Geographic areas				
Northeast	52	18	34	48
New England	53	17	36	47
Middle Atlantic	51	19	33	49
South	60	26	34	40
South Atlantic	59	27	32	41
East South Central	66	33	33	34
West South Central	58	22	36	42
Midwest	52	19	34	48
East North Central	49	18	31	51
West North Central	61	20	40	39
West	61	26	35	39
Mountain	65	24	42	35
Pacific	59	27	33	41

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

² 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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 36. Standard errors for paid sick leave: Carryover provisions, civilian workers,¹ National Compensation Survey, March 2014

Characteristics	Carryover provision ²			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	0.9	0.9	0.8	0.9
Worker characteristics				
Management, professional, and related	1.2	1.4	1.1	1.2
Management, business, and financial	1.5	1.4	1.4	1.5
Professional and related	1.4	1.7	1.4	1.4
Teachers	1.6	2.3	2.3	1.6
Primary, secondary, and special education school teachers	1.6	2.8	2.7	1.6
Registered nurses	4.7	2.9	4.4	4.7
Service	2.4	1.4	2.1	2.4
Protective service	3.9	3.4	2.8	3.9
Sales and office	1.2	1.1	1.1	1.2
Sales and related	2.2	1.0	1.9	2.2
Office and administrative support	1.6	1.5	1.2	1.6
Natural resources, construction, and maintenance	2.0	1.5	1.9	2.0
Installation, maintenance, and repair	2.4	1.3	2.4	2.4
Full time	1.0	1.0	0.8	1.0
Union	1.4	1.6	1.5	1.4
Nonunion	1.1	1.0	0.9	1.1
Average wage within the following categories ³ :				
Second 25 percent	1.6	1.6	1.5	1.6
Third 25 percent	1.3	1.4	1.0	1.3
Highest 25 percent	1.2	1.0	1.1	1.2
Highest 10 percent	1.6	1.5	1.7	1.6
Establishment characteristics				
Service-providing industries	1.0	1.0	0.9	1.0
Education and health services	1.7	2.1	1.7	1.7
Educational services	1.1	1.8	1.6	1.1
Elementary and secondary schools	1.3	2.2	2.0	1.3
Junior colleges, colleges, and universities	1.8	3.7	3.2	1.8
Health care and social assistance	3.3	3.7	3.2	3.3
Hospitals	2.2	3.5	3.3	2.2
Public administration	1.2	2.7	2.4	1.2

See footnotes at end of table.

Table 36. Standard errors for paid sick leave: Carryover provisions, civilian workers,¹ National Compensation Survey, March 2014—continued

Characteristics	Carryover provision ²			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
1 to 99 workers	1.5	1.4	1.1	1.5
1 to 49 workers	2.1	1.7	1.5	2.1
50 to 99 workers	3.2	2.7	3.0	3.2
100 workers or more	1.1	1.1	1.0	1.1
100 to 499 workers	1.5	1.2	1.5	1.5
500 workers or more	1.6	1.6	1.2	1.6
Geographic areas				
Northeast	1.3	1.0	1.4	1.3
New England	4.4	2.3	3.2	4.4
Middle Atlantic	1.1	1.3	1.8	1.1
South	1.6	1.8	1.6	1.6
South Atlantic	2.2	2.5	2.3	2.2
East South Central	3.9	5.8	3.6	3.9
West South Central	2.5	2.2	2.6	2.5
Midwest	1.8	1.5	1.5	1.8
East North Central	2.0	1.3	1.8	2.0
West North Central	3.5	3.7	2.7	3.5
West	2.5	2.1	1.6	2.5
Mountain	3.9	3.8	3.8	3.9
Pacific	3.0	2.5	1.7	3.0

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

² 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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 38. Paid vacations: Number of annual days by service requirement,¹ civilian workers,² National Compensation Survey, March 2014

(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	6	34	37	14	7	2	10	10
Full time	4	32	40	15	7	2	11	10
Part time	24	47	18	5	4	1	8	5
Union	5	34	45	11	4	1	10	10
Nonunion	6	34	36	15	8	2	10	10
1 to 99 workers	8	44	34	10	4	1	9	9
1 to 49 workers	8	44	35	9	4	1	9	8
50 to 99 workers	8	44	32	12	—	—	9	9
100 workers or more	5	26	40	17	10	2	11	10
100 to 499 workers	6	36	37	14	5	1	10	10
500 workers or more	3	16	42	21	14	3	13	12
After 5 years								
All workers	2	9	35	35	13	6	14	15
Full time	1	7	34	37	14	7	15	15
Part time	8	21	41	19	7	4	12	10
Union	1	7	38	42	9	4	14	15
Nonunion	2	9	35	34	14	7	15	15
1 to 99 workers	2	13	41	32	9	3	13	12
1 to 49 workers	2	14	41	31	9	3	13	11
50 to 99 workers	2	10	41	33	10	4	13	13
100 workers or more	1	6	31	37	16	9	16	15
100 to 499 workers	1	8	38	34	14	5	14	15
500 workers or more	1	4	23	41	18	12	17	15

See footnotes at end of table.

Table 38. Paid vacations: Number of annual days by service requirement,¹ civilian workers,² National Compensation Survey, March 2014—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	1	6	16	41	23	13	17	15
Full time	1	5	15	42	25	13	18	15
Part time	7	15	23	38	10	7	14	15
Union	(⁴)	3	10	55	23	9	17	15
Nonunion	2	7	17	39	23	13	17	15
1 to 99 workers	2	10	24	38	19	7	15	15
1 to 49 workers	2	11	25	37	18	7	15	15
50 to 99 workers	2	7	21	42	22	7	16	15
100 workers or more	1	3	9	44	26	17	19	18
100 to 499 workers	1	4	11	49	23	13	18	15
500 workers or more	1	2	7	39	30	21	20	20
After 20 years								
All workers	1	6	13	19	35	27	20	20
Full time	1	5	12	18	36	28	20	20
Part time	7	13	18	21	23	17	16	16
Union	(⁴)	2	5	11	45	36	22	21
Nonunion	2	6	14	20	33	26	19	20
1 to 99 workers	2	10	21	24	29	15	17	15
1 to 49 workers	2	11	23	24	26	13	16	15
50 to 99 workers	2	6	17	22	35	19	18	20
100 workers or more	1	2	6	14	40	37	22	20
100 to 499 workers	1	3	7	18	40	29	21	20
500 workers or more	1	1	4	10	40	44	24	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 Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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

⁴ Less than 0.5.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet 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/glossary20132014.htm.

Table 38. Standard errors for paid vacations: Number of annual days by service requirement,¹ civilian workers,² National Compensation Survey, March 2014

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

See footnotes at end of table.

Table 38. Standard errors for paid vacations: Number of annual days by service requirement,¹ civilian workers,² National Compensation Survey, March 2014—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	0.2	0.3	0.6	0.7	0.6	0.5	0.1	0.0
Full time	0.1	0.3	0.6	0.7	0.6	0.6	0.1	(⁴)
Part time	1.1	1.4	1.6	1.6	1.3	1.0	0.3	0.0
Union	0.1	0.6	0.9	1.7	1.1	0.8	0.2	(⁴)
Nonunion	0.2	0.4	0.7	0.8	0.6	0.6	0.1	0.0
1 to 99 workers	0.4	0.7	1.2	1.2	1.0	0.8	0.2	0.0
1 to 49 workers	0.5	0.9	1.5	1.5	1.2	0.9	0.2	0.0
50 to 99 workers	0.6	1.2	1.9	2.1	1.8	1.3	0.3	0.0
100 workers or more	0.1	0.3	0.5	0.9	0.7	0.7	0.1	(⁴)
100 to 499 workers	0.2	0.5	0.7	1.2	1.0	1.0	0.2	(⁴)
500 workers or more	0.2	0.4	0.6	1.3	1.1	1.1	0.2	(⁴)
After 20 years								
All workers	0.2	0.3	0.6	0.5	0.7	0.6	0.1	0.0
Full time	0.1	0.3	0.7	0.6	0.7	0.7	0.1	0.0
Part time	1.1	1.4	1.5	1.8	1.7	1.3	0.3	0.8
Union	0.1	0.6	0.5	0.9	1.6	1.4	0.3	0.8
Nonunion	0.2	0.3	0.7	0.7	0.7	0.7	0.2	0.0
1 to 99 workers	0.4	0.7	1.2	1.1	1.1	0.9	0.2	0.7
1 to 49 workers	0.5	0.8	1.5	1.3	1.3	1.1	0.3	0.0
50 to 99 workers	0.6	1.2	1.8	1.7	2.0	1.7	0.3	0.0
100 workers or more	0.1	0.3	0.4	0.6	0.9	0.9	0.2	(⁴)
100 to 499 workers	0.2	0.4	0.5	1.0	1.1	1.2	0.3	0.0
500 workers or more	0.2	0.3	0.4	0.8	1.2	1.3	0.2	0.5

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

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

³ 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: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 39. Consolidated leave plans:¹ Access, civilian workers,² National Compensation Survey, March 2014

(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	26	15	20	23	25	74	8	13	15	18
Worker characteristics										
Management, professional, and related	36	17	22	24	27	64	11	15	17	20
Management, business, and financial	32	18	21	24	26	68	11	15	17	20
Professional and related	39	17	22	25	27	61	11	15	17	20
Teachers	14	16	20	21	22	86	12	15	16	18
Primary, secondary, and special education school teachers	8	13	14	14	15	92	11	13	15	17
Registered nurses	73	18	23	26	28	27	11	15	18	20
Service	25	15	20	23	25	75	7	12	14	16
Protective service	13	16	19	23	26	87	10	13	16	20
Sales and office	24	15	19	22	24	76	8	12	15	18
Sales and related	18	12	17	20	22	82	7	12	14	17
Office and administrative support	27	15	20	23	25	73	9	13	15	18
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	17	11	16	19	21	83	8	11	14	16
Installation, maintenance, and repair	21	10	14	17	18	79	8	12	13	15
Production, transportation, and material moving ...	14	12	17	20	23	86	8	11	14	16
Production	16	11	16	19	21	84	7	12	15	18
Transportation and material moving	20	11	15	18	21	80	7	11	14	18
Transportation and material moving	12	11	16	19	21	88	7	12	15	18
Full time	27	16	20	23	25	73	9	13	16	18
Part time	22	13	17	20	21	78	6	10	12	15
Union	13	14	20	24	28	87	9	13	16	21
Nonunion	29	15	20	23	25	71	8	12	15	17
Average wage within the following categories ³ :										
Lowest 25 percent	21	13	18	20	22	79	6	11	13	14
Lowest 10 percent	16	11	16	19	21	84	5	10	12	13
Second 25 percent	25	14	19	22	24	75	8	12	15	17
Third 25 percent	26	15	20	23	25	74	9	13	16	19
Highest 25 percent	33	17	21	24	26	67	11	15	17	20
Highest 10 percent	33	17	22	24	26	67	12	15	18	21
Establishment characteristics										
Goods-producing industries	19	12	16	19	21	81	7	12	15	18
Service-providing industries	28	16	20	23	25	72	9	13	15	18
Education and health services	42	18	22	26	28	58	11	14	17	18
Educational services	7	16	18	20	22	93	13	15	17	20
Elementary and secondary schools	4	11	12	13	14	96	11	13	16	18
Junior colleges, colleges, and universities	7	19	23	25	27	93	14	17	19	22
Health care and social assistance	53	18	22	26	28	47	9	13	16	17
Hospitals	70	19	24	28	31	30	13	16	19	22
Public administration	9	18	22	26	30	91	11	15	18	22

See footnotes at end of table.

Table 39. Consolidated leave plans:¹ Access, civilian workers,² National Compensation Survey, March 2014—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	23	13	17	20	21	77	7	12	14	15
1 to 49 workers	22	13	17	19	21	78	8	12	13	15
50 to 99 workers	26	14	18	21	23	74	7	12	14	16
100 workers or more	29	17	21	24	27	71	9	13	16	20
100 to 499 workers	27	15	20	23	25	73	8	12	16	19
500 workers or more	31	18	23	26	29	69	11	14	17	21
Geographic areas										
Northeast	24	16	21	23	26	76	9	13	16	18
New England	29	17	21	24	26	71	9	13	16	18
Middle Atlantic	22	16	20	23	25	78	9	13	16	18
South	26	15	19	22	24	74	8	12	14	17
South Atlantic	28	16	20	23	25	72	8	12	14	17
East South Central	18	15	19	22	24	82	8	12	14	17
West South Central	27	14	19	21	23	73	8	12	15	17
Midwest	28	15	20	23	25	72	8	13	15	19
East North Central	26	15	20	23	26	74	8	13	16	19
West North Central	31	15	19	22	25	69	8	12	15	18
West	27	14	20	23	25	73	9	13	15	18
Mountain	31	14	19	22	24	69	8	13	15	18
Pacific	25	15	20	23	25	75	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 the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

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/glossary20132014.htm.

Table 39. Standard errors for consolidated leave plans:¹ Access, civilian workers,² National Compensation Survey, March 2014

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

See footnotes at end of table.

Table 39. Standard errors for consolidated leave plans:¹ Access, civilian workers,² National Compensation Survey, March 2014—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	1.2	0.4	0.4	0.5	0.5	1.2	0.1	0.1	0.2	0.2
1 to 49 workers	1.5	0.5	0.5	0.6	0.6	1.5	0.1	0.2	0.2	0.2
50 to 99 workers	2.1	0.6	0.6	0.5	0.6	2.1	0.2	0.2	0.2	0.3
100 workers or more	1.0	0.2	0.2	0.2	0.3	1.0	0.1	0.1	0.1	0.2
100 to 499 workers	1.4	0.4	0.3	0.3	0.3	1.4	0.1	0.1	0.2	0.3
500 workers or more	1.5	0.3	0.3	0.4	0.4	1.5	0.2	0.2	0.1	0.2
Geographic areas										
Northeast	1.6	0.5	0.5	0.5	0.6	1.6	0.2	0.2	0.2	0.2
New England	3.1	1.1	1.0	1.1	1.1	3.1	0.3	0.5	0.5	0.7
Middle Atlantic	1.8	0.6	0.6	0.6	0.7	1.8	0.2	0.2	0.2	0.2
South	1.3	0.4	0.4	0.4	0.5	1.3	0.1	0.1	0.2	0.2
South Atlantic	1.6	0.5	0.4	0.4	0.5	1.6	0.2	0.2	0.2	0.3
East South Central	1.7	0.8	0.7	0.6	0.8	1.7	0.6	0.5	0.5	0.5
West South Central	2.8	1.0	0.9	1.1	1.1	2.8	0.2	0.2	0.2	0.3
Midwest	1.5	0.3	0.3	0.3	0.4	1.5	0.2	0.2	0.2	0.5
East North Central	2.0	0.4	0.4	0.4	0.5	2.0	0.2	0.2	0.2	0.2
West North Central	2.0	0.5	0.4	0.4	0.4	2.0	0.4	0.4	0.6	1.6
West	1.5	0.3	0.5	0.6	0.7	1.5	0.2	0.2	0.1	0.2
Mountain	2.5	0.5	0.7	0.9	1.1	2.5	0.3	0.3	0.3	0.4
Pacific	1.8	0.4	0.6	0.8	0.9	1.8	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 Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 40. Quality of life benefits: Access, civilian workers,¹ National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	11	6	7	39	54
Worker characteristics					
Management, professional, and related	17	12	11	54	69
Management, business, and financial	19	19	14	57	71
Professional and related	16	9	9	52	68
Teachers	14	3	6	48	66
Primary, secondary, and special education school teachers	11	1	3	46	67
Registered nurses	22	5	8	69	81
Service	8	1	4	24	38
Protective service	11	4	10	43	62
Sales and office	9	6	6	41	55
Sales and related	4	4	3	39	53
Office and administrative support	12	7	9	42	57
Natural resources, construction, and maintenance	7	2	4	29	42
Construction, extraction, farming, fishing, and forestry	3	2	3	20	30
Installation, maintenance, and repair	10	2	4	37	52
Production, transportation, and material moving ...	5	2	3	32	49
Production	7	3	3	37	51
Transportation and material moving	2	2	3	28	47
Full time	12	7	8	43	59
Part time	6	1	3	25	38
Union	16	2	9	50	77
Nonunion	10	6	6	37	50
Average wage within the following categories ³ :					
Lowest 25 percent	5	1	2	22	33
Lowest 10 percent	5	(⁴)	1	16	26
Second 25 percent	8	3	5	36	52
Third 25 percent	12	7	8	45	61
Highest 25 percent	18	13	12	57	73
Highest 10 percent	19	17	14	61	77
Establishment characteristics					
Goods-producing industries	7	5	2	38	50
Service-providing industries	11	6	7	39	54
Education and health services	15	3	7	48	64
Educational services	14	4	8	49	69
Elementary and secondary schools	9	1	3	45	68
Junior colleges, colleges, and universities	27	—	19	68	79
Health care and social assistance	15	3	5	47	60
Hospitals	28	3	12	80	92
Public administration	17	6	17	55	77

See footnotes at end of table.

Table 40. Quality of life benefits: Access, civilian workers,¹ National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
1 to 99 workers	4	4	3	20	30
1 to 49 workers	4	4	3	17	26
50 to 99 workers	5	3	4	28	44
100 workers or more	16	7	9	57	75
100 to 499 workers	9	6	5	47	65
500 workers or more	23	9	14	66	85
Geographic areas					
Northeast	13	6	9	38	54
New England	15	6	7	39	55
Middle Atlantic	12	6	9	38	54
South	9	7	4	41	54
South Atlantic	11	7	5	42	56
East South Central	9	7	3	39	50
West South Central	8	5	3	39	53
Midwest	10	5	5	39	53
East North Central	11	6	6	39	54
West North Central	10	5	5	38	52
West	10	4	10	37	52
Mountain	11	4	8	34	52
Pacific	10	5	11	39	53

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

² 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 ECEC data for March 2014.

⁴ Less than 0.5.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 40. Standard errors for quality of life benefits: Access, civilian workers,¹ National Compensation Survey, March 2014

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	0.4	0.3	0.4	0.7	0.7
Worker characteristics					
Management, professional, and related	0.8	0.7	0.7	1.1	1.1
Management, business, and financial	1.4	1.6	1.2	1.4	1.4
Professional and related	0.9	0.7	0.7	1.4	1.4
Teachers	1.6	0.7	0.9	2.0	1.9
Primary, secondary, and special education school teachers	2.0	0.3	0.7	2.2	2.0
Registered nurses	2.1	2.3	1.3	3.3	3.1
Service	0.9	0.3	0.6	1.1	1.3
Protective service	1.6	0.9	1.5	3.1	3.5
Sales and office	0.5	0.4	0.5	1.0	1.1
Sales and related	0.5	0.6	0.5	1.6	1.6
Office and administrative support	0.8	0.5	0.7	1.2	1.3
Natural resources, construction, and maintenance	0.7	0.5	0.3	1.4	1.7
Construction, extraction, farming, fishing, and forestry	0.6	0.7	0.5	1.7	2.1
Installation, maintenance, and repair	1.1	0.7	0.5	2.3	2.4
Production, transportation, and material moving ...	0.5	0.4	0.4	1.1	1.5
Production	0.9	0.5	0.6	1.7	2.0
Transportation and material moving	0.3	0.5	0.5	1.4	1.9
Full time	0.5	0.4	0.5	0.7	0.7
Part time	0.6	0.2	0.4	1.0	1.2
Union	1.0	0.5	0.7	1.1	1.2
Nonunion	0.4	0.4	0.4	0.7	0.8
Average wage within the following categories ³ :					
Lowest 25 percent	0.6	0.3	0.3	1.0	1.2
Lowest 10 percent	1.1	0.2	0.4	1.2	1.5
Second 25 percent	0.5	0.3	0.5	1.0	1.2
Third 25 percent	0.6	0.5	0.6	1.0	1.0
Highest 25 percent	0.8	0.8	0.6	0.9	0.9
Highest 10 percent	1.2	1.3	0.8	1.4	1.3
Establishment characteristics					
Goods-producing industries	0.8	0.6	0.4	1.4	1.4
Service-providing industries	0.5	0.3	0.5	0.7	0.8
Education and health services	1.1	0.6	0.8	1.7	1.7
Educational services	1.5	1.1	1.1	1.7	1.6
Elementary and secondary schools	1.0	0.4	0.5	1.7	1.7
Junior colleges, colleges, and universities	4.5	–	3.1	3.9	3.8
Health care and social assistance	1.4	0.8	0.7	2.5	2.6
Hospitals	2.1	1.4	1.9	2.4	1.9
Public administration	2.1	1.8	1.3	2.4	2.2

See footnotes at end of table.

Table 40. Standard errors for quality of life benefits: Access, civilian workers,¹ National Compensation Survey, March 2014—continued

Characteristics	Childcare ²	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
1 to 99 workers	0.5	0.3	0.4	0.8	1.0
1 to 49 workers	0.5	0.4	0.4	0.8	1.0
50 to 99 workers	0.9	0.7	0.6	1.8	2.1
100 workers or more	0.7	0.5	0.6	0.9	0.8
100 to 499 workers	0.8	0.7	0.5	1.4	1.4
500 workers or more	1.0	0.8	1.1	1.1	1.2
Geographic areas					
Northeast	0.6	0.8	1.5	1.4	1.7
New England	1.3	1.3	0.8	2.2	2.3
Middle Atlantic	0.7	1.0	1.9	1.5	2.1
South	0.8	0.6	0.3	1.1	1.3
South Atlantic	1.3	0.9	0.4	1.6	2.0
East South Central	2.3	2.2	0.7	3.8	3.5
West South Central	0.9	0.9	0.4	1.2	1.5
Midwest	1.0	0.5	0.8	1.4	1.5
East North Central	1.2	0.7	0.8	1.6	1.7
West North Central	1.7	0.8	1.9	2.5	2.8
West	0.7	0.5	0.7	1.4	1.3
Mountain	1.3	1.1	1.3	3.3	2.5
Pacific	0.9	0.5	0.8	1.4	1.5

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

² 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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ²	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account		
All workers	22	20	39	42	23	19
Worker characteristics						
Management, professional, and related	31	31	57	62	34	27
Management, business, and financial	39	32	62	66	28	33
Professional and related	27	30	55	60	36	24
Teachers	20	33	51	58	53	20
Primary, secondary, and special education school teachers	19	34	50	60	56	18
Registered nurses	25	39	71	72	31	26
Service	10	11	23	25	18	11
Protective service	18	23	45	47	39	20
Sales and office	26	18	37	40	20	23
Sales and related	24	9	30	32	12	22
Office and administrative support	28	23	41	44	24	23
Natural resources, construction, and maintenance	17	15	27	31	20	15
Construction, extraction, farming, fishing, and forestry	11	10	17	19	17	9
Installation, maintenance, and repair	22	19	36	42	23	20
Production, transportation, and material moving ...	18	16	33	34	16	14
Production	20	18	35	37	16	17
Transportation and material moving	15	14	30	31	16	11
Full time	26	24	45	49	26	22
Part time	10	7	19	19	13	11
Union	19	23	50	55	43	26
Nonunion	22	19	37	39	20	18
Average wage within the following categories ⁵ :						
Lowest 25 percent	10	7	18	19	12	10
Lowest 10 percent	4	4	11	10	9	6
Second 25 percent	23	19	35	39	21	18
Third 25 percent	25	25	46	49	28	23
Highest 25 percent	32	31	60	65	34	29
Highest 10 percent	35	32	65	69	35	32
Establishment characteristics						
Goods-producing industries	21	18	34	36	16	18
Service-providing industries	22	20	39	42	24	20
Education and health services	22	29	49	55	36	20
Educational services	23	33	54	61	55	21
Elementary and secondary schools	20	35	50	57	54	18
Junior colleges, colleges, and universities	33	35	69	76	64	31
Health care and social assistance	21	26	46	51	24	19
Hospitals	25	43	74	77	33	32
Public administration	23	32	58	59	62	30

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2014—continued

(All workers = 100 percent)

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

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ²	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account		
1 to 99 workers	14	10	20	22	13	9
1 to 49 workers	12	8	18	20	12	8
50 to 99 workers	20	16	26	29	18	14
100 workers or more	29	29	56	59	32	29
100 to 499 workers	27	21	44	47	22	26
500 workers or more	31	37	67	72	42	32
Geographic areas						
Northeast	16	15	36	40	27	19
New England	17	15	42	45	26	19
Middle Atlantic	15	15	34	38	28	20
South	23	24	39	42	23	19
South Atlantic	24	23	40	42	23	21
East South Central	24	28	31	33	25	16
West South Central	21	23	43	45	23	19
Midwest	25	21	38	43	21	20
East North Central	25	19	37	41	23	20
West North Central	23	26	41	47	18	21
West	23	16	39	42	21	18
Mountain	23	17	40	43	19	18
Pacific	23	16	39	41	22	18

See footnotes at end of table.

Table 41. Financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2014—continued

(All workers = 100 percent)

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

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

² 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.

³ The sum of the individual components may be greater than the total because some employees may have access to more than one type of stock option.

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet 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/glossary20132014.htm.

Table 41. Standard errors for financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2014

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ²	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account		
All workers	0.7	0.6	0.6	0.6	0.6	0.6
Worker characteristics						
Management, professional, and related	1.0	1.1	1.2	1.2	1.1	1.1
Management, business, and financial	1.6	1.2	1.4	1.3	1.3	1.9
Professional and related	1.2	1.3	1.4	1.4	1.4	1.1
Teachers	1.5	1.9	2.1	2.1	2.2	1.6
Primary, secondary, and special education school teachers	1.6	2.4	2.5	2.5	2.6	2.2
Registered nurses	3.3	3.5	3.1	3.4	3.0	2.6
Service	0.9	0.7	1.1	1.3	1.0	1.0
Protective service	2.1	2.0	3.1	3.4	2.7	2.1
Sales and office	0.9	0.8	0.9	0.9	0.8	0.8
Sales and related	1.3	0.8	1.3	1.2	1.0	1.2
Office and administrative support	1.2	1.1	1.2	1.1	1.0	1.0
Natural resources, construction, and maintenance	1.1	1.1	1.3	1.8	1.4	1.0
Construction, extraction, farming, fishing, and forestry	1.4	1.1	1.5	1.5	1.7	1.3
Installation, maintenance, and repair	1.6	1.7	2.0	2.7	1.9	1.5
Production, transportation, and material moving ...	1.1	0.9	1.2	1.3	0.9	0.9
Production	1.7	1.4	1.6	1.7	1.0	1.4
Transportation and material moving	1.0	1.1	1.7	1.6	1.3	1.0
Full time	0.7	0.7	0.7	0.8	0.8	0.7
Part time	0.7	0.5	0.9	0.8	0.8	0.6
Union	1.1	1.1	1.4	1.3	1.3	1.2
Nonunion	0.7	0.6	0.6	0.7	0.7	0.7
Average wage within the following categories ³ :						
Lowest 25 percent	0.6	0.5	0.9	0.9	0.8	0.7
Lowest 10 percent	0.5	0.5	1.0	0.8	1.0	0.7
Second 25 percent	1.0	0.9	0.9	1.1	0.9	0.9
Third 25 percent	1.1	0.9	0.9	0.9	1.0	0.9
Highest 25 percent	1.0	1.0	0.9	1.1	1.0	1.0
Highest 10 percent	1.4	1.6	1.3	1.4	1.4	1.7
Establishment characteristics						
Goods-producing industries	1.4	1.1	1.3	1.3	0.8	1.1
Service-providing industries	0.7	0.6	0.6	0.7	0.7	0.7
Education and health services	1.3	1.5	1.7	1.8	1.6	1.4
Educational services	1.7	1.6	1.7	1.8	1.6	1.3
Elementary and secondary schools	1.6	2.2	2.4	2.3	1.9	1.4
Junior colleges, colleges, and universities	3.8	2.2	3.9	3.6	2.7	2.9
Health care and social assistance	1.8	2.0	2.6	2.6	1.8	2.0
Hospitals	2.4	3.2	2.8	2.6	2.6	2.7
Public administration	1.8	2.2	2.3	2.2	2.3	2.4

See footnotes at end of table.

**Table 41. Standard errors for financial benefits: Access, civilian workers,¹
National Compensation Survey, March 2014—continued**

Characteristics	Stock options			
	Total	Performance	Signing	Other
All workers	0.3	0.2	0.1	0.3
Worker characteristics				
Management, professional, and related	0.5	0.4	0.2	0.4
Management, business, and financial	0.9	0.7	0.4	0.7
Professional and related	0.6	0.4	0.2	0.4
Teachers	—	—	—	—
Primary, secondary, and special education school teachers	—	—	—	—
Registered nurses	0.4	0.3	—	0.2
Service	0.5	0.3	—	0.5
Protective service	—	0.1	—	—
Sales and office	0.5	0.2	0.2	0.5
Sales and related	0.8	0.3	0.3	0.7
Office and administrative support	0.6	0.3	0.2	0.6
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	0.7	0.4	—	0.7
Installation, maintenance, and repair	1.2	0.6	—	1.1
Production, transportation, and material moving ...	0.6	0.3	0.2	0.5
Production	0.8	0.4	0.4	0.8
Transportation and material moving	1.0	0.2	0.3	0.8
Full time	0.3	0.2	0.2	0.3
Part time	0.5	0.1	0.1	0.5
Union	0.7	0.5	0.4	0.5
Nonunion	0.3	0.2	0.1	0.3
Average wage within the following categories ³ :				
Lowest 25 percent	0.5	0.1	—	0.4
Lowest 10 percent	0.8	0.1	—	0.6
Second 25 percent	0.5	0.3	0.3	0.5
Third 25 percent	0.4	0.2	0.2	0.4
Highest 25 percent	0.6	0.5	0.3	0.4
Highest 10 percent	0.9	0.8	0.5	0.7
Establishment characteristics				
Goods-producing industries	0.8	0.6	0.3	0.6
Service-providing industries	0.3	0.2	0.2	0.3
Education and health services	0.3	—	(⁴)	0.3
Educational services	0.1	—	0.1	—
Elementary and secondary schools	—	—	—	—
Junior colleges, colleges, and universities	0.2	—	—	—
Health care and social assistance	0.6	—	—	0.5
Hospitals	0.4	—	—	0.4
Public administration	—	—	—	—

See footnotes at end of table.

Table 41. Standard errors for financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2014—continued

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ²	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account		
1 to 99 workers	0.8	0.6	0.8	0.9	0.8	0.6
1 to 49 workers	0.9	0.6	0.8	1.0	0.9	0.7
50 to 99 workers	1.7	1.5	1.7	1.7	1.7	1.5
100 workers or more	0.9	0.9	0.8	0.8	0.8	0.9
100 to 499 workers	1.1	0.9	1.2	1.2	1.1	1.2
500 workers or more	1.3	1.3	1.1	1.0	1.3	1.1
Geographic areas						
Northeast	1.5	1.4	1.1	1.6	1.7	1.3
New England	2.1	2.5	2.9	3.9	2.2	1.0
Middle Atlantic	1.9	1.6	1.3	1.5	1.8	1.9
South	1.0	1.1	1.0	1.1	1.2	1.2
South Atlantic	1.3	1.6	1.5	1.4	1.6	1.7
East South Central	3.6	3.1	2.7	3.0	4.4	2.1
West South Central	1.7	1.6	1.6	1.8	1.7	2.3
Midwest	1.4	1.2	1.3	1.3	1.0	1.2
East North Central	1.5	1.3	1.6	1.4	1.4	1.5
West North Central	2.9	2.8	2.2	2.5	1.2	1.8
West	1.7	0.9	1.2	1.1	0.9	1.2
Mountain	2.3	2.3	2.7	2.5	1.9	2.1
Pacific	2.3	0.8	1.2	1.2	0.9	1.4

See footnotes at end of table.

Table 41. Standard errors for financial benefits: Access, civilian workers,¹ National Compensation Survey, March 2014—continued

Characteristics	Stock options			
	Total	Performance	Signing	Other
1 to 99 workers	0.4	0.1	0.2	0.4
1 to 49 workers	0.5	0.1	0.2	0.4
50 to 99 workers	0.9	0.4	0.5	0.9
100 workers or more	0.6	0.3	0.2	0.5
100 to 499 workers	0.6	0.4	0.1	0.4
500 workers or more	0.9	0.5	0.4	0.8
Geographic areas				
Northeast	1.0	0.3	0.5	0.8
New England	0.9	0.7	0.4	0.9
Middle Atlantic	1.2	0.4	0.6	0.8
South	0.5	0.2	0.2	0.4
South Atlantic	0.7	0.3	0.2	0.7
East South Central	1.1	0.9	0.6	0.7
West South Central	0.9	0.3	0.4	0.7
Midwest	0.4	0.3	0.2	0.4
East North Central	0.5	0.3	0.4	0.4
West North Central	1.1	0.6	0.1	0.8
West	0.6	0.4	0.3	0.4
Mountain	0.8	0.5	0.5	0.7
Pacific	0.7	0.6	0.4	0.5

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

² 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.

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 ECEC data for March 2014.

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/glossary20132014.htm.

**Table 42. Health-related benefits: Access, civilian workers,¹
National Compensation Survey, March 2014**

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree health care benefits ³	
		Under age 65	Age 65 and over
All workers	18	24	22
Worker characteristics			
Management, professional, and related	30	37	34
Management, business, and financial	35	37	34
Professional and related	27	37	34
Teachers	26	60	55
Primary, secondary, and special education school teachers	19	65	57
Registered nurses	25	22	17
Service	9	13	11
Protective service	18	47	41
Sales and office	17	22	20
Sales and related	11	14	13
Office and administrative support	21	26	24
Natural resources, construction, and maintenance	13	20	19
Construction, extraction, farming, fishing, and forestry	6	16	15
Installation, maintenance, and repair	19	23	21
Production, transportation, and material moving	12	19	16
Production	11	17	15
Transportation and material moving	13	21	17
Full time	21	28	25
Part time	8	11	11
Union	25	59	52
Nonunion	17	18	17
Average wage within the following categories ⁴ :			
Lowest 25 percent	7	8	7
Lowest 10 percent	5	5	5
Second 25 percent	14	20	18
Third 25 percent	22	29	27
Highest 25 percent	33	43	39
Highest 10 percent	38	45	42
Establishment characteristics			
Goods-producing industries	14	19	17
Service-providing industries	19	25	22
Education and health services	22	34	30
Educational services	30	62	57
Elementary and secondary schools	21	66	60
Junior colleges, colleges, and universities	53	63	61
Health care and social assistance	16	14	11
Hospitals	29	31	23
Public administration	27	73	68

See footnotes at end of table.

**Table 42. Health-related benefits: Access, civilian workers,¹
National Compensation Survey, March 2014—continued**

(All workers = 100 percent)

Characteristics	Long-term care insurance ²	Retiree health care benefits ³	
		Under age 65	Age 65 and over
1 to 99 workers	9	8	7
1 to 49 workers	7	6	6
50 to 99 workers	13	13	11
100 workers or more	27	39	35
100 to 499 workers	18	24	22
500 workers or more	36	53	48
Geographic areas			
Northeast	16	25	24
New England	17	23	24
Middle Atlantic	16	26	24
South	21	25	22
South Atlantic	23	24	21
East South Central	19	27	23
West South Central	19	27	22
Midwest	16	22	20
East North Central	16	22	21
West North Central	15	22	18
West	19	22	21
Mountain	16	20	19
Pacific	20	23	22

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

² 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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 42. Standard errors for health-related benefits: Access, civilian workers,¹ National Compensation Survey, March 2014

Characteristics	Long-term care insurance ²	Retiree health care benefits ³	
		Under age 65	Age 65 and over
All workers	0.5	0.5	0.5
Worker characteristics			
Management, professional, and related	1.0	1.0	1.0
Management, business, and financial	1.2	1.5	1.5
Professional and related	1.1	1.1	1.1
Teachers	1.4	1.6	1.7
Primary, secondary, and special education school teachers	1.3	2.0	2.1
Registered nurses	2.7	2.1	1.9
Service	0.7	0.7	0.7
Protective service	1.9	3.0	3.0
Sales and office	0.8	0.7	0.7
Sales and related	1.0	0.9	0.8
Office and administrative support	0.9	0.9	0.8
Natural resources, construction, and maintenance	1.0	1.2	1.2
Construction, extraction, farming, fishing, and forestry	0.9	1.3	1.3
Installation, maintenance, and repair	1.6	1.7	1.6
Production, transportation, and material moving ...	0.7	1.0	0.9
Production	0.9	1.2	1.2
Transportation and material moving	1.0	1.5	1.3
Full time	0.6	0.6	0.6
Part time	0.6	0.6	0.6
Union	1.0	1.4	1.2
Nonunion	0.5	0.5	0.5
Average wage within the following categories ⁴ :			
Lowest 25 percent	0.6	0.5	0.5
Lowest 10 percent	0.7	0.6	0.5
Second 25 percent	0.6	0.6	0.6
Third 25 percent	0.9	1.0	0.9
Highest 25 percent	0.9	1.0	1.0
Highest 10 percent	1.5	1.6	1.6
Establishment characteristics			
Goods-producing industries	1.0	1.2	1.1
Service-providing industries	0.6	0.6	0.6
Education and health services	1.2	1.3	1.3
Educational services	1.5	1.4	1.4
Elementary and secondary schools	1.2	1.6	1.7
Junior colleges, colleges, and universities	3.8	2.4	2.5
Health care and social assistance	1.5	1.3	1.1
Hospitals	2.8	2.6	2.2
Public administration	1.9	2.0	2.1

See footnotes at end of table.

Table 42. Standard errors for health-related benefits: Access, civilian workers,¹ National Compensation Survey, March 2014—continued

Characteristics	Long-term care insurance ²	Retiree health care benefits ³	
		Under age 65	Age 65 and over
1 to 99 workers	0.7	0.5	0.5
1 to 49 workers	0.7	0.5	0.4
50 to 99 workers	1.4	1.4	1.3
100 workers or more	0.7	0.7	0.7
100 to 499 workers	0.9	1.0	0.9
500 workers or more	1.1	1.2	1.1
Geographic areas			
Northeast	0.8	1.3	1.1
New England	1.6	2.0	1.7
Middle Atlantic	0.9	1.5	1.3
South	1.0	0.9	0.9
South Atlantic	1.3	1.4	1.4
East South Central	2.2	1.7	1.6
West South Central	1.9	1.6	1.5
Midwest	0.9	1.0	1.0
East North Central	1.0	1.1	1.1
West North Central	1.8	1.9	1.9
West	0.9	1.1	1.0
Mountain	1.6	2.5	2.3
Pacific	1.2	1.2	1.0

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

² 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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 43. Nonproduction bonuses: Access, civilian workers,¹ National Compensation Survey, March 2014

(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	4	3	9	7	6	3	5	11
Worker characteristics									
Management, professional, and related	45	5	5	10	5	9	2	7	15
Management, business, and financial	56	8	7	16	5	8	2	7	18
Professional and related	40	4	4	8	5	10	2	6	13
Teachers	25	—	2	—	1	12	2	(⁴)	9
Primary, secondary, and special education school teachers	29	—	1	—	—	14	2	—	11
Registered nurses	43	1	4	6	—	14	3	13	17
Service	26	1	2	5	5	4	2	3	7
Protective service	39	—	7	2	4	10	8	3	14
Sales and office	43	5	3	10	10	4	6	6	9
Sales and related	35	4	1	7	11	2	10	3	6
Office and administrative support	47	5	5	12	10	5	4	7	11
Natural resources, construction, and maintenance	37	5	3	10	9	3	2	4	11
Construction, extraction, farming, fishing, and forestry	31	3	1	11	9	2	2	1	8
Installation, maintenance, and repair	42	7	5	9	9	4	3	7	14
Production, transportation, and material moving ...	43	7	2	8	9	5	2	5	15
Production	47	10	2	10	9	5	2	4	17
Transportation and material moving	38	5	1	7	8	5	2	5	14
Full time	45	5	4	10	8	7	4	6	14
Part time	21	1	1	4	6	1	3	4	4
Union	36	5	4	3	1	14	3	3	15
Nonunion	40	4	3	10	8	4	3	6	11
Average wage within the following categories ⁵ :									
Lowest 25 percent	26	1	1	6	7	2	3	4	6
Lowest 10 percent	20	1	1	5	6	1	2	3	4
Second 25 percent	39	3	3	8	11	4	5	5	10
Third 25 percent	45	6	3	10	7	7	3	5	14
Highest 25 percent	49	8	6	12	4	10	2	7	17
Highest 10 percent	51	8	6	13	4	10	2	6	17
Establishment characteristics									
Goods-producing industries	48	10	2	13	9	5	1	4	16
Service-providing industries	38	3	3	8	7	6	4	6	11
Education and health services	31	1	2	5	4	9	3	5	10
Educational services	24	—	2	1	1	12	3	(⁴)	8
Elementary and secondary schools	25	—	1	1	(⁴)	13	3	—	10
Junior colleges, colleges, and universities	21	—	4	—	—	9	2	1	6
Health care and social assistance	36	1	2	8	6	8	3	8	11
Hospitals	47	2	4	5	2	16	3	16	17
Public administration	41	—	6	1	2	16	9	—	16

See footnotes at end of table.

Table 43. Nonproduction bonuses: Access, civilian workers,¹ National Compensation Survey, March 2014—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	35	3	2	11	10	3	1	3	8
1 to 49 workers	35	3	2	12	11	3	1	2	6
50 to 99 workers	37	4	2	8	7	5	2	6	11
100 workers or more	43	5	4	7	5	8	5	8	15
100 to 499 workers	42	4	4	7	7	5	7	8	13
500 workers or more	43	7	5	6	2	10	3	7	17
Geographic areas									
Northeast	39	3	3	10	4	8	2	5	11
New England	35	3	3	11	2	7	2	5	9
Middle Atlantic	40	3	3	10	5	8	3	5	12
South	42	4	3	9	11	3	5	6	13
South Atlantic	44	4	4	8	11	4	5	6	13
East South Central	35	4	1	7	8	2	5	6	12
West South Central	44	4	3	11	12	3	4	6	13
Midwest	39	6	3	9	6	7	4	6	12
East North Central	41	6	3	9	6	8	4	5	13
West North Central	35	6	3	8	4	3	2	7	10
West	35	4	4	8	6	6	2	4	8
Mountain	40	5	3	12	8	4	3	4	8
Pacific	32	4	4	6	5	7	2	4	8

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

² 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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 43. Standard errors for nonproduction bonuses: Access, civilian workers,¹ National Compensation Survey, March 2014

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	0.7	0.2	0.2	0.4	0.4	0.3	0.2	0.3	0.4
Worker characteristics									
Management, professional, and related	1.1	0.4	0.4	0.6	0.6	0.7	0.4	0.5	0.6
Management, business, and financial	1.6	0.6	0.8	1.2	0.6	0.7	0.4	0.7	1.0
Professional and related	1.3	0.4	0.4	0.6	0.8	0.9	0.5	0.6	0.7
Teachers	1.7	–	0.3	–	0.3	1.2	0.4	(³)	0.9
Primary, secondary, and special education school teachers	2.1	–	0.4	–	–	1.4	0.6	–	1.3
Registered nurses	3.3	0.5	0.7	1.5	–	3.6	0.6	2.0	2.3
Service	1.4	0.2	0.3	0.7	0.7	0.4	0.4	0.5	0.8
Protective service	2.6	–	1.8	0.8	1.1	1.3	1.4	1.1	2.4
Sales and office	0.9	0.3	0.3	0.6	0.6	0.3	0.4	0.4	0.5
Sales and related	1.3	0.5	0.1	0.7	0.8	0.4	0.8	0.4	0.7
Office and administrative support	1.2	0.4	0.5	0.7	0.7	0.4	0.4	0.6	0.7
Natural resources, construction, and maintenance	1.5	0.5	0.7	1.0	1.1	0.4	0.4	0.6	1.0
Construction, extraction, farming, fishing, and forestry	2.1	0.7	0.4	1.4	1.5	0.4	0.3	0.3	1.4
Installation, maintenance, and repair	2.1	0.7	1.2	1.4	1.3	0.7	0.6	1.1	1.6
Production, transportation, and material moving ...	1.4	0.7	0.3	0.8	0.8	0.5	0.4	0.9	1.0
Production	1.9	1.0	0.5	1.1	1.0	0.6	0.6	0.8	1.4
Transportation and material moving	1.6	0.8	0.3	1.0	1.0	0.7	0.5	1.2	1.3
Full time	0.8	0.3	0.2	0.4	0.4	0.4	0.2	0.3	0.5
Part time	1.0	0.2	0.2	0.4	0.6	0.2	0.3	0.6	0.4
Union	1.2	0.4	0.5	0.5	0.2	0.8	0.4	0.4	0.9
Nonunion	0.8	0.3	0.2	0.4	0.4	0.3	0.2	0.4	0.4
Average wage within the following categories ⁴ :									
Lowest 25 percent	1.2	0.2	0.3	0.6	0.7	0.3	0.3	0.5	0.6
Lowest 10 percent	1.5	0.2	0.3	0.9	0.9	0.2	0.3	0.7	0.6
Second 25 percent	1.1	0.3	0.3	0.5	0.8	0.4	0.5	0.5	0.6
Third 25 percent	0.9	0.4	0.3	0.5	0.6	0.6	0.3	0.4	0.6
Highest 25 percent	1.0	0.5	0.5	0.8	0.4	0.6	0.2	0.5	0.7
Highest 10 percent	1.7	0.8	0.7	1.4	0.7	0.8	0.2	0.7	1.1
Establishment characteristics									
Goods-producing industries	1.4	0.9	0.4	0.8	0.8	0.6	0.3	0.6	1.0
Service-providing industries	0.8	0.2	0.2	0.4	0.4	0.4	0.2	0.3	0.4
Education and health services	1.5	0.2	0.2	0.9	0.9	1.0	0.5	0.6	0.7
Educational services	1.2	–	0.2	0.1	0.3	0.9	0.4	0.1	0.8
Elementary and secondary schools	1.5	–	0.3	0.2	0.2	1.1	0.5	–	1.1
Junior colleges, colleges, and universities	1.8	–	0.4	–	–	1.1	0.9	0.2	1.1
Health care and social assistance	2.3	0.3	0.3	1.4	1.5	1.4	0.7	1.0	1.1
Hospitals	3.0	0.7	0.7	1.2	0.6	3.7	0.6	1.8	1.6
Public administration	2.3	–	0.9	0.5	0.8	1.8	1.2	–	2.1

See footnotes at end of table.

Table 43. Standard errors for nonproduction bonuses: Access, civilian workers,¹ National Compensation Survey, March 2014—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	1.0	0.3	0.3	0.6	0.7	0.3	0.2	0.3	0.5
1 to 49 workers	1.1	0.3	0.3	0.7	0.9	0.3	0.3	0.3	0.6
50 to 99 workers	1.7	0.6	0.4	0.9	0.9	0.8	0.4	1.0	1.3
100 workers or more	0.9	0.4	0.3	0.4	0.3	0.6	0.3	0.5	0.5
100 to 499 workers	1.3	0.5	0.4	0.6	0.5	0.4	0.5	0.8	0.8
500 workers or more	1.2	0.5	0.4	0.5	0.4	1.0	0.4	0.6	0.7
Geographic areas									
Northeast	1.3	0.5	0.4	0.9	0.6	0.7	0.4	0.7	0.6
New England	2.5	0.6	1.3	2.0	0.4	1.1	0.4	1.4	1.4
Middle Atlantic	1.5	0.6	0.3	0.7	0.8	0.8	0.5	0.9	0.7
South	1.1	0.4	0.4	0.6	0.8	0.3	0.4	0.6	0.8
South Atlantic	1.4	0.5	0.7	0.8	1.4	0.4	0.7	1.0	1.2
East South Central	3.5	1.3	0.5	1.4	1.5	0.6	1.0	1.4	2.6
West South Central	2.0	0.6	0.6	1.2	1.2	0.6	0.6	0.9	1.3
Midwest	1.9	0.5	0.3	0.9	0.7	1.1	0.5	0.5	0.8
East North Central	2.2	0.5	0.4	1.2	0.9	1.5	0.7	0.6	1.0
West North Central	3.4	1.2	0.6	1.3	0.8	0.8	0.6	1.1	1.5
West	1.2	0.6	0.4	0.6	0.7	0.7	0.4	0.6	0.4
Mountain	3.3	1.3	0.5	1.4	1.5	1.4	1.0	1.1	1.0
Pacific	1.0	0.6	0.5	0.6	0.7	0.7	0.3	0.6	0.4

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

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

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet 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/glossary20132014.htm.

**Table 44. Unmarried domestic partner benefits: Access¹, civilian workers,²
National Compensation Survey, March 2014**

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	15	15	35	30
Worker characteristics				
Management, professional, and related	25	24	46	38
Management, business, and financial	23	23	54	47
Professional and related	26	25	42	35
Teachers	43	41	34	28
Primary, secondary, and special education school teachers	51	49	32	28
Registered nurses	20	20	36	27
Service	9	9	21	17
Protective service	27	26	29	21
Sales and office	13	13	38	34
Sales and related	5	5	36	32
Office and administrative support	18	17	40	35
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry	13	13	28	24
Installation, maintenance, and repair	11	12	19	18
Production, transportation, and material moving ... Production	15	14	37	28
Transportation and material moving	10	10	31	27
Production	8	6	29	26
Transportation and material moving	13	13	32	27
Full time	18	18	41	35
Part time	6	6	16	14
Union	40	37	53	42
Nonunion	11	11	32	28
Average wage within the following categories ³ :				
Lowest 25 percent	4	5	16	15
Lowest 10 percent	2	2	8	8
Second 25 percent	13	13	33	29
Third 25 percent	18	18	41	35
Highest 25 percent	28	27	54	43
Highest 10 percent	30	28	62	52
Establishment characteristics				
Goods-producing industries	9	8	32	28
Service-providing industries	16	16	35	30
Education and health services	25	25	33	28
Educational services	43	42	36	29
Elementary and secondary schools	49	47	29	25
Junior colleges, colleges, and universities	37	36	52	40
Health care and social assistance	13	13	31	27
Hospitals	23	23	38	29
Public administration	48	47	38	32

See footnotes at end of table.

**Table 44. Unmarried domestic partner benefits: Access¹, civilian workers,²
National Compensation Survey, March 2014—continued**

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
1 to 99 workers	6	6	21	20
1 to 49 workers	5	5	18	17
50 to 99 workers	8	8	30	28
100 workers or more	24	23	47	39
100 to 499 workers	14	14	42	38
500 workers or more	34	33	52	40
Geographic areas				
Northeast	18	17	41	34
New England	13	13	41	35
Middle Atlantic	20	19	41	33
South	15	16	26	22
South Atlantic	14	14	28	23
East South Central	18	19	25	20
West South Central	15	16	22	23
Midwest	8	7	27	20
East North Central	7	6	26	17
West North Central	11	11	29	26
West	21	20	54	49
Mountain	15	15	40	33
Pacific	23	23	60	56

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 the Unmarried Domestic Partners Benefit Fact Sheet at: www.bls.gov/ncs/ebs_domestic2012.pdf.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 44. Standard errors for unmarried domestic partner benefits: Access¹, civilian workers,² National Compensation Survey, March 2014

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	0.5	0.5	0.6	0.6
Worker characteristics				
Management, professional, and related	0.9	0.9	1.1	1.0
Management, business, and financial	1.2	1.3	1.5	1.4
Professional and related	1.1	1.1	1.2	1.2
Teachers	1.9	1.9	1.6	1.6
Primary, secondary, and special education school teachers	2.4	2.4	2.2	2.1
Registered nurses	2.2	2.2	3.2	2.9
Service	0.7	0.7	1.2	1.1
Protective service	2.1	1.9	2.0	1.9
Sales and office	0.6	0.6	1.0	0.9
Sales and related	0.5	0.5	1.5	1.4
Office and administrative support	0.8	0.8	1.3	1.2
Natural resources, construction, and maintenance	1.0	1.2	1.4	1.3
Construction, extraction, farming, fishing, and forestry	1.1	1.7	1.5	1.7
Installation, maintenance, and repair	1.5	1.4	2.3	2.1
Production, transportation, and material moving ...	0.7	0.7	1.4	1.3
Production	1.0	0.8	1.6	1.4
Transportation and material moving	1.0	1.0	2.0	2.1
Full time	0.6	0.6	0.7	0.7
Part time	0.4	0.4	0.8	0.8
Union	1.4	1.3	1.4	1.5
Nonunion	0.5	0.5	0.7	0.6
Average wage within the following categories ³ :				
Lowest 25 percent	0.5	0.5	0.8	0.7
Lowest 10 percent	0.3	0.3	0.9	0.9
Second 25 percent	0.6	0.6	1.0	1.0
Third 25 percent	1.0	0.9	1.0	1.0
Highest 25 percent	0.8	0.8	1.0	1.0
Highest 10 percent	1.3	1.3	1.4	1.5
Establishment characteristics				
Goods-producing industries	1.0	0.9	1.3	1.1
Service-providing industries	0.5	0.6	0.7	0.6
Education and health services	1.4	1.4	1.6	1.6
Educational services	1.7	1.7	1.3	1.4
Elementary and secondary schools	1.7	1.7	1.4	1.3
Junior colleges, colleges, and universities	3.6	3.6	2.9	3.1
Health care and social assistance	1.7	1.7	2.4	2.3
Hospitals	2.7	2.7	2.6	2.5
Public administration	2.6	2.6	1.9	2.2

See footnotes at end of table.

Table 44. Standard errors for unmarried domestic partner benefits: Access¹, civilian workers,² National Compensation Survey, March 2014—continued

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
1 to 99 workers	0.5	0.5	0.8	0.7
1 to 49 workers	0.4	0.5	0.9	0.9
50 to 99 workers	1.2	1.2	1.8	1.7
100 workers or more	0.8	0.8	0.9	0.8
100 to 499 workers	0.9	0.9	1.3	1.2
500 workers or more	1.3	1.3	1.3	1.2
Geographic areas				
Northeast	0.8	0.8	1.7	1.3
New England	1.4	1.3	2.0	2.8
Middle Atlantic	1.0	1.0	2.4	1.6
South	0.8	0.8	0.9	0.8
South Atlantic	0.9	0.9	1.2	1.2
East South Central	3.1	3.2	2.1	2.1
West South Central	1.2	1.4	1.5	1.4
Midwest	1.0	0.9	1.2	1.1
East North Central	0.5	0.4	1.6	1.3
West North Central	3.0	2.5	1.6	1.9
West	1.0	0.9	1.4	1.3
Mountain	2.0	2.0	1.6	1.4
Pacific	1.0	1.0	1.9	1.7

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 the Unmarried Domestic Partners Benefit Fact Sheet at: www.bls.gov/ncs/ebs/ebs_domestic2012.pdf.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
All workers	63	9	6	22	59	13	1	27
Worker characteristics								
Management, professional, and related	80	8	3	9	77	10	1	12
Management, business, and financial	84	10	1	4	86	8	1	5
Professional and related	78	7	4	11	74	11	1	14
Teachers	83	2	3	12	73	12	1	14
Primary, secondary, and special education school teachers	94	—	—	2	81	16	—	—
Registered nurses	76	6	3	15	75	8	1	16
Service	37	9	8	46	33	13	2	52
Protective service	67	2	11	19	63	6	7	24
Sales and office	62	10	9	19	57	15	1	27
Sales and related	52	9	15	24	45	16	1	38
Office and administrative support	68	11	5	17	65	14	1	21
Natural resources, construction, and maintenance	67	12	3	19	59	20	1	21
Construction, extraction, farming, fishing, and forestry	60	11	4	25	52	—	—	27
Installation, maintenance, and repair	73	12	2	14	65	19	1	14
Production, transportation, and material moving	66	10	4	19	65	11	1	22
Production	73	11	2	14	73	11	1	15
Transportation and material moving	60	9	6	24	58	11	1	30
Full time	76	11	2	10	74	14	1	11
Part time	19	3	18	60	12	11	2	75
Union	92	2	2	3	85	9	1	4
Nonunion	58	11	6	25	55	13	1	31
Average wage within the following categories ³ :								
Lowest 25 percent	29	9	12	50	24	13	1	61
Lowest 10 percent	15	7	14	64	12	10	1	77
Second 25 percent	65	12	5	18	61	16	1	22
Third 25 percent	78	10	3	9	75	13	1	11
Highest 25 percent	87	7	2	4	85	9	1	6
Highest 10 percent	88	6	2	3	89	6	1	4
Establishment characteristics								
Goods-producing industries	74	12	2	12	72	14	1	13
Service-providing industries	61	9	6	24	57	13	1	29
Education and health services	72	8	5	15	67	13	1	19
Educational services	83	2	3	11	75	11	1	13
Elementary and secondary schools	87	1	4	8	75	13	1	11
Junior colleges, colleges, and universities	85	2	2	12	82	4	1	13
Health care and social assistance	64	12	6	18	61	14	1	23
Hospitals	87	2	3	8	86	3	1	10
Public administration	88	—	—	9	81	7	1	11

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2014—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	27	45	1	27	51	21	5	23
Worker characteristics								
Management, professional, and related	42	46	1	12	62	25	3	10
Management, business, and financial	38	56	(²)	5	75	19	1	5
Professional and related	43	42	1	14	57	28	3	12
Teachers	70	16	2	13	37	49	1	14
Primary, secondary, and special education school teachers	87	10	1	2	30	67	—	—
Registered nurses	38	44	1	17	67	16	3	15
Service	16	30	1	53	26	19	7	47
Protective service	49	20	2	29	35	34	10	21
Sales and office	21	51	1	27	55	17	8	20
Sales and related	10	51	1	38	48	13	15	24
Office and administrative support	27	51	1	21	58	20	5	17
Natural resources, construction, and maintenance	30	48	(²)	22	55	24	3	19
Construction, extraction, farming, fishing, and forestry	32	39	—	—	44	27	4	25
Installation, maintenance, and repair	28	56	—	—	64	21	2	14
Production, transportation, and material moving	25	52	1	23	56	21	4	19
Production	23	62	—	15	68	17	2	14
Transportation and material moving	27	43	1	30	45	25	6	25
Full time	33	54	(²)	12	63	25	2	10
Part time	8	14	3	75	14	9	16	61
Union	81	13	2	4	44	51	1	4
Nonunion	18	50	1	31	52	16	6	26
Average wage within the following categories ³ :								
Lowest 25 percent	7	31	1	61	25	13	12	51
Lowest 10 percent	3	18	1	77	12	9	14	64
Second 25 percent	22	55	1	22	54	22	4	19
Third 25 percent	36	52	(²)	12	62	26	2	10
Highest 25 percent	50	44	1	6	68	26	2	5
Highest 10 percent	49	45	1	5	72	22	2	4
Establishment characteristics								
Goods-producing industries	26	60	(²)	14	68	18	2	12
Service-providing industries	28	42	1	29	48	22	6	25
Education and health services	41	39	1	19	48	32	4	16
Educational services	69	16	3	12	35	51	1	13
Elementary and secondary schools	82	6	4	8	25	63	1	11
Junior colleges, colleges, and universities	52	34	1	12	60	26	1	13
Health care and social assistance	22	54	(²)	24	56	19	6	18
Hospitals	49	40	(²)	10	73	16	3	8
Public administration	83	5	2	9	35	53	1	11

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2014—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	43	14	7	35	40	18	1	41
1 to 49 workers	39	15	7	39	35	18	1	45
50 to 99 workers	57	13	8	22	54	16	1	29
100 workers or more	80	5	4	11	77	8	1	14
100 to 499 workers	73	7	6	14	69	12	2	18
500 workers or more	87	2	3	8	85	5	1	10
Geographic areas								
Northeast	62	10	5	23	58	14	1	27
New England	62	8	4	25	57	13	1	28
Middle Atlantic	62	10	6	22	58	15	1	26
South	63	10	5	21	62	11	1	25
South Atlantic	63	10	6	21	61	12	1	26
East South Central	66	8	4	22	64	—	—	25
West South Central	62	11	6	21	62	11	2	25
Midwest	65	8	7	20	62	10	1	26
East North Central	64	9	7	20	63	10	1	25
West North Central	65	5	9	20	59	11	1	28
West	59	11	5	25	53	17	1	29
Mountain	56	11	6	26	58	10	1	32
Pacific	61	10	4	25	51	20	1	28

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2014—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	10	48	(²)	42	39	18	7	35
1 to 49 workers	8	46	(²)	46	36	18	7	39
50 to 99 workers	16	54	1	29	49	21	7	23
100 workers or more	43	42	1	14	61	24	4	11
100 to 499 workers	27	54	1	19	61	19	5	14
500 workers or more	60	29	1	9	61	28	2	8
Geographic areas								
Northeast	31	41	1	27	49	23	5	23
New England	27	43	1	29	49	21	4	26
Middle Atlantic	32	40	1	26	48	24	5	23
South	26	47	(²)	26	53	20	5	22
South Atlantic	26	47	(²)	27	55	18	5	22
East South Central	28	46	—	—	50	25	4	22
West South Central	24	49	(²)	27	50	22	6	21
Midwest	28	45	1	26	55	18	7	21
East North Central	29	45	1	25	55	19	6	21
West North Central	26	45	1	28	54	16	8	21
West	26	43	1	29	46	24	4	26
Mountain	—	46	—	32	46	21	6	27
Pacific	29	42	1	28	45	26	4	25

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

² 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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2014

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

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2014—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	0.6	0.5	0.3	0.7
Worker characteristics								
Management, professional, and related	1.0	1.1	0.1	0.7	1.1	0.9	0.4	0.6
Management, business, and financial	1.3	1.4	0.2	0.8	1.3	1.1	0.3	0.7
Professional and related	1.2	1.4	0.2	0.9	1.3	1.1	0.6	0.7
Teachers	1.8	1.8	0.3	1.1	2.1	2.0	0.2	1.1
Primary, secondary, and special education school teachers	2.3	2.4	0.3	0.5	2.5	2.5	–	–
Registered nurses	3.1	3.7	0.2	2.0	2.6	2.6	0.5	2.0
Service	0.9	1.3	0.1	1.6	1.3	1.2	0.7	1.7
Protective service	2.7	2.4	0.5	2.9	2.6	2.3	2.1	2.9
Sales and office	0.7	0.9	0.1	0.9	0.9	0.6	0.5	0.8
Sales and related	0.8	1.2	0.2	1.3	1.3	0.8	0.9	1.3
Office and administrative support	1.0	1.2	0.1	1.1	1.2	0.9	0.5	1.0
Natural resources, construction, and maintenance	1.5	1.6	(²)	1.6	1.9	1.2	0.6	1.5
Construction, extraction, farming, fishing, and forestry	2.5	2.4	–	–	2.9	2.1	1.0	2.7
Installation, maintenance, and repair	1.8	2.1	–	–	2.2	1.7	0.5	1.6
Production, transportation, and material moving ...	1.1	1.6	0.1	1.7	1.5	1.1	0.5	1.7
Production	1.3	1.9	–	1.5	1.7	1.3	0.4	1.4
Transportation and material moving	1.5	2.0	0.2	2.3	1.8	1.5	0.9	2.3
Full time	0.7	0.8	(²)	0.6	0.7	0.6	0.2	0.5
Part time	0.5	0.9	0.3	1.1	0.9	0.6	0.9	1.4
Union	1.1	1.1	0.2	0.5	1.4	1.4	0.4	0.4
Nonunion	0.5	0.8	0.1	0.8	0.7	0.6	0.3	0.8
Average wage within the following categories ³ :								
Lowest 25 percent	0.6	1.1	0.1	1.2	1.1	0.9	0.7	1.4
Lowest 10 percent	0.4	1.3	0.2	1.5	1.2	1.1	1.2	1.9
Second 25 percent	0.7	1.1	0.1	0.9	1.1	0.7	0.5	0.8
Third 25 percent	1.0	1.1	0.1	0.7	1.0	0.9	0.4	0.7
Highest 25 percent	1.1	1.2	0.1	0.5	0.9	0.8	0.3	0.5
Highest 10 percent	1.6	1.6	0.2	0.7	1.3	1.2	0.6	0.5
Establishment characteristics								
Goods-producing industries	1.3	1.5	(²)	0.9	1.5	1.2	0.4	0.9
Service-providing industries	0.6	0.8	0.1	0.8	0.7	0.5	0.3	0.8
Education and health services	1.6	1.5	0.2	1.3	1.5	1.5	0.5	1.3
Educational services	1.0	0.8	0.3	0.8	1.5	1.5	0.2	0.7
Elementary and secondary schools	0.9	0.7	0.4	0.5	1.8	1.7	0.2	0.5
Junior colleges, colleges, and universities	2.2	2.5	0.5	1.5	2.4	2.4	0.3	1.3
Health care and social assistance	2.1	2.2	0.2	2.0	2.2	2.0	0.9	2.0
Hospitals	3.0	2.9	0.1	0.8	1.7	1.8	0.4	0.8
Public administration	1.7	0.8	0.5	1.4	2.7	2.7	0.3	1.5

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2014—continued

Characteristics	Medical care and retirement benefits				Medical care and life insurance benefits			
	Medical care and retirement benefits	Medical care and no retirement benefits	Retirement benefits and no medical care benefits	No medical care and no retirement benefits	Medical care and life insurance benefits	Medical care and no life insurance benefits	Life insurance and no medical care benefits	No medical care and no life insurance benefits
1 to 99 workers	1.0	0.7	0.5	1.1	1.1	0.9	0.1	1.1
1 to 49 workers	1.1	0.8	0.6	1.2	1.2	1.1	0.1	1.2
50 to 99 workers	2.2	1.2	0.9	1.9	2.3	1.4	0.3	1.9
100 workers or more	0.7	0.4	0.3	0.6	0.7	0.4	0.2	0.6
100 to 499 workers	1.2	0.7	0.6	1.1	1.1	0.7	0.4	1.0
500 workers or more	0.8	0.4	0.3	0.7	0.9	0.5	0.1	0.7
Geographic areas								
Northeast	1.6	0.8	0.6	2.2	1.8	0.7	0.2	2.0
New England	3.2	1.3	0.8	4.5	3.6	1.8	0.5	3.9
Middle Atlantic	1.8	1.0	0.7	2.5	2.0	0.8	0.2	2.4
South	1.3	0.6	0.4	1.1	1.4	0.9	0.3	1.1
South Atlantic	1.9	0.9	0.6	1.7	2.3	1.5	0.2	1.7
East South Central	2.9	1.1	0.7	2.8	3.6	—	—	2.7
West South Central	2.1	1.1	0.6	1.4	1.6	0.9	0.7	1.4
Midwest	1.1	0.7	0.7	1.1	1.5	1.2	0.2	1.1
East North Central	1.5	0.9	0.9	1.2	1.5	0.8	0.3	1.3
West North Central	1.7	1.1	1.3	2.3	3.4	3.1	0.3	2.1
West	1.2	0.8	0.6	1.5	1.3	1.0	0.2	1.5
Mountain	1.8	1.2	1.6	1.8	2.1	1.3	0.4	2.0
Pacific	1.6	1.1	0.6	2.0	1.6	1.4	0.3	1.9

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, civilian workers,¹ National Compensation Survey, March 2014—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	1.0	0.1	1.1	1.0	0.8	0.5	1.1
1 to 49 workers	0.5	1.2	0.1	1.2	1.1	1.0	0.6	1.2
50 to 99 workers	1.4	1.9	0.3	1.9	2.1	1.5	0.9	1.9
100 workers or more	0.9	0.8	0.1	0.6	0.8	0.6	0.3	0.6
100 to 499 workers	1.1	1.2	0.2	1.1	1.2	0.9	0.5	1.0
500 workers or more	1.3	1.2	0.1	0.7	1.1	1.0	0.3	0.7
Geographic areas								
Northeast	1.7	1.8	0.2	2.1	1.3	1.3	0.5	2.2
New England	3.6	2.3	0.2	4.1	2.7	2.1	0.7	4.5
Middle Atlantic	1.7	2.0	0.3	2.5	1.5	1.5	0.7	2.4
South	0.9	1.1	0.1	1.1	1.1	0.7	0.4	1.1
South Atlantic	1.3	1.7	0.1	1.7	1.7	0.8	0.6	1.7
East South Central	2.2	2.9	—	—	2.4	2.5	0.7	2.8
West South Central	1.2	1.3	0.1	1.7	1.5	1.2	0.7	1.4
Midwest	1.3	1.6	0.2	1.2	1.4	1.0	0.7	1.1
East North Central	1.6	1.9	0.3	1.3	1.8	1.2	0.8	1.2
West North Central	2.4	3.1	0.4	2.3	2.0	1.9	1.2	2.2
West	1.0	1.4	0.1	1.4	1.4	1.2	0.6	1.5
Mountain	—	2.1	—	2.0	2.3	2.3	1.6	1.7
Pacific	1.1	1.8	0.1	1.8	1.7	1.3	0.5	2.0

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

² 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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 46. Paid leave combinations: Access, civilian workers,¹ National Compensation Survey, March 2014

(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	36	36	58	69	71	82	83
Worker characteristics							
Management, professional, and related	46	54	69	74	89	93	91
Management, business, and financial	59	56	87	94	93	97	97
Professional and related	41	53	61	65	88	91	88
Teachers	10	57	17	15	90	90	77
Primary, secondary, and special education school teachers	7	69	13	11	98	98	84
Registered nurses	61	59	77	82	87	89	90
Service	23	21	41	48	51	65	66
Protective service	43	41	69	76	75	83	87
Sales and office	41	37	64	75	71	82	84
Sales and related	32	28	49	61	58	71	76
Office and administrative support	46	43	72	82	79	88	89
Natural resources, construction, and maintenance	30	25	57	78	64	84	89
Construction, extraction, farming, fishing, and forestry	20	16	42	62	49	72	82
Installation, maintenance, and repair	39	34	69	92	77	95	95
Production, transportation, and material moving ...	32	26	54	78	66	85	88
Production	32	23	58	89	69	92	95
Transportation and material moving	31	28	51	68	63	79	83
Full time	44	44	71	83	83	94	94
Part time	11	10	18	25	32	44	48
Union	45	55	63	72	89	96	93
Nonunion	35	33	58	69	68	80	81
Average wage within the following categories ³ :							
Lowest 25 percent	15	13	30	41	40	57	61
Lowest 10 percent	8	6	17	26	25	45	50
Second 25 percent	39	35	64	78	75	87	89
Third 25 percent	47	44	75	87	84	93	94
Highest 25 percent	50	57	73	77	92	95	93
Highest 10 percent	51	58	73	77	95	97	93
Establishment characteristics							
Goods-producing industries	31	24	58	85	67	90	93
Service-providing industries	37	38	58	66	71	81	81
Education and health services	39	51	59	63	85	89	87
Educational services	22	56	39	37	90	91	83
Elementary and secondary schools	17	65	27	24	94	94	83
Junior colleges, colleges, and universities	33	40	66	65	88	89	86
Health care and social assistance	51	47	73	80	81	88	90
Hospitals	67	63	84	90	92	94	94
Public administration	52	52	88	87	91	91	91

See footnotes at end of table.

Table 46. Paid leave combinations: Access, civilian workers,¹ National Compensation Survey, March 2014—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	26	23	49	62	58	73	76
1 to 49 workers	24	22	48	60	55	70	74
50 to 99 workers	33	29	54	68	65	81	82
100 workers or more	46	47	67	76	83	90	89
100 to 499 workers	42	39	63	75	76	86	87
500 workers or more	49	56	71	77	90	94	92
Geographic areas							
Northeast	47	47	60	69	76	83	83
New England	40	42	57	66	75	82	82
Middle Atlantic	50	49	62	70	76	83	84
South	34	35	59	71	71	84	86
South Atlantic	37	37	60	71	72	84	85
East South Central	30	30	55	68	69	84	85
West South Central	31	32	59	71	73	85	86
Midwest	36	34	55	70	68	82	83
East North Central	39	36	55	70	68	82	83
West North Central	30	30	56	70	69	82	83
West	30	31	59	66	68	78	79
Mountain	31	31	56	65	66	78	80
Pacific	30	30	60	67	69	78	79

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

² 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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 46. Standard errors for paid leave combinations: Access, civilian workers,¹ National Compensation Survey, March 2014

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	0.6	0.7	0.7	0.7	0.6	0.7
Worker characteristics							
Management, professional, and related	1.0	1.0	1.0	0.8	0.7	0.5	0.6
Management, business, and financial	1.3	1.4	1.1	0.8	0.8	0.7	0.7
Professional and related	1.3	1.3	1.3	1.1	0.9	0.7	0.8
Teachers	1.3	1.8	2.0	2.0	1.1	1.1	1.5
Primary, secondary, and special education school teachers	1.2	2.5	2.5	2.5	0.6	0.6	1.6
Registered nurses	3.4	3.3	2.0	1.8	1.9	1.8	1.7
Service	1.2	1.0	1.6	1.7	1.7	1.9	1.9
Protective service	2.9	2.9	2.9	2.7	2.9	2.6	2.0
Sales and office	1.0	1.0	1.0	0.9	1.0	0.9	0.9
Sales and related	1.4	1.2	1.4	1.3	1.5	1.3	1.3
Office and administrative support	1.2	1.2	1.2	1.1	1.1	1.0	1.0
Natural resources, construction, and maintenance	1.3	1.3	1.8	1.6	1.7	1.4	1.1
Construction, extraction, farming, fishing, and forestry	2.0	1.8	2.7	2.9	2.5	2.5	2.0
Installation, maintenance, and repair	2.0	1.9	2.2	1.2	1.9	0.8	0.8
Production, transportation, and material moving ...	1.3	1.2	1.5	1.3	1.5	1.3	1.2
Production	1.6	1.4	2.2	1.2	2.0	1.0	0.9
Transportation and material moving	1.9	1.7	1.9	1.9	2.0	2.0	1.9
Full time	0.8	0.9	0.7	0.5	0.6	0.5	0.4
Part time	0.7	0.6	1.0	1.2	1.3	1.5	1.5
Union	1.3	1.4	1.2	0.9	0.9	0.6	0.5
Nonunion	0.8	0.7	0.8	0.8	0.8	0.8	0.8
Average wage within the following categories ³ :							
Lowest 25 percent	0.9	0.7	1.2	1.5	1.3	1.5	1.6
Lowest 10 percent	0.9	0.8	1.5	2.0	1.7	2.1	2.3
Second 25 percent	1.1	1.1	1.1	0.9	0.9	0.7	0.7
Third 25 percent	1.0	1.0	0.9	0.7	0.8	0.6	0.6
Highest 25 percent	1.0	0.9	1.0	0.8	0.6	0.5	0.6
Highest 10 percent	1.5	1.4	1.2	1.0	0.6	0.4	0.6
Establishment characteristics							
Goods-producing industries	1.3	1.2	1.7	1.0	1.5	0.8	0.7
Service-providing industries	0.7	0.7	0.8	0.8	0.7	0.8	0.8
Education and health services	1.6	1.5	1.5	1.4	1.2	1.0	1.0
Educational services	1.1	1.4	1.3	1.2	0.7	0.7	1.0
Elementary and secondary schools	1.2	1.7	1.2	1.2	0.6	0.6	1.1
Junior colleges, colleges, and universities	2.2	2.3	2.2	1.6	1.4	1.4	1.3
Health care and social assistance	2.3	2.3	2.0	1.9	2.0	1.6	1.5
Hospitals	2.5	2.6	1.3	0.8	0.9	0.7	0.7
Public administration	2.2	2.2	1.4	1.5	1.3	1.3	1.3

See footnotes at end of table.

Table 46. Standard errors for paid leave combinations: Access, civilian workers,¹ National Compensation Survey, March 2014—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	1.0	0.9	1.1	1.1	1.2	1.1	1.1
1 to 49 workers	1.2	1.1	1.3	1.2	1.4	1.3	1.3
50 to 99 workers	1.9	1.9	1.9	2.0	1.8	1.5	1.6
100 workers or more	0.9	0.9	0.7	0.7	0.6	0.6	0.6
100 to 499 workers	1.2	1.1	1.2	1.2	1.2	1.1	1.0
500 workers or more	1.2	1.2	1.0	0.8	0.7	0.6	0.6
Geographic areas							
Northeast	1.3	1.2	1.6	1.6	1.6	2.0	2.1
New England	2.8	2.6	2.4	3.3	2.5	2.3	3.9
Middle Atlantic	1.4	1.4	1.9	1.8	2.1	2.5	2.2
South	1.3	1.2	1.3	1.1	1.1	0.8	0.8
South Atlantic	1.8	1.6	1.7	1.7	1.6	1.3	1.1
East South Central	2.9	2.5	4.1	2.9	2.7	1.9	1.9
West South Central	2.7	2.3	1.9	1.6	1.6	1.2	1.3
Midwest	1.4	1.4	1.4	1.3	1.5	1.2	1.3
East North Central	1.7	1.8	1.5	1.5	1.8	1.3	1.5
West North Central	2.3	2.2	3.0	2.6	2.7	2.6	2.3
West	1.1	1.1	1.6	1.7	1.4	1.5	1.6
Mountain	1.9	2.1	2.3	2.2	2.5	1.5	1.8
Pacific	1.3	1.4	2.0	2.2	1.6	2.1	2.2

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

² 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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Private Industry Tables

Types of Benefits:

- Establishment data (Retirement and healthcare)
- Retirement benefits
- Healthcare benefits
- Life, short-term, and long-term disability insurance benefits
- Paid time-off benefits
- Other benefits (Quality of life, financial, health-related, nonproduction bonuses, and unmarried domestic partner)
- Benefit combinations (Medical care and paid leave)

Table 1. Establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2014

(All establishments = 100 percent)

Characteristics	Retirement benefits			Health care benefits
	All plans ¹	Defined benefit	Defined contribution	
All establishments	47	8	46	61
Establishment characteristics				
Goods-producing industries	44	9	42	60
Construction	31	9	28	47
Manufacturing	57	8	56	73
Service-providing industries	47	8	46	61
Trade, transportation, and utilities	54	8	53	66
Wholesale trade	64	5	64	83
Retail trade	51	7	49	61
Transportation and warehousing	47	–	45	57
Utilities	82	–	71	84
Information	78	46	78	86
Financial activities	61	22	60	77
Finance and insurance	71	31	71	83
Credit intermediation and related activities	86	39	85	91
Insurance carriers and related activities	54	19	53	66
Real estate and rental and leasing	43	–	42	67
Professional and business services	46	–	45	60
Professional and technical services	49	–	49	66
Administrative and waste services	36	–	35	46
Education and health services	61	–	60	76
Educational services	54	–	44	70
Junior colleges, colleges, and universities	89	–	86	99
Health care and social assistance	62	–	62	76
Leisure and hospitality	16	–	16	26
Accommodation and food services	15	–	15	25
Other services	24	–	23	41
1 to 99 workers	45	7	44	59
1 to 49 workers	44	6	43	58
50 to 99 workers	75	16	72	88
100 workers or more	89	36	86	94
100 to 499 workers	88	33	84	93
500 workers or more	97	57	95	98

See footnotes at end of table.

Table 1. Establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2014—continued

(All establishments = 100 percent)

Characteristics	Retirement benefits			Health care benefits
	All plans ¹	Defined benefit	Defined contribution	
Geographic areas				
Northeast	41	8	39	57
New England	46	—	45	51
Middle Atlantic	39	8	37	60
South	47	7	47	61
South Atlantic	47	8	47	61
East South Central	40	5	40	53
West South Central	50	7	49	64
Midwest	53	10	52	62
East North Central	49	11	48	63
West North Central	59	—	58	61
West	46	7	45	62
Mountain	53	—	53	67
Pacific	42	8	40	59

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/glossary20132014.htm.

Table 1. Standard errors for establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2014

Characteristics	Retirement benefits			Health care benefits
	All plans ¹	Defined benefit	Defined contribution	
All establishments	1.9	0.6	1.9	1.8
Establishment characteristics				
Goods-producing industries	2.9	1.0	2.9	3.1
Construction	3.3	1.5	3.1	3.7
Manufacturing	4.8	1.3	4.7	5.5
Service-providing industries	2.0	0.7	2.0	2.0
Trade, transportation, and utilities	3.4	0.9	3.4	3.4
Wholesale trade	4.5	1.1	4.5	3.4
Retail trade	2.7	1.2	2.7	3.0
Transportation and warehousing	11.8	–	11.5	13.0
Utilities	12.7	–	13.7	12.3
Information	7.7	9.3	7.7	6.4
Financial activities	3.9	2.3	3.9	3.8
Finance and insurance	4.2	3.0	4.2	3.5
Credit intermediation and related activities	4.9	4.2	4.9	4.3
Insurance carriers and related activities	6.4	5.5	6.4	6.7
Real estate and rental and leasing	7.9	–	7.8	7.2
Professional and business services	4.7	–	4.7	4.8
Professional and technical services	7.8	–	7.8	7.5
Administrative and waste services	7.6	–	7.5	8.5
Education and health services	6.1	–	6.2	5.4
Educational services	7.8	–	8.1	9.0
Junior colleges, colleges, and universities	8.1	–	8.2	0.9
Health care and social assistance	6.6	–	6.6	6.0
Leisure and hospitality	2.5	–	2.5	4.5
Accommodation and food services	2.7	–	2.7	4.9
Other services	4.7	–	4.4	5.9
1 to 99 workers	2.0	0.5	2.0	1.9
1 to 49 workers	2.0	0.6	2.0	2.0
50 to 99 workers	2.7	1.5	2.7	1.6
100 workers or more	1.5	6.1	1.5	1.1
100 to 499 workers	1.8	7.2	1.9	1.2
500 workers or more	0.8	4.3	1.2	0.7

See footnotes at end of table.

Table 1. Standard errors for establishments offering retirement and health care benefits: private industry workers, National Compensation Survey, March 2014—continued

Characteristics	Retirement benefits			Health care benefits
	All plans ¹	Defined benefit	Defined contribution	
Geographic areas				
Northeast	4.5	1.4	4.4	4.4
New England	11.9	—	12.0	10.2
Middle Atlantic	4.8	1.3	4.8	4.6
South	2.9	0.8	2.8	2.9
South Atlantic	4.4	1.2	4.4	4.1
East South Central	4.8	1.1	4.7	7.2
West South Central	4.2	1.5	4.2	4.8
Midwest	3.5	2.0	3.5	3.0
East North Central	4.5	2.6	4.5	3.7
West North Central	5.0	—	4.9	5.0
West	4.1	1.0	4.1	4.0
Mountain	8.5	—	8.6	8.3
Pacific	3.5	1.1	3.5	3.6

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

Note: Dash indicates no establishments in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2014

(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	65	48	75	19	16	86	60	42	70
Worker characteristics									
Management, professional, and related	80	67	84	26	23	86	77	61	80
Management, business, and financial	84	74	87	31	27	86	82	68	83
Professional and related	77	63	82	24	20	87	74	57	77
Service	38	21	56	7	6	91	34	17	50
Protective service	62	28	45	6	5	76	60	26	43
Sales and office	69	49	71	17	13	79	65	45	69
Sales and related	67	39	59	11	7	65	64	36	57
Office and administrative support	70	56	79	21	17	84	66	50	76
Natural resources, construction, and maintenance	67	53	79	24	23	95	60	44	74
Construction, extraction, farming, fishing, and forestry	60	47	78	25	24	97	50	36	72
Installation, maintenance, and repair	73	58	80	23	21	92	68	51	75
Production, transportation, and material moving ...	70	53	75	23	20	88	61	42	68
Production	75	59	78	22	20	92	70	50	72
Transportation and material moving	65	47	72	24	21	85	53	34	64
Full time	74	58	79	22	19	88	70	52	74
Part time	37	19	52	8	6	73	32	15	47
Union	92	83	91	71	66	93	56	45	80
Nonunion	62	45	72	13	11	83	61	42	69
Average wage within the following categories ³ :									
Lowest 25 percent	38	18	48	5	3	70	36	16	45
Lowest 10 percent	27	11	39	4	2	56	25	9	36
Second 25 percent	67	47	71	14	11	85	62	41	67
Third 25 percent	76	62	81	24	21	88	70	53	75
Highest 25 percent	85	75	88	36	32	88	80	66	83
Highest 10 percent	88	79	89	37	32	86	85	72	85
Establishment characteristics									
Goods-producing industries	76	62	82	26	23	91	71	54	76
Construction	57	44	77	18	18	97	49	36	73
Manufacturing	83	69	83	28	25	89	78	61	77
Service-providing industries	63	46	73	17	15	85	58	40	69
Trade, transportation, and utilities	72	48	66	19	15	78	63	39	62
Wholesale trade	76	60	80	13	12	94	72	55	76
Retail trade	68	38	56	13	9	65	60	32	53
Transportation and warehousing	79	59	76	35	29	82	59	39	66
Utilities	99	94	96	79	75	95	92	79	86

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2014—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	88	79	91	44	38	87	86	72	84
Financial activities	84	75	90	41	35	84	83	70	85
Finance and insurance	92	85	92	51	43	84	91	79	87
Credit intermediation and related activities	94	86	91	50	42	83	94	81	86
Insurance carriers and related activities	89	82	92	48	44	91	88	76	87
Real estate and rental and leasing	56	44	78	—	—	—	54	41	75
Professional and business services	60	47	78	14	12	86	59	44	75
Professional and technical services	71	59	83	14	12	85	71	57	80
Administrative and waste services	41	27	65	6	6	98	40	25	63
Education and health services	69	53	77	17	16	90	64	45	71
Educational services	72	61	85	15	13	87	64	52	81
Junior colleges, colleges, and universities	89	78	88	15	11	77	85	74	87
Health care and social assistance	69	52	76	18	16	90	64	44	70
Leisure and hospitality	28	12	42	3	3	98	26	10	37
Accommodation and food services	26	10	39	2	2	100	24	8	34
Other services	47	33	70	8	7	92	43	29	67
1 to 99 workers	50	35	70	8	7	86	47	32	68
1 to 49 workers	45	32	71	7	6	87	44	30	69
50 to 99 workers	63	43	68	12	11	85	58	38	65
100 workers or more	82	64	78	31	27	86	75	54	72
100 to 499 workers	78	55	71	20	17	83	72	48	67
500 workers or more	89	77	86	46	41	88	80	63	78
Geographic areas									
Northeast	64	51	80	23	21	90	57	42	74
New England	63	49	77	19	17	87	60	43	73
Middle Atlantic	64	52	81	25	23	91	56	42	75
South	65	46	71	15	13	84	62	42	67
South Atlantic	65	47	72	16	13	83	62	43	69
East South Central	64	45	70	14	12	81	61	40	66
West South Central	64	44	69	15	12	85	62	41	65
Midwest	70	53	76	21	18	87	65	46	71
East North Central	69	52	75	23	20	88	63	44	70
West North Central	71	54	76	17	14	85	68	49	72
West	60	45	75	17	14	84	55	39	71
Mountain	59	42	71	13	10	80	56	39	69
Pacific	60	46	77	19	16	85	54	40	73

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

² Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they 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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2014

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.8	0.7	0.6	0.6	0.6	0.7	0.7	0.6	0.6
Worker characteristics									
Management, professional, and related	1.1	1.0	0.8	1.2	1.1	1.1	1.2	1.0	1.0
Management, business, and financial	1.3	1.5	1.1	1.4	1.5	2.2	1.3	1.4	1.2
Professional and related	1.5	1.4	1.1	1.5	1.4	1.3	1.5	1.4	1.2
Service	1.6	1.2	2.2	0.8	0.7	2.1	1.5	1.0	2.2
Protective service	5.8	3.8	5.0	1.5	1.3	5.6	6.1	4.1	5.4
Sales and office	1.0	0.9	0.8	0.7	0.6	1.3	1.0	0.8	0.8
Sales and related	1.6	1.3	1.2	0.8	0.6	2.5	1.5	1.1	1.3
Office and administrative support	1.3	1.2	0.8	0.9	0.8	1.2	1.3	1.1	0.9
Natural resources, construction, and maintenance	1.9	1.8	1.3	1.7	1.7	1.3	1.9	1.7	1.4
Construction, extraction, farming, fishing, and forestry	3.2	3.0	2.2	2.8	2.8	1.0	2.9	2.5	2.5
Installation, maintenance, and repair	2.3	2.2	1.6	1.9	1.9	2.2	2.4	2.3	1.7
Production, transportation, and material moving ...	1.7	1.3	1.0	1.1	1.0	1.1	1.6	1.2	1.1
Production	1.6	1.5	1.3	1.4	1.3	1.1	1.7	1.5	1.3
Transportation and material moving	2.4	1.9	1.4	1.6	1.3	1.9	2.1	1.6	1.7
Full time	0.7	0.7	0.6	0.7	0.7	0.7	0.7	0.6	0.6
Part time	1.5	0.9	1.5	0.5	0.4	2.3	1.4	0.8	1.6
Union	1.1	1.3	0.8	2.0	1.9	0.7	2.0	1.7	1.4
Nonunion	0.8	0.7	0.6	0.5	0.5	0.9	0.8	0.6	0.6
Average wage within the following categories ³ :									
Lowest 25 percent	1.4	0.9	1.5	0.4	0.3	2.6	1.3	0.8	1.5
Lowest 10 percent	1.8	0.9	2.2	0.4	0.3	5.0	1.8	0.8	2.3
Second 25 percent	1.1	1.1	1.0	0.7	0.7	1.3	1.1	1.1	1.1
Third 25 percent	1.0	1.0	0.8	1.0	0.9	0.9	1.0	0.9	0.8
Highest 25 percent	1.0	1.0	0.7	1.2	1.2	0.9	1.0	1.1	0.9
Highest 10 percent	1.2	1.3	1.0	1.7	1.7	1.7	1.3	1.3	1.2
Establishment characteristics									
Goods-producing industries	1.3	1.2	0.9	1.3	1.2	1.0	1.4	1.3	1.0
Construction	2.7	2.5	2.1	2.2	2.1	1.2	2.5	2.1	2.1
Manufacturing	1.3	1.4	1.0	1.7	1.5	1.1	1.5	1.6	1.1
Service-providing industries	0.9	0.8	0.7	0.6	0.6	0.9	0.8	0.7	0.8
Trade, transportation, and utilities	1.3	1.1	0.8	0.9	0.7	1.4	1.2	1.0	0.9
Wholesale trade	2.5	2.4	1.4	1.9	1.7	1.7	2.5	2.4	1.5
Retail trade	1.4	1.1	1.1	1.0	0.7	2.3	1.4	1.0	1.2
Transportation and warehousing	3.0	2.6	2.3	2.8	2.3	2.7	3.3	2.8	3.0
Utilities	0.7	1.6	1.5	5.6	5.3	1.6	2.2	2.4	2.1

See footnotes at end of table.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2014—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	2.3	2.4	1.5	3.6	3.1	2.5	2.3	2.6	2.1
Financial activities	1.7	1.7	0.9	1.7	1.6	1.2	1.7	1.6	1.0
Finance and insurance	0.8	1.0	0.7	1.8	1.7	1.3	0.8	1.1	0.8
Credit intermediation and related activities	0.8	1.3	1.1	2.5	2.2	1.8	0.8	1.3	1.1
Insurance carriers and related activities	1.5	1.7	0.9	3.0	2.9	1.6	1.6	1.8	1.2
Real estate and rental and leasing	5.6	5.6	5.2	—	—	—	5.2	5.2	5.2
Professional and business services	2.0	1.9	1.7	1.6	1.5	3.1	1.9	1.8	1.9
Professional and technical services	2.6	2.6	2.4	2.6	2.3	4.2	2.6	2.6	2.5
Administrative and waste services	3.6	3.5	4.5	1.8	1.8	1.4	3.5	3.4	4.7
Education and health services	2.3	2.1	1.6	1.9	1.8	1.6	2.1	1.7	1.6
Educational services	3.1	2.9	1.4	2.2	2.1	2.0	3.4	2.9	1.8
Junior colleges, colleges, and universities	1.4	1.6	1.0	0.9	0.8	1.8	1.5	1.6	1.0
Health care and social assistance	2.6	2.4	1.9	2.2	2.1	1.8	2.5	2.0	1.9
Leisure and hospitality	2.4	1.3	3.1	0.9	0.9	2.0	2.2	1.0	2.8
Accommodation and food services	2.8	1.5	3.7	0.8	0.8	(⁴)	2.5	1.1	3.0
Other services	4.1	3.1	3.2	1.9	1.6	7.1	4.3	3.1	3.2
1 to 99 workers	1.0	0.9	1.0	0.5	0.5	1.5	1.0	0.9	1.0
1 to 49 workers	1.2	0.9	1.2	0.5	0.5	1.8	1.2	0.9	1.2
50 to 99 workers	2.3	2.0	1.8	1.3	1.2	2.7	2.3	1.9	1.8
100 workers or more	0.9	0.9	0.7	1.0	0.9	0.9	0.9	0.8	0.7
100 to 499 workers	1.4	1.3	1.1	1.0	1.0	1.9	1.3	1.1	1.1
500 workers or more	1.3	1.3	0.8	1.8	1.7	0.8	1.2	1.3	0.9
Geographic areas									
Northeast	2.1	2.1	1.0	1.8	1.7	1.0	1.8	1.6	1.1
New England	3.7	4.3	2.9	3.3	3.2	2.5	3.7	3.9	2.7
Middle Atlantic	2.5	2.4	1.2	1.9	1.8	1.0	2.1	1.8	1.5
South	1.4	1.2	1.0	0.7	0.7	1.6	1.3	1.0	1.0
South Atlantic	2.2	1.8	1.1	1.2	1.2	2.7	2.0	1.5	1.2
East South Central	3.2	3.0	2.6	1.1	1.0	3.7	3.0	3.2	2.8
West South Central	2.1	1.6	1.9	1.1	0.9	1.2	1.9	1.4	1.9
Midwest	1.3	1.1	1.1	1.5	1.3	1.1	1.3	1.0	1.2
East North Central	1.5	1.2	1.4	1.8	1.5	1.4	1.7	1.2	1.6
West North Central	2.5	2.1	1.7	2.6	2.2	1.3	2.2	1.8	2.0
West	1.5	1.4	1.6	1.1	1.0	2.0	1.4	1.3	1.7
Mountain	2.1	2.2	3.7	1.7	1.3	3.6	2.2	2.2	3.7
Pacific	2.0	1.7	1.5	1.4	1.3	2.3	1.8	1.7	1.7

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

² Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they 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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 3. Retirement benefit combinations: Access, private industry workers, National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	14	5	46
Worker characteristics			
Management, professional, and related	23	3	53
Management, business, and financial	29	2	53
Professional and related	20	3	54
Service	3	4	31
Protective service	4	2	56
Sales and office	13	4	52
Sales and related	7	3	56
Office and administrative support	17	4	50
Natural resources, construction, and maintenance	17	7	43
Construction, extraction, farming, fishing, and forestry	15	10	35
Installation, maintenance, and repair	19	5	50
Production, transportation, and material moving	14	9	47
Production	17	5	53
Transportation and material moving	12	13	41
Full time	18	5	52
Part time	4	5	28
Union	35	36	21
Nonunion	12	2	49
Average wage within the following categories ¹ :			
Lowest 25 percent	2	3	33
Lowest 10 percent	1	2	24
Second 25 percent	9	5	53
Third 25 percent	18	6	52
Highest 25 percent	31	5	49
Highest 10 percent	33	3	51
Establishment characteristics			
Goods-producing industries	21	5	50
Construction	11	8	38
Manufacturing	24	4	54
Service-providing industries	13	5	45
Trade, transportation, and utilities	10	9	54
Wholesale trade	10	3	62
Retail trade	5	8	55
Transportation and warehousing	16	19	43
Utilities	73	6	20
Information	42	2	44
Financial activities	40	1	42
Finance and insurance	50	1	41

See footnotes at end of table.

Table 3. Retirement benefit combinations: Access, private industry workers, National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
Credit intermediation and related activities	50	1	44
Insurance carriers and related activities	48	—	40
Real estate and rental and leasing	—	—	46
Professional and business services	13	1	46
Professional and technical services	13	—	57
Administrative and waste services	5	1	36
Education and health services	12	6	52
Educational services	7	8	57
Junior colleges, colleges, and universities	12	3	74
Health care and social assistance	13	5	51
Leisure and hospitality	—	2	25
Accommodation and food services	—	2	24
Other services	4	3	39
1 to 99 workers	6	3	42
1 to 49 workers	5	2	39
50 to 99 workers	8	5	50
100 workers or more	24	7	52
100 to 499 workers	14	6	58
500 workers or more	37	9	43
Geographic areas			
Northeast	16	7	41
New England	15	4	44
Middle Atlantic	17	8	39
South	13	3	49
South Atlantic	13	3	49
East South Central	11	4	50
West South Central	12	2	50
Midwest	16	5	49
East North Central	17	6	47
West North Central	14	3	54
West	12	5	43
Mountain	10	3	46
Pacific	13	6	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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

**Table 3. Standard errors for retirement benefit combinations:
Access, private industry workers, National Compensation Survey,
March 2014**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	0.5	0.3	0.7
Worker characteristics			
Management, professional, and related	1.1	0.3	1.4
Management, business, and financial	1.4	0.4	1.6
Professional and related	1.4	0.4	1.8
Service	0.4	0.6	1.5
Protective service	1.0	0.9	6.2
Sales and office	0.6	0.4	0.9
Sales and related	0.6	0.5	1.4
Office and administrative support	0.8	0.4	1.2
Natural resources, construction, and maintenance	1.5	0.8	1.8
Construction, extraction, farming, fishing, and forestry	2.4	1.3	2.5
Installation, maintenance, and repair	1.8	0.9	2.5
Production, transportation, and material moving ...	1.0	0.8	1.6
Production	1.3	0.7	1.9
Transportation and material moving	1.3	1.2	2.1
Full time	0.7	0.3	0.8
Part time	0.3	0.4	1.3
Union	2.3	2.1	1.7
Nonunion	0.5	0.2	0.8
Average wage within the following categories ¹ :			
Lowest 25 percent	0.3	0.3	1.3
Lowest 10 percent	0.2	0.4	1.8
Second 25 percent	0.5	0.5	1.2
Third 25 percent	0.9	0.5	1.1
Highest 25 percent	1.2	0.4	1.4
Highest 10 percent	1.7	0.4	1.8
Establishment characteristics			
Goods-producing industries	1.3	0.6	1.7
Construction	1.9	1.0	2.1
Manufacturing	1.7	0.7	2.0
Service-providing industries	0.5	0.3	0.8
Trade, transportation, and utilities	0.6	0.7	1.4
Wholesale trade	1.7	0.8	2.8
Retail trade	0.5	0.9	1.4
Transportation and warehousing	2.3	2.1	3.4
Utilities	5.6	2.1	5.6
Information	3.6	0.8	3.4
Financial activities	1.7	0.5	1.6
Finance and insurance	1.8	0.2	1.8

See footnotes at end of table.

**Table 3. Standard errors for retirement benefit combinations:
Access, private industry workers, National Compensation Survey,
March 2014—continued**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
Credit intermediation and related activities	2.5	0.2	2.7
Insurance carriers and related activities	3.0	—	2.8
Real estate and rental and leasing	—	—	4.5
Professional and business services	1.5	0.4	2.1
Professional and technical services	2.6	—	3.0
Administrative and waste services	1.8	0.4	3.6
Education and health services	1.5	0.9	2.2
Educational services	0.9	2.0	3.3
Junior colleges, colleges, and universities	0.7	0.6	1.6
Health care and social assistance	1.7	1.1	2.5
Leisure and hospitality	—	0.7	2.1
Accommodation and food services	—	0.7	2.5
Other services	1.7	1.0	4.1
1 to 99 workers	0.5	0.3	1.0
1 to 49 workers	0.4	0.4	1.2
50 to 99 workers	1.1	0.7	2.4
100 workers or more	0.9	0.5	1.1
100 to 499 workers	0.9	0.6	1.4
500 workers or more	1.7	1.0	1.7
Geographic areas			
Northeast	1.6	0.9	1.6
New England	3.2	0.6	2.3
Middle Atlantic	1.6	1.2	1.7
South	0.6	0.3	1.4
South Atlantic	0.9	0.5	2.0
East South Central	1.3	0.9	3.7
West South Central	1.0	0.5	2.2
Midwest	1.4	0.6	1.5
East North Central	1.6	0.8	1.8
West North Central	2.4	0.9	2.2
West	1.1	0.5	1.5
Mountain	1.6	0.8	2.3
Pacific	1.4	0.7	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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, private industry workers, National Compensation Survey, March 2014

(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	68	21	2	9
Worker characteristics				
Management, professional, and related	62	26	1	10
Management, business, and financial	59	27	2	13
Professional and related	65	26	1	8
Service	86	10	—	—
Protective service	57	27	—	—
Sales and office	63	20	2	14
Sales and related	60	21	4	16
Office and administrative support	64	20	2	14
Natural resources, construction, and maintenance	81	13	2	4
Construction, extraction, farming, fishing, and forestry	95	3	—	—
Installation, maintenance, and repair	67	22	3	8
Production, transportation, and material moving ...	71	20	2	7
Production	63	26	—	—
Transportation and material moving	78	15	1	5
Full time	68	21	2	10
Part time	76	19	—	—
Union	84	14	—	—
Nonunion	60	25	2	13
Average wage within the following categories ⁴ :				
Lowest 25 percent	73	18	—	—
Lowest 10 percent	78	18	—	—
Second 25 percent	70	17	2	11
Third 25 percent	70	19	2	10
Highest 25 percent	66	24	2	8
Highest 10 percent	60	29	1	10
Establishment characteristics				
Goods-producing industries	68	23	2	8
Construction	97	—	—	—
Manufacturing	58	29	2	10
Service-providing industries	69	20	2	10
Trade, transportation, and utilities	72	23	—	—
Wholesale trade	62	29	—	—
Retail trade	70	25	—	—
Transportation and warehousing	79	16	—	—
Utilities	71	29	—	—
Information	38	40	—	—

See footnotes at end of table.

Table 5. Defined benefit retirement plans: Open, soft and hard freeze plans, private industry workers, National Compensation Survey, March 2014—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	
Establishment characteristics				
Financial activities	55	20	3	22
Finance and insurance	54	20	3	23
Credit intermediation and related activities	45	24	2	29
Insurance carriers and related activities	69	17	3	11
Real estate and rental and leasing	77	—	—	—
Professional and business services	73	20	—	—
Professional and technical services	74	—	—	—
Education and health services	77	15	—	—
Educational services	86	—	—	—
Junior colleges, colleges, and universities	71	—	—	—
Health care and social assistance	76	15	—	—
Leisure and hospitality	99	—	—	—
Accommodation and food services	100	—	—	—
Other services	84	—	—	—
1 to 99 workers	74	13	2	10
1 to 49 workers	71	13	3	13
50 to 99 workers	79	14	—	—
100 workers or more	67	23	1	9
100 to 499 workers	66	23	2	9
500 workers or more	67	23	1	8
Geographic areas				
Northeast	74	14	2	10
New England	61	22	1	16
Middle Atlantic	77	13	3	8
South	66	24	2	8
South Atlantic	68	22	2	9
East South Central	63	28	—	—
West South Central	65	26	2	7
Midwest	66	23	—	—
East North Central	70	21	—	—
West North Central	57	29	—	—
West	68	21	2	9
Mountain	67	—	—	15
Pacific	68	23	—	—

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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, private industry workers, National Compensation Survey, March 2014

(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	1.5	1.1	0.3	0.8
Worker characteristics				
Management, professional, and related	2.3	2.0	0.3	1.0
Management, business, and financial	3.4	2.6	0.4	1.5
Professional and related	2.8	2.4	0.4	1.1
Service	2.5	1.9	–	–
Protective service	11.5	7.8	–	–
Sales and office	2.3	1.4	0.6	1.5
Sales and related	4.2	2.9	1.5	2.3
Office and administrative support	2.4	1.5	0.5	1.6
Natural resources, construction, and maintenance	2.4	1.7	0.7	1.4
Construction, extraction, farming, fishing, and forestry	1.1	0.8	–	–
Installation, maintenance, and repair	4.0	3.2	1.3	2.6
Production, transportation, and material moving ...	2.2	1.9	0.7	1.7
Production	3.1	3.1	–	–
Transportation and material moving	3.1	2.2	0.4	2.2
Full time	1.5	1.2	0.3	0.8
Part time	2.4	2.2	–	–
Union	1.4	1.3	–	–
Nonunion	2.1	1.6	0.4	1.1
Average wage within the following categories ⁴ :				
Lowest 25 percent	3.8	2.9	–	–
Lowest 10 percent	4.4	4.2	–	–
Second 25 percent	2.4	1.7	0.6	1.5
Third 25 percent	1.8	1.4	0.5	1.3
Highest 25 percent	1.8	1.6	0.3	0.7
Highest 10 percent	2.9	2.5	0.5	1.3
Establishment characteristics				
Goods-producing industries	2.2	2.0	0.6	1.3
Construction	1.6	–	–	–
Manufacturing	2.8	2.4	0.9	1.8
Service-providing industries	1.8	1.3	0.3	0.8
Trade, transportation, and utilities	2.2	1.8	–	–
Wholesale trade	6.5	5.5	–	–
Retail trade	3.6	3.2	–	–
Transportation and warehousing	3.7	2.7	–	–
Utilities	4.4	4.5	–	–
Information	4.3	4.6	–	–

See footnotes at end of table.

Table 5. Standard errors for defined benefit retirement plans: Open, soft and hard freeze plans, private industry workers, National Compensation Survey, March 2014—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	
Establishment characteristics				
Financial activities	2.5	1.7	0.8	1.8
Finance and insurance	2.5	1.7	0.5	1.9
Credit intermediation and related activities	3.4	2.7	0.6	3.0
Insurance carriers and related activities	3.6	2.7	0.9	2.8
Real estate and rental and leasing	11.6	—	—	—
Professional and business services	4.3	3.9	—	—
Professional and technical services	8.0	—	—	—
Education and health services	3.5	2.4	—	—
Educational services	3.1	—	—	—
Junior colleges, colleges, and universities	2.8	—	—	—
Health care and social assistance	4.1	2.8	—	—
Leisure and hospitality	1.4	—	—	—
Accommodation and food services	0.0	—	—	—
Other services	7.6	—	—	—
1 to 99 workers	2.6	1.8	0.8	1.6
1 to 49 workers	3.4	2.3	1.3	2.3
50 to 99 workers	3.1	2.5	—	—
100 workers or more	1.8	1.3	0.3	0.9
100 to 499 workers	2.9	2.2	0.7	1.4
500 workers or more	2.0	1.6	0.3	0.9
Geographic areas				
Northeast	3.1	2.1	0.8	1.6
New England	4.3	4.1	0.3	2.5
Middle Atlantic	3.7	2.4	1.0	1.8
South	2.7	2.4	0.5	1.0
South Atlantic	4.0	3.2	0.5	1.3
East South Central	6.8	5.2	—	—
West South Central	3.9	4.1	1.1	1.3
Midwest	2.7	2.2	—	—
East North Central	3.1	2.4	—	—
West North Central	3.8	4.2	—	—
West	2.9	2.1	0.8	1.5
Mountain	6.3	—	—	3.4
Pacific	3.2	2.5	—	—

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, private industry workers, National Compensation Survey, March 2014

(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	4	38	58
Worker characteristics			
Management, professional, and related	5	34	61
Management, business, and financial	2	40	58
Professional and related	7	29	64
Service	—	—	51
Protective service	—	—	59
Sales and office	2	55	43
Sales and related	—	—	56
Office and administrative support	3	59	39
Natural resources, construction, and maintenance	4	37	59
Construction, extraction, farming, fishing, and forestry	—	—	73
Installation, maintenance, and repair	4	39	57
Production, transportation, and material moving	—	—	74
Production	—	—	78
Transportation and material moving	2	29	69
Full time	4	38	58
Part time	—	—	61
Union	14	30	56
Nonunion	1	40	59
Average wage within the following categories ³ :			
Lowest 25 percent	—	56	—
Lowest 10 percent	—	68	32
Second 25 percent	3	47	50
Third 25 percent	3	37	61
Highest 25 percent	5	33	61
Highest 10 percent	6	31	64
Establishment characteristics			
Goods-producing industries	7	23	69
Construction	—	—	100
Manufacturing	8	24	68
Service-providing industries	3	43	55
Trade, transportation, and utilities	4	31	65
Wholesale trade	—	32	68
Retail trade	—	47	53

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:¹ Selected attributes, private industry workers, National Compensation Survey, March 2014—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	—	—	83
Utilities	—	—	54
Information	—	43	57
Financial activities	2	58	40
Finance and insurance	2	60	38
Credit intermediation and related activities	—	71	—
Insurance carriers and related activities	—	—	50
Real estate and rental and leasing	—	—	85
Professional and business services	—	29	71
Professional and technical services	—	—	60
Education and health services	—	—	51
Educational services	—	—	46
Junior colleges, colleges, and universities	—	—	50
Health care and social assistance	—	—	51
1 to 99 workers	3	47	50
1 to 49 workers	—	—	50
50 to 99 workers	—	—	49
100 workers or more	4	36	60
100 to 499 workers	—	—	56
500 workers or more	6	31	63
Geographic areas			
Northeast	—	—	67
New England	—	—	70
Middle Atlantic	—	—	65
South	2	40	58
South Atlantic	—	—	58
East South Central	—	—	57
West South Central	2	39	59
Midwest	2	37	62
East North Central	2	32	66
West North Central	2	46	52
West	12	43	45
Mountain	—	—	53
Pacific	16	42	43

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 2013 are included in the "1 year" column. Those frozen between 2009 and 2012 are included in the "2 to 5 year" column and plans frozen before 2009 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 ECEC data for March 2014.

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/glossary20132014.htm.

**Table 6. Standard errors for defined benefit frozen retirement plans:¹
Selected attributes, private industry workers, National Compensation
Survey, March 2014**

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	0.7	1.9	2.0
Worker characteristics			
Management, professional, and related	1.2	2.6	2.9
Management, business, and financial	0.8	3.2	3.4
Professional and related	1.9	3.4	3.7
Service	—	—	5.6
Protective service	—	—	14.3
Sales and office	0.7	2.9	3.0
Sales and related	—	—	5.6
Office and administrative support	0.8	2.8	2.8
Natural resources, construction, and maintenance	1.7	5.2	5.2
Construction, extraction, farming, fishing, and forestry	—	—	12.1
Installation, maintenance, and repair	1.6	5.7	5.7
Production, transportation, and material moving ...	—	—	3.1
Production	—	—	4.1
Transportation and material moving	0.8	5.6	5.8
Full time	0.8	1.9	2.1
Part time	—	—	4.2
Union	3.0	3.3	4.0
Nonunion	0.3	2.3	2.3
Average wage within the following categories ³ :			
Lowest 25 percent	—	7.2	—
Lowest 10 percent	—	8.0	8.0
Second 25 percent	1.1	3.9	3.8
Third 25 percent	0.6	2.7	2.7
Highest 25 percent	1.2	2.3	2.7
Highest 10 percent	1.7	2.9	3.7
Establishment characteristics			
Goods-producing industries	1.7	3.1	3.8
Construction	—	—	0.0
Manufacturing	1.7	3.2	3.9
Service-providing industries	0.8	2.3	2.5
Trade, transportation, and utilities	1.5	3.3	3.7
Wholesale trade	—	8.9	8.9
Retail trade	—	5.2	5.2

See footnotes at end of table.

**Table 6. Standard errors for defined benefit frozen retirement plans:¹
Selected attributes, private industry workers, National Compensation
Survey, March 2014—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	—	—	6.3
Utilities	—	—	10.5
Information	—	6.0	6.0
Financial activities	0.9	2.6	2.7
Finance and insurance	0.9	2.8	2.9
Credit intermediation and related activities	—	3.8	—
Insurance carriers and related activities	—	—	6.3
Real estate and rental and leasing	—	—	7.8
Professional and business services	—	7.6	7.6
Professional and technical services	—	—	14.9
Education and health services	—	—	5.6
Educational services	—	—	5.3
Junior colleges, colleges, and universities	—	—	3.9
Health care and social assistance	—	—	6.0
1 to 99 workers	1.2	4.1	4.0
1 to 49 workers	—	—	5.0
50 to 99 workers	—	—	6.6
100 workers or more	0.8	2.1	2.4
100 to 499 workers	—	—	4.0
500 workers or more	1.3	2.5	2.9
Geographic areas			
Northeast	—	—	3.2
New England	—	—	5.2
Middle Atlantic	—	—	4.0
South	0.8	3.8	3.6
South Atlantic	—	—	5.2
East South Central	—	—	9.2
West South Central	0.9	6.0	6.0
Midwest	0.5	3.6	3.7
East North Central	0.7	4.1	4.3
West North Central	0.8	7.8	7.7
West	2.9	4.4	6.1
Mountain	—	—	7.4
Pacific	3.6	5.3	7.5

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 2013 are included in the "1 year" column. Those frozen between 2009 and 2012 are included in the "2 to 5 year" column and plans frozen before 2009 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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, private industry workers, National Compensation Survey, March 2014

(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	11	89	3	29	33	29	1
Worker characteristics							
Management, professional, and related	9	91	3	28	37	28	1
Management, business, and financial	8	92	3	30	38	25	—
Professional and related	9	91	4	27	37	30	2
Service	23	77	—	13	20	44	—
Sales and office	17	83	2	22	39	24	—
Sales and related	23	77	—	8	44	28	—
Office and administrative support	15	85	3	27	38	23	—
Natural resources, construction, and maintenance	4	96	4	50	22	18	—
Production, transportation, and material moving ...	8	92	4	34	21	37	—
Production	6	94	—	31	23	41	—
Transportation and material moving	12	88	5	39	19	31	—
Full time	10	90	3	29	34	28	1
Part time	24	76	8	19	26	29	—
Union	3	97	3	56	14	27	—
Nonunion	13	87	3	22	38	29	—
Average wage within the following categories ³ :							
Lowest 25 percent	39	61	—	—	19	28	—
Lowest 10 percent	60	40	—	—	—	—	—
Second 25 percent	16	84	3	15	37	34	—
Third 25 percent	10	90	3	30	30	33	—
Highest 25 percent	7	93	3	35	35	24	1
Highest 10 percent	6	94	3	32	42	23	—
Establishment characteristics							
Goods-producing industries	6	94	—	31	31	35	—
Construction	—	100	—	—	—	—	—
Manufacturing	6	94	—	30	33	36	—
Service-providing industries	13	87	3	28	34	26	2
Trade, transportation, and utilities	25	75	7	28	21	27	—
Retail trade	46	54	—	3	22	33	—
Financial activities	7	93	1	20	54	18	—

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:¹ Plan alternatives, private industry workers, National Compensation Survey, March 2014—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				Other
			Modified existing defined benefit plan	New defined benefit plan	Enhanced existing defined contribution plan	New defined contribution plan	
Finance and insurance	8	92	1	19	54	18	—
Credit intermediation and related activities	6	94	—	21	50	22	—
Real estate and rental and leasing	—	100	—	—	—	—	—
Professional and business services:							
Professional and technical services	—	100	—	—	55	—	—
Education and health services	17	83	4	13	31	44	—
Health care and social assistance	17	83	—	14	32	46	—
Other services	—	100	—	—	—	—	—
1 to 99 workers	7	93	4	21	42	25	—
1 to 49 workers	6	94	—	21	46	21	—
100 workers or more	12	88	3	30	31	29	—
100 to 499 workers	16	84	—	34	24	30	—
500 workers or more	10	90	3	28	35	29	—
Geographic areas							
Northeast	12	88	4	21	34	33	—
Middle Atlantic	12	88	—	21	27	40	—
South	14	86	4	28	29	29	—
South Atlantic	14	86	5	23	35	26	—
Midwest	10	90	—	36	30	28	—
East North Central	9	91	—	39	25	31	—
West North Central	13	87	—	28	38	21	—
West	8	92	2	28	43	24	—
Pacific	8	92	—	32	44	—	—

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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 7. Standard errors for frozen defined benefit retirement plans:¹ Plan alternatives, private industry workers, National Compensation Survey, March 2014

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	0.9	0.9	0.6	1.7	1.9	1.8	0.6
Worker characteristics							
Management, professional, and related	1.3	1.3	0.8	2.3	2.8	2.9	0.7
Management, business, and financial	1.7	1.7	1.1	2.7	3.2	3.5	–
Professional and related	1.8	1.8	1.1	2.7	3.4	3.6	1.0
Service	4.5	4.5	–	2.8	4.1	5.2	–
Sales and office	1.9	1.9	0.7	2.0	2.6	2.4	–
Sales and related	4.2	4.2	–	2.8	5.6	4.5	–
Office and administrative support	2.0	2.0	0.8	2.5	2.8	2.4	–
Natural resources, construction, and maintenance	2.1	2.1	2.0	5.4	4.6	3.4	–
Production, transportation, and material moving	1.8	1.8	1.3	3.8	3.1	3.7	–
Production	1.8	1.8	–	5.0	5.0	4.9	–
Transportation and material moving	3.4	3.4	1.6	5.1	5.6	6.5	–
Full time	0.9	0.9	0.6	1.8	2.0	1.9	0.6
Part time	3.5	3.5	2.7	4.8	3.6	4.3	–
Union	1.1	1.1	1.3	3.5	2.5	3.2	–
Nonunion	1.1	1.1	0.6	1.7	2.1	2.1	–
Average wage within the following categories ² :							
Lowest 25 percent	7.2	7.2	–	–	3.9	5.9	–
Lowest 10 percent	9.1	9.1	–	–	–	–	–
Second 25 percent	2.3	2.3	0.8	2.3	3.1	3.5	–
Third 25 percent	1.5	1.5	0.7	2.8	2.7	2.8	–
Highest 25 percent	1.0	1.0	0.8	2.5	2.7	2.7	0.6
Highest 10 percent	1.1	1.1	1.0	3.9	4.2	4.1	–
Establishment characteristics							
Goods-producing industries	1.5	1.5	–	3.6	3.9	3.8	–
Construction	–	0.0	–	–	–	–	–
Manufacturing	1.6	1.6	–	3.7	4.0	3.9	–
Service-providing industries	1.1	1.1	0.6	1.9	2.1	2.1	0.8
Trade, transportation, and utilities	3.2	3.2	1.6	4.1	3.4	3.9	–
Retail trade	5.5	5.5	–	1.4	4.6	5.4	–
Financial activities	1.6	1.6	0.5	2.3	2.9	2.4	–

See footnotes at end of table.

Table 7. Standard errors for frozen defined benefit retirement plans:¹ Plan alternatives, private industry workers, National Compensation Survey, March 2014—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
Finance and insurance	1.6	1.6	0.5	2.0	3.1	2.5	—
Credit intermediation and related activities	2.2	2.2	—	2.9	4.3	3.7	—
Real estate and rental and leasing	—	0.0	—	—	—	—	—
Professional and business services:							
Professional and technical services	—	0.0	—	—	12.3	—	—
Education and health services	3.8	3.8	1.5	3.2	4.2	4.9	—
Health care and social assistance	4.1	4.1	—	3.5	4.5	5.2	—
Other services	—	0.0	—	—	—	—	—
1 to 99 workers	1.4	1.4	1.6	3.4	4.4	3.9	—
1 to 49 workers	1.3	1.3	—	4.0	5.1	4.7	—
100 workers or more	1.1	1.1	0.7	1.8	2.2	2.2	—
100 to 499 workers	2.6	2.6	—	3.7	3.3	3.7	—
500 workers or more	1.4	1.4	0.6	2.2	2.7	2.5	—
Geographic areas							
Northeast	1.9	1.9	1.9	3.0	3.9	3.7	—
Middle Atlantic	2.4	2.4	—	4.3	3.4	4.8	—
South	2.1	2.1	0.9	3.0	2.9	2.9	—
South Atlantic	2.7	2.7	1.1	3.9	3.2	4.1	—
Midwest	1.2	1.2	—	3.2	4.1	3.0	—
East North Central	1.4	1.4	—	3.8	5.5	4.1	—
West North Central	2.4	2.4	—	5.9	5.5	4.3	—
West	2.1	2.1	0.8	4.7	4.1	5.6	—
Pacific	2.3	2.3	—	5.9	5.1	—	—

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2014

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	68	32	82	18
Worker characteristics				
Management, professional, and related	70	30	84	16
Management, business, and financial	71	29	84	16
Professional and related	69	31	84	16
Service	66	34	78	22
Protective service	83	17	—	—
Sales and office	69	31	81	19
Sales and related	75	25	84	16
Office and administrative support	66	34	80	20
Natural resources, construction, and maintenance	64	36	79	21
Construction, extraction, farming, fishing, and forestry	50	50	75	25
Installation, maintenance, and repair	72	28	82	18
Production, transportation, and material moving ...	68	32	83	17
Production	69	31	83	17
Transportation and material moving	67	33	83	17
Full time	68	32	82	18
Part time	68	32	82	18
Union	64	36	81	19
Nonunion	69	31	82	18
Average wage within the following categories ¹ :				
Lowest 25 percent	72	28	82	18
Lowest 10 percent	72	28	81	19
Second 25 percent	67	33	80	20
Third 25 percent	67	33	82	18
Highest 25 percent	69	31	84	16
Highest 10 percent	71	29	85	15
Establishment characteristics				
Goods-producing industries	67	33	81	19
Construction	50	50	74	26
Manufacturing	70	30	82	18
Service-providing industries	69	31	82	18
Trade, transportation, and utilities	73	27	85	15
Wholesale trade	74	26	86	14
Retail trade	74	26	83	17
Transportation and warehousing	66	34	84	16
Utilities	87	13	92	8

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	81	19	92	8
Financial activities	66	34	78	22
Finance and insurance	65	35	78	22
Credit intermediation and related activities	60	40	73	27
Insurance carriers and related activities	75	25	86	14
Real estate and rental and leasing	69	31	85	15
Professional and business services	67	33	80	20
Professional and technical services	67	33	80	20
Administrative and waste services	65	35	—	—
Education and health services	63	37	81	19
Educational services	62	38	84	16
Junior colleges, colleges, and universities	60	40	84	16
Health care and social assistance	64	36	81	19
Leisure and hospitality	82	18	91	9
Accommodation and food services	—	—	91	9
Other services	66	34	88	12
1 to 99 workers	66	34	80	20
1 to 49 workers	65	35	80	20
50 to 99 workers	69	31	83	17
100 workers or more	70	30	83	17
100 to 499 workers	72	28	84	16
500 workers or more	67	33	82	18
Geographic areas				
Northeast	68	32	87	13
New England	73	27	89	11
Middle Atlantic	66	34	86	14
South	71	29	83	17
South Atlantic	69	31	81	19
East South Central	78	22	89	11
West South Central	71	29	84	16
Midwest	65	35	79	21
East North Central	63	37	80	20
West North Central	67	33	76	24
West	69	31	81	19
Mountain	70	30	83	17
Pacific	68	32	80	20

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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2014

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	1.4	1.4	1.0	1.0
Management, business, and financial	1.6	1.6	1.3	1.3
Professional and related	1.7	1.7	1.2	1.2
Service	3.4	3.4	3.8	3.8
Protective service	4.2	4.2	—	—
Sales and office	1.0	1.0	1.1	1.1
Sales and related	1.4	1.4	1.4	1.4
Office and administrative support	1.2	1.2	1.3	1.3
Natural resources, construction, and maintenance	2.5	2.5	2.5	2.5
Construction, extraction, farming, fishing, and forestry	3.5	3.5	3.7	3.7
Installation, maintenance, and repair	3.4	3.4	3.3	3.3
Production, transportation, and material moving	1.4	1.4	1.4	1.4
Production	1.7	1.7	1.7	1.7
Transportation and material moving	2.1	2.1	2.0	2.0
Full time	1.0	1.0	0.8	0.8
Part time	1.9	1.9	1.8	1.8
Union	2.4	2.4	2.1	2.1
Nonunion	0.9	0.9	0.8	0.8
Average wage within the following categories ¹ :				
Lowest 25 percent	1.8	1.8	2.2	2.2
Lowest 10 percent	3.7	3.7	3.5	3.5
Second 25 percent	1.7	1.7	1.5	1.5
Third 25 percent	1.0	1.0	0.8	0.8
Highest 25 percent	1.2	1.2	0.9	0.9
Highest 10 percent	1.5	1.5	1.2	1.2
Establishment characteristics				
Goods-producing industries	1.5	1.5	1.3	1.3
Construction	3.0	3.0	3.1	3.1
Manufacturing	1.5	1.5	1.6	1.6
Service-providing industries	1.1	1.1	0.9	0.9
Trade, transportation, and utilities	1.2	1.2	1.3	1.3
Wholesale trade	2.3	2.3	2.1	2.1
Retail trade	1.6	1.6	1.8	1.8
Transportation and warehousing	3.2	3.2	3.0	3.0
Utilities	2.9	2.9	2.4	2.4

See footnotes at end of table.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, private industry workers, National Compensation Survey, March 2014—continued

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
Information	2.6	2.6	2.2	2.2
Financial activities	1.2	1.2	1.2	1.2
Finance and insurance	1.2	1.2	1.1	1.1
Credit intermediation and related activities	1.7	1.7	1.9	1.9
Insurance carriers and related activities	2.4	2.4	1.8	1.8
Real estate and rental and leasing	4.7	4.7	3.8	3.8
Professional and business services	2.7	2.7	3.0	3.0
Professional and technical services	2.8	2.8	2.4	2.4
Administrative and waste services	8.8	8.8	—	—
Education and health services	2.6	2.6	2.0	2.0
Educational services	1.9	1.9	1.8	1.8
Junior colleges, colleges, and universities	1.9	1.9	1.5	1.5
Health care and social assistance	3.1	3.1	2.3	2.3
Leisure and hospitality	4.6	4.6	2.6	2.6
Accommodation and food services	—	—	2.9	2.9
Other services	5.5	5.5	3.6	3.6
1 to 99 workers	1.7	1.7	1.4	1.4
1 to 49 workers	2.1	2.1	1.7	1.7
50 to 99 workers	2.7	2.7	2.3	2.3
100 workers or more	0.9	0.9	0.9	0.9
100 to 499 workers	1.1	1.1	1.1	1.1
500 workers or more	1.3	1.3	1.2	1.2
Geographic areas				
Northeast	2.5	2.5	1.2	1.2
New England	1.6	1.6	1.2	1.2
Middle Atlantic	3.1	3.1	1.6	1.6
South	1.3	1.3	1.1	1.1
South Atlantic	1.8	1.8	1.6	1.6
East South Central	1.7	1.7	2.2	2.2
West South Central	2.5	2.5	2.0	2.0
Midwest	2.1	2.1	2.0	2.0
East North Central	2.3	2.3	2.1	2.1
West North Central	4.3	4.3	4.2	4.2
West	1.8	1.8	1.5	1.5
Mountain	3.2	3.2	2.7	2.7
Pacific	2.2	2.2	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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	70	55	79	69	50	72
Worker characteristics						
Management, professional, and related	87	73	84	87	66	76
Management, business, and financial	95	82	86	95	72	76
Professional and related	83	69	83	83	63	76
Service	40	25	63	40	23	59
Protective service	43	29	68	43	28	65
Sales and office	71	55	78	71	50	71
Sales and related	61	45	75	61	41	67
Office and administrative support	77	62	80	77	56	73
Natural resources, construction, and maintenance	77	62	81	76	59	77
Construction, extraction, farming, fishing, and forestry	69	56	82	69	54	80
Installation, maintenance, and repair	83	67	81	83	63	76
Production, transportation, and material moving ...	77	62	81	76	57	75
Production	85	69	82	84	64	76
Transportation and material moving	69	55	80	69	50	73
Full time	86	69	80	86	63	74
Part time	23	14	60	23	12	54
Union	94	83	88	94	78	83
Nonunion	67	52	78	67	47	71
Average wage within the following categories ³ :						
Lowest 25 percent	34	21	62	34	20	57
Lowest 10 percent	20	11	55	20	10	51
Second 25 percent	74	57	77	74	52	70
Third 25 percent	86	71	83	86	66	77
Highest 25 percent	93	79	85	93	71	77
Highest 10 percent	95	83	87	94	74	78
Establishment characteristics						
Goods-producing industries	86	72	84	86	67	78
Construction	70	55	79	70	54	77
Manufacturing	93	78	85	92	72	78
Service-providing industries	66	51	78	66	47	71
Trade, transportation, and utilities	71	56	78	71	50	71
Wholesale trade	87	72	83	87	67	78
Retail trade	61	44	72	61	39	65
Transportation and warehousing	84	70	83	84	62	73
Utilities	99	92	93	99	84	85

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2014—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	77	24	19	78	68	49	72
Worker characteristics									
Management, professional, and related	63	51	80	33	26	80	85	64	76
Management, business, and financial	70	57	82	35	29	81	93	70	76
Professional and related	60	47	78	32	25	79	80	61	76
Service	22	14	65	13	9	69	39	23	58
Protective service	26	17	64	13	9	73	43	28	65
Sales and office	46	35	77	22	17	77	69	49	71
Sales and related	38	29	76	15	12	78	59	40	67
Office and administrative support	51	40	78	26	20	77	76	55	72
Natural resources, construction, and maintenance	44	34	79	29	23	81	75	58	77
Construction, extraction, farming, fishing, and forestry	38	31	82	28	23	84	67	53	79
Installation, maintenance, and repair	48	37	77	29	23	78	82	62	76
Production, transportation, and material moving	48	38	80	26	21	81	75	56	75
Production	54	43	80	28	22	79	83	63	76
Transportation and material moving	43	34	79	25	21	84	67	49	73
Full time	56	44	79	30	23	79	84	62	74
Part time	13	8	62	7	5	72	22	12	54
Union	73	61	84	58	50	85	93	77	83
Nonunion	43	32	76	21	16	76	65	46	71
Average wage within the following categories ³ :									
Lowest 25 percent	17	11	63	9	6	68	33	19	57
Lowest 10 percent	10	5	55	6	3	57	20	10	51
Second 25 percent	46	34	75	22	17	77	72	50	70
Third 25 percent	56	45	81	30	24	80	84	65	76
Highest 25 percent	70	57	81	40	32	80	91	70	77
Highest 10 percent	77	62	81	43	35	81	93	73	78
Establishment characteristics									
Goods-producing industries	56	46	82	32	26	82	84	65	78
Construction	38	31	83	24	21	87	68	52	77
Manufacturing	64	52	82	36	29	80	90	70	78
Service-providing industries	43	33	76	22	17	77	65	46	71
Trade, transportation, and utilities	45	35	77	21	17	82	70	49	71
Wholesale trade	51	42	82	28	24	84	85	66	78
Retail trade	37	27	71	15	11	78	59	39	65
Transportation and warehousing	58	48	82	31	26	84	84	61	73
Utilities	80	74	92	55	50	90	98	83	85

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	92	75	82	92	67	73
Financial activities	88	75	84	88	67	76
Finance and insurance	93	79	86	93	72	78
Credit intermediation and related activities	94	79	84	94	72	76
Insurance carriers and related activities	90	78	87	90	70	78
Real estate and rental and leasing	74	58	79	74	52	71
Professional and business services	68	54	81	67	49	73
Professional and technical services	84	70	83	84	65	78
Administrative and waste services	45	33	73	45	30	67
Education and health services	75	57	76	75	53	71
Educational services	78	65	83	78	59	76
Junior colleges, colleges, and universities	90	76	84	90	70	78
Health care and social assistance	75	56	75	74	52	70
Leisure and hospitality	31	19	60	31	17	55
Accommodation and food services	30	17	55	30	15	51
Other services	50	39	78	49	36	73
1 to 99 workers	57	43	75	57	41	71
1 to 49 workers	54	40	75	53	38	71
50 to 99 workers	69	53	77	69	49	71
100 workers or more	84	68	81	84	61	73
100 to 499 workers	80	63	78	80	56	71
500 workers or more	90	77	86	89	68	77
Geographic areas						
Northeast	70	55	79	69	51	73
New England	68	52	77	68	47	69
Middle Atlantic	71	56	79	70	52	74
South	70	54	77	70	49	71
South Atlantic	70	54	77	70	50	71
East South Central	70	53	76	70	49	69
West South Central	70	54	78	70	49	71
Midwest	71	56	78	71	50	71
East North Central	73	56	78	72	51	70
West North Central	68	55	80	68	49	72
West	67	55	82	67	51	76
Mountain	65	52	81	65	48	75
Pacific	68	56	83	68	52	77

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2014—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	78	59	76	57	40	70	91	66	73
Financial activities	68	54	79	27	20	75	87	66	76
Finance and insurance	76	59	79	29	22	75	92	71	77
Credit intermediation and related activities	79	59	75	28	21	74	93	70	76
Insurance carriers and related activities	70	58	83	30	23	76	89	69	78
Real estate and rental and leasing	43	36	83	20	15	75	72	51	71
Professional and business services	44	36	80	26	21	81	66	48	73
Professional and technical services	57	48	84	35	29	83	81	63	77
Administrative and waste services	23	17	73	13	10	77	44	29	65
Education and health services	46	34	74	22	16	74	73	51	70
Educational services	52	40	76	25	17	68	77	58	75
Junior colleges, colleges, and universities	63	48	76	33	22	65	90	70	78
Health care and social assistance	44	33	74	21	16	76	72	50	69
Leisure and hospitality	19	12	62	14	9	67	30	16	56
Accommodation and food services	19	11	59	14	9	64	28	14	51
Other services	28	20	74	17	13	76	48	35	73
1 to 99 workers	31	23	75	16	12	75	55	39	71
1 to 49 workers	27	20	75	13	10	75	51	36	71
50 to 99 workers	41	30	74	24	18	74	67	48	71
100 workers or more	62	49	79	33	27	80	82	60	73
100 to 499 workers	55	42	77	26	21	78	78	55	70
500 workers or more	73	59	81	43	35	82	89	68	76
Geographic areas									
Northeast	47	36	77	24	19	77	68	49	72
New England	47	36	76	17	12	72	64	44	68
Middle Atlantic	47	36	77	27	21	79	69	50	73
South	42	32	76	21	16	76	68	48	71
South Atlantic	43	32	76	23	17	74	68	49	71
East South Central	39	29	74	18	14	79	68	47	70
West South Central	43	33	77	19	15	77	68	48	70
Midwest	45	35	77	22	17	77	70	49	71
East North Central	45	35	77	22	17	77	71	50	70
West North Central	46	35	76	21	17	78	67	48	72
West	48	39	81	31	26	82	65	50	76
Mountain	43	35	81	22	18	82	63	47	75
Pacific	51	41	81	36	29	82	67	51	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. See Technical Note for more details.

² Health care 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 health care.

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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2014

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.8	0.7	0.4	0.8	0.6	0.4
Worker characteristics						
Management, professional, and related	0.9	0.9	0.5	0.9	0.9	0.6
Management, business, and financial	0.8	0.9	0.6	0.7	0.9	0.8
Professional and related	1.3	1.3	0.8	1.3	1.2	0.8
Service	1.7	1.3	1.8	1.7	1.2	1.8
Protective service	5.2	4.0	5.6	5.2	3.8	5.4
Sales and office	0.9	0.9	0.5	0.9	0.8	0.6
Sales and related	1.3	1.3	1.0	1.3	1.3	1.2
Office and administrative support	1.2	1.0	0.6	1.2	1.0	0.7
Natural resources, construction, and maintenance	1.8	1.7	1.0	1.8	1.7	1.2
Construction, extraction, farming, fishing, and forestry	3.0	2.8	1.6	3.1	2.8	1.7
Installation, maintenance, and repair	1.8	1.9	1.3	1.8	1.8	1.6
Production, transportation, and material moving ...	1.8	1.6	0.7	1.8	1.5	0.9
Production	1.5	1.6	1.0	1.5	1.5	1.1
Transportation and material moving	2.5	2.1	1.0	2.5	2.1	1.3
Full time	0.7	0.6	0.4	0.6	0.5	0.4
Part time	1.1	0.7	1.8	1.1	0.6	1.8
Union	0.9	1.1	0.8	0.9	1.1	1.0
Nonunion	0.8	0.7	0.4	0.8	0.7	0.5
Average wage within the following categories ³ :						
Lowest 25 percent	1.2	1.0	1.6	1.2	0.9	1.5
Lowest 10 percent	1.5	0.9	2.7	1.5	0.9	2.8
Second 25 percent	1.1	1.0	0.7	1.1	1.0	0.7
Third 25 percent	0.8	0.8	0.5	0.8	0.8	0.6
Highest 25 percent	0.6	0.7	0.5	0.6	0.6	0.6
Highest 10 percent	0.8	1.0	0.7	0.8	1.0	0.9
Establishment characteristics						
Goods-producing industries	0.9	1.0	0.7	0.9	1.0	0.8
Construction	2.6	2.5	1.7	2.6	2.5	1.7
Manufacturing	0.9	1.1	0.8	0.9	1.1	0.9
Service-providing industries	0.9	0.8	0.5	0.9	0.7	0.5
Trade, transportation, and utilities	1.1	1.0	0.5	1.1	0.9	0.6
Wholesale trade	1.4	1.5	1.1	1.4	1.5	1.1
Retail trade	1.3	1.2	0.9	1.3	1.1	0.9
Transportation and warehousing	2.5	2.3	1.7	2.5	2.3	1.9
Utilities	0.6	1.3	1.3	0.6	2.3	2.4

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2014—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	0.7	0.6	0.6	0.8	0.6	0.4
Worker characteristics									
Management, professional, and related	1.3	1.1	0.7	1.4	1.1	0.7	1.0	0.9	0.6
Management, business, and financial	1.5	1.3	0.8	1.6	1.5	0.9	0.8	0.9	0.9
Professional and related	1.7	1.4	1.0	1.7	1.4	1.0	1.4	1.3	0.8
Service	1.4	1.0	2.2	1.0	0.7	2.4	1.7	1.2	1.8
Protective service	3.4	2.2	6.7	3.2	2.0	6.2	5.2	3.8	5.4
Sales and office	1.1	0.9	0.7	0.9	0.7	1.1	1.0	0.8	0.6
Sales and related	1.2	1.1	1.1	1.0	0.9	2.1	1.4	1.3	1.1
Office and administrative support	1.4	1.1	0.8	1.2	1.0	1.2	1.2	1.0	0.7
Natural resources, construction, and maintenance	2.0	1.7	1.4	1.8	1.5	1.6	1.8	1.6	1.2
Construction, extraction, farming, fishing, and forestry	3.2	2.7	2.4	3.1	2.8	2.4	3.0	2.7	1.7
Installation, maintenance, and repair	2.6	2.2	2.0	2.1	1.8	2.3	1.8	1.8	1.6
Production, transportation, and material moving ...	1.6	1.4	1.1	1.3	1.1	1.3	1.8	1.4	0.8
Production	2.1	1.8	1.3	1.7	1.4	2.1	1.5	1.5	1.1
Transportation and material moving	1.9	1.8	1.6	1.6	1.4	1.2	2.4	2.1	1.2
Full time	0.8	0.7	0.5	0.8	0.7	0.6	0.7	0.6	0.4
Part time	0.9	0.5	2.1	0.7	0.4	2.8	1.1	0.6	1.9
Union	1.8	1.6	1.1	1.9	1.7	1.1	1.0	1.2	1.0
Nonunion	0.8	0.6	0.6	0.7	0.6	0.8	0.8	0.7	0.5
Average wage within the following categories ³ :									
Lowest 25 percent	1.0	0.6	2.0	0.7	0.5	2.3	1.2	0.9	1.6
Lowest 10 percent	1.1	0.6	3.8	0.9	0.5	4.6	1.5	0.9	2.9
Second 25 percent	1.2	1.0	0.9	1.0	0.8	1.2	1.1	1.0	0.7
Third 25 percent	1.0	0.9	0.6	1.0	0.8	0.8	0.8	0.8	0.6
Highest 25 percent	1.1	1.1	0.8	1.3	1.1	0.7	0.7	0.7	0.6
Highest 10 percent	1.5	1.6	1.2	2.0	1.8	1.1	0.8	1.1	0.9
Establishment characteristics									
Goods-producing industries	1.4	1.2	0.9	1.5	1.2	1.2	0.9	1.0	0.8
Construction	2.5	2.3	1.8	2.4	2.3	2.2	2.6	2.4	1.7
Manufacturing	1.8	1.5	1.0	1.8	1.5	1.5	1.0	1.1	0.9
Service-providing industries	0.9	0.7	0.6	0.7	0.6	0.7	0.9	0.7	0.5
Trade, transportation, and utilities	1.3	1.1	0.9	1.1	0.9	1.2	1.2	1.0	0.6
Wholesale trade	2.7	2.4	1.6	2.7	2.3	1.9	1.5	1.6	1.2
Retail trade	1.4	1.1	1.1	1.0	0.9	2.1	1.4	1.1	1.0
Transportation and warehousing	3.0	2.7	2.0	3.1	2.5	2.9	2.5	2.4	1.9
Utilities	6.5	6.1	1.2	6.8	6.0	1.8	0.8	2.3	2.4

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2014—continued

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	1.5	1.9	1.7	1.5	2.2	2.4
Financial activities	1.3	1.3	0.8	1.3	1.3	0.8
Finance and insurance	0.8	0.8	0.5	0.8	0.8	0.7
Credit intermediation and related activities	1.2	1.3	0.7	1.2	1.4	1.1
Insurance carriers and related activities	1.7	1.6	0.8	1.7	1.7	1.2
Real estate and rental and leasing	4.8	4.9	3.6	4.8	4.5	3.0
Professional and business services	2.2	2.1	1.2	2.1	1.9	1.3
Professional and technical services	2.4	2.6	1.6	2.4	2.5	1.8
Administrative and waste services	3.5	3.0	2.9	3.6	2.9	3.1
Education and health services	1.9	1.8	1.3	1.9	1.7	1.2
Educational services	2.5	2.1	1.1	2.5	2.0	1.2
Junior colleges, colleges, and universities	1.1	1.1	0.8	1.1	1.1	0.9
Health care and social assistance	2.1	2.1	1.5	2.1	1.9	1.4
Leisure and hospitality	2.3	1.7	2.8	2.3	1.6	2.7
Accommodation and food services	2.6	1.7	3.0	2.6	1.6	3.0
Other services	4.3	3.6	2.4	4.2	3.5	2.4
1 to 99 workers	1.1	1.0	0.7	1.1	0.9	0.7
1 to 49 workers	1.3	1.1	0.9	1.3	1.1	0.9
50 to 99 workers	2.0	1.8	1.5	2.0	1.7	1.5
100 workers or more	0.8	0.7	0.4	0.8	0.7	0.5
100 to 499 workers	1.2	1.1	0.7	1.2	1.1	0.8
500 workers or more	1.0	1.2	0.6	1.0	1.1	0.7
Geographic areas						
Northeast	2.4	2.0	0.6	2.3	1.5	0.7
New England	4.5	4.0	1.7	4.5	3.1	1.8
Middle Atlantic	2.9	2.3	0.6	2.8	1.6	0.8
South	1.3	1.2	0.8	1.3	1.2	0.9
South Atlantic	2.0	1.9	1.0	2.0	1.8	1.1
East South Central	2.6	2.9	2.1	2.6	2.9	2.2
West South Central	1.9	1.9	1.4	1.8	1.7	1.7
Midwest	1.3	1.1	0.8	1.4	1.1	0.9
East North Central	1.4	1.4	1.1	1.5	1.3	1.2
West North Central	2.9	2.1	0.9	2.9	2.0	1.3
West	1.6	1.4	0.8	1.6	1.3	0.8
Mountain	2.1	2.4	2.0	2.1	2.1	1.4
Pacific	2.1	1.6	0.8	2.1	1.6	1.1

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2014—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	3.4	2.9	2.0	4.2	3.5	2.7	1.7	2.3	2.4
Financial activities	1.7	1.5	0.8	1.4	1.1	1.3	1.3	1.3	0.8
Finance and insurance	1.4	1.2	0.7	1.7	1.4	1.2	0.8	0.8	0.7
Credit intermediation and related activities	2.2	1.9	1.2	2.4	2.0	1.9	1.3	1.4	1.2
Insurance carriers and related activities	2.2	2.1	1.1	2.5	1.9	1.9	1.8	1.7	1.1
Real estate and rental and leasing	5.6	5.2	3.1	4.7	4.1	6.9	4.8	4.6	3.4
Professional and business services	2.5	2.0	1.3	2.1	1.8	1.8	2.1	1.9	1.4
Professional and technical services	3.2	2.9	1.7	3.7	3.3	2.1	2.5	2.5	1.8
Administrative and waste services	3.0	2.0	4.0	2.3	1.9	3.7	3.6	2.9	3.4
Education and health services	2.4	1.9	1.3	1.9	1.6	1.4	1.9	1.7	1.2
Educational services	2.4	1.9	1.6	2.4	1.8	2.3	2.4	2.0	1.2
Junior colleges, colleges, and universities	2.7	2.1	0.9	2.1	1.7	2.5	1.1	1.2	1.0
Health care and social assistance	2.7	2.1	1.4	2.2	1.8	1.4	2.2	1.9	1.4
Leisure and hospitality	2.1	1.6	3.9	1.6	1.2	3.5	2.2	1.5	2.8
Accommodation and food services	2.2	1.6	4.3	1.6	1.2	3.9	2.4	1.6	3.1
Other services	3.9	3.0	3.9	3.3	2.4	5.2	4.1	3.4	2.5
1 to 99 workers	1.0	0.8	1.0	0.8	0.6	1.1	1.1	0.9	0.7
1 to 49 workers	1.1	0.9	1.3	0.8	0.6	1.5	1.3	1.1	0.9
50 to 99 workers	2.2	1.9	1.9	1.8	1.4	1.5	2.1	1.7	1.4
100 workers or more	1.1	0.9	0.5	1.1	0.9	0.7	0.8	0.7	0.5
100 to 499 workers	1.3	1.2	1.0	1.3	1.1	1.2	1.2	1.1	0.8
500 workers or more	1.6	1.5	0.8	1.7	1.5	0.9	1.0	1.1	0.8
Geographic areas									
Northeast	2.2	1.8	1.1	1.9	1.5	1.0	2.3	1.5	0.7
New England	4.3	3.7	2.0	1.6	1.4	3.6	3.9	2.6	1.8
Middle Atlantic	2.6	2.0	1.1	2.5	1.9	1.1	2.9	1.8	0.7
South	1.3	1.1	1.1	1.1	0.8	1.5	1.3	1.2	0.9
South Atlantic	1.9	1.6	1.5	1.5	1.1	2.1	1.9	1.9	1.1
East South Central	2.9	1.6	2.0	1.7	1.6	2.4	2.5	2.8	2.3
West South Central	2.5	1.9	2.2	2.3	1.7	2.7	2.1	1.8	1.7
Midwest	1.5	1.2	0.8	1.3	1.1	1.2	1.4	1.1	1.0
East North Central	1.7	1.3	0.9	1.8	1.5	1.5	1.5	1.4	1.3
West North Central	3.1	2.3	1.7	1.7	1.6	2.0	2.9	1.9	1.3
West	1.5	1.4	0.9	1.5	1.3	0.7	1.5	1.2	0.8
Mountain	2.5	2.1	1.4	3.3	2.9	1.4	2.0	2.1	1.5
Pacific	1.8	1.8	1.2	1.4	1.1	0.9	2.0	1.5	1.0

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

² Health care 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 health care.

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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2014

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	79	21	68	32
Worker characteristics				
Management, professional, and related	81	19	70	30
Management, business, and financial	79	21	69	31
Professional and related	81	19	71	29
Service	77	23	62	38
Protective service	77	23	66	34
Sales and office	77	23	66	34
Sales and related	73	27	63	37
Office and administrative support	79	21	68	32
Natural resources, construction, and maintenance	79	21	67	33
Construction, extraction, farming, fishing, and forestry	80	20	67	33
Installation, maintenance, and repair	78	22	66	34
Production, transportation, and material moving	79	21	72	28
Production	79	21	73	27
Transportation and material moving	79	21	72	28
Full time	79	21	69	31
Part time	72	28	63	37
Union	86	14	84	16
Nonunion	78	22	66	34
Average wage within the following categories ¹ :				
Lowest 25 percent	74	26	58	42
Lowest 10 percent	70	30	57	43
Second 25 percent	78	22	66	34
Third 25 percent	79	21	70	30
Highest 25 percent	81	19	72	28
Highest 10 percent	81	19	72	28
Establishment characteristics				
Goods-producing industries	80	20	72	28
Construction	80	20	64	36
Manufacturing	80	20	75	25
Service-providing industries	79	21	67	33
Trade, transportation, and utilities	76	24	67	33
Wholesale trade	78	22	67	33
Retail trade	71	29	60	40
Transportation and warehousing	80	20	76	24
Utilities	85	15	82	18

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2014—continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	82	18	76	24
Financial activities	81	19	70	30
Finance and insurance	80	20	71	29
Credit intermediation and related activities	80	20	69	31
Insurance carriers and related activities	81	19	73	27
Real estate and rental and leasing	82	18	64	36
Professional and business services	79	21	66	34
Professional and technical services	81	19	68	32
Administrative and waste services	77	23	59	41
Education and health services	80	20	68	32
Educational services	81	19	67	33
Junior colleges, colleges, and universities	80	20	69	31
Health care and social assistance	80	20	68	32
Leisure and hospitality	75	25	60	40
Accommodation and food services	73	27	59	41
Other services	80	20	65	35
1 to 99 workers	79	21	62	38
1 to 49 workers	79	21	62	38
50 to 99 workers	77	23	63	37
100 workers or more	79	21	73	27
100 to 499 workers	78	22	70	30
500 workers or more	80	20	76	24
Geographic areas				
Northeast	80	20	74	26
New England	77	23	73	27
Middle Atlantic	81	19	74	26
South	77	23	63	37
South Atlantic	77	23	63	37
East South Central	75	25	64	36
West South Central	78	22	64	36
Midwest	78	22	70	30
East North Central	78	22	72	28
West North Central	78	22	65	35
West	81	19	69	31
Mountain	80	20	70	30
Pacific	81	19	69	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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2014

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	0.5	0.5	0.8	0.8
Professional and related	0.5	0.5	0.7	0.7
Service	1.1	1.1	1.9	1.9
Protective service	1.1	1.1	2.5	2.5
Sales and office	0.3	0.3	0.5	0.5
Sales and related	0.5	0.5	0.8	0.8
Office and administrative support	0.3	0.3	0.6	0.6
Natural resources, construction, and maintenance	0.7	0.7	1.2	1.2
Construction, extraction, farming, fishing, and forestry	1.3	1.3	1.8	1.8
Installation, maintenance, and repair	0.8	0.8	1.8	1.8
Production, transportation, and material moving ...	0.5	0.5	0.7	0.7
Production	0.6	0.6	0.7	0.7
Transportation and material moving	0.6	0.6	1.1	1.1
Full time	0.2	0.2	0.4	0.4
Part time	0.9	0.9	1.1	1.1
Union	0.6	0.6	0.7	0.7
Nonunion	0.2	0.2	0.5	0.5
Average wage within the following categories ¹ :				
Lowest 25 percent	0.9	0.9	1.2	1.2
Lowest 10 percent	1.7	1.7	2.2	2.2
Second 25 percent	0.4	0.4	0.8	0.8
Third 25 percent	0.4	0.4	0.6	0.6
Highest 25 percent	0.3	0.3	0.5	0.5
Highest 10 percent	0.5	0.5	0.8	0.8
Establishment characteristics				
Goods-producing industries	0.5	0.5	0.6	0.6
Construction	1.0	1.0	1.4	1.4
Manufacturing	0.6	0.6	0.6	0.6
Service-providing industries	0.3	0.3	0.5	0.5
Trade, transportation, and utilities	0.4	0.4	0.6	0.6
Wholesale trade	0.9	0.9	1.1	1.1
Retail trade	0.7	0.7	0.8	0.8
Transportation and warehousing	0.7	0.7	0.9	0.9
Utilities	1.3	1.3	1.2	1.2

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, National Compensation Survey, March 2014—continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	0.9	0.9	1.3	1.3
Financial activities	0.5	0.5	0.6	0.6
Finance and insurance	0.4	0.4	0.5	0.5
Credit intermediation and related activities	0.6	0.6	0.7	0.7
Insurance carriers and related activities	0.6	0.6	0.8	0.8
Real estate and rental and leasing	2.0	2.0	2.7	2.7
Professional and business services	0.8	0.8	1.4	1.4
Professional and technical services	1.1	1.1	1.5	1.5
Administrative and waste services	1.5	1.5	4.1	4.1
Education and health services	0.6	0.6	0.9	0.9
Educational services	0.9	0.9	1.2	1.2
Junior colleges, colleges, and universities	0.5	0.5	0.8	0.8
Health care and social assistance	0.8	0.8	1.2	1.2
Leisure and hospitality	1.8	1.8	2.2	2.2
Accommodation and food services	2.1	2.1	2.8	2.8
Other services	1.4	1.4	2.3	2.3
1 to 99 workers	0.4	0.4	0.8	0.8
1 to 49 workers	0.6	0.6	1.2	1.2
50 to 99 workers	0.7	0.7	1.1	1.1
100 workers or more	0.3	0.3	0.3	0.3
100 to 499 workers	0.3	0.3	0.5	0.5
500 workers or more	0.3	0.3	0.4	0.4
Geographic areas				
Northeast	0.6	0.6	0.6	0.6
New England	0.6	0.6	0.9	0.9
Middle Atlantic	0.9	0.9	0.9	0.9
South	0.4	0.4	0.7	0.7
South Atlantic	0.5	0.5	0.9	0.9
East South Central	1.1	1.1	1.5	1.5
West South Central	0.8	0.8	1.3	1.3
Midwest	0.4	0.4	1.2	1.2
East North Central	0.5	0.5	0.7	0.7
West North Central	0.6	0.6	3.4	3.4
West	0.5	0.5	0.8	0.8
Mountain	1.1	1.1	1.0	1.0
Pacific	0.5	0.5	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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2014

(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	\$381.31	16	\$498.33	84	\$360.84	\$115.04
Worker characteristics							
Management, professional, and related	100	398.48	15	472.81	85	385.43	112.93
Management, business, and financial	100	387.44	12	490.49	88	372.78	112.91
Professional and related	100	405.20	17	464.66	83	393.49	112.95
Service	100	361.42	14	503.16	86	338.44	111.32
Protective service	100	395.94	—	—	—	—	—
Sales and office	100	360.60	14	474.54	86	343.15	118.78
Sales and related	100	315.74	8	404.32	92	308.24	126.55
Office and administrative support	100	381.43	16	490.61	84	360.90	114.83
Natural resources, construction, and maintenance	100	404.64	26	604.28	74	345.32	125.04
Construction, extraction, farming, fishing, and forestry	100	428.62	38	626.38	62	341.55	127.13
Installation, maintenance, and repair	100	388.70	18	579.08	82	347.44	123.87
Production, transportation, and material moving ...	100	380.86	15	496.84	85	362.13	110.97
Production	100	381.57	14	515.97	86	361.88	111.49
Transportation and material moving	100	380.00	16	477.45	84	362.44	110.31
Full time	100	384.21	16	500.96	84	363.36	113.56
Part time	100	336.89	12	441.94	88	324.14	136.55
Union	100	486.44	36	581.86	64	439.71	108.43
Nonunion	100	365.34	12	464.01	88	351.69	115.80
Average wage within the following categories ¹ :							
Lowest 25 percent	100	325.06	12	444.47	88	309.47	121.74
Lowest 10 percent	100	299.43	12	483.34	88	279.37	128.26
Second 25 percent	100	364.03	13	466.25	87	349.48	114.68
Third 25 percent	100	386.97	17	497.06	83	365.92	115.45
Highest 25 percent	100	409.23	18	530.77	82	384.51	112.49
Highest 10 percent	100	405.21	16	489.06	84	389.75	111.47
Establishment characteristics							
Goods-producing industries	100	393.27	18	549.41	82	364.53	109.71
Construction	100	422.96	37	620.16	63	332.80	135.79
Manufacturing	100	387.55	12	499.78	88	373.25	104.41
Service-providing industries	100	377.93	15	483.08	85	359.81	116.52
Trade, transportation, and utilities	100	347.14	13	443.56	87	333.68	122.68
Wholesale trade	100	351.00	17	443.01	83	332.38	116.05
Retail trade	100	307.33	11	395.27	89	297.40	137.28
Transportation and warehousing	100	407.95	10	536.97	90	394.20	105.19
Utilities	100	442.09	19	480.51	81	433.23	92.98

See footnotes at end of table.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2014—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	\$404.57	24	\$571.95	76	\$353.26	\$108.19
Financial activities	100	390.66	14	538.56	86	366.20	105.73
Finance and insurance	100	374.66	12	488.46	88	359.79	103.49
Credit intermediation and related activities	100	369.53	12	480.65	88	354.50	105.78
Insurance carriers and related activities	100	381.05	10	489.28	90	368.50	99.30
Real estate and rental and leasing	100	463.30	26	639.06	74	401.05	117.94
Professional and business services	100	377.18	16	458.80	84	361.66	119.91
Professional and technical services	100	393.02	21	454.63	79	376.94	117.87
Administrative and waste services	100	353.42	—	—	—	—	—
Education and health services	100	409.28	13	481.64	87	398.62	112.77
Educational services	100	440.50	15	480.61	85	433.57	122.90
Junior colleges, colleges, and universities	100	433.23	8	464.79	92	430.42	126.29
Health care and social assistance	100	403.61	12	481.86	88	392.44	110.97
Leisure and hospitality	100	342.19	20	508.96	80	302.43	112.48
Accommodation and food services	100	324.70	14	538.64	86	291.46	114.20
Other services	100	397.98	27	508.90	73	357.13	125.00
1 to 99 workers	100	380.02	21	492.01	79	350.64	123.40
1 to 49 workers	100	382.16	24	491.45	76	348.28	123.44
50 to 99 workers	100	374.86	15	494.35	85	355.67	123.31
100 workers or more	100	382.30	11	507.99	89	367.74	109.38
100 to 499 workers	100	370.41	11	497.76	89	356.20	112.10
500 workers or more	100	396.16	11	519.12	89	381.32	106.19
Geographic areas							
Northeast	100	424.07	19	547.13	81	397.40	123.44
New England	100	389.64	11	506.28	89	377.96	129.65
Middle Atlantic	100	435.64	21	553.16	79	404.89	121.04
South	100	356.44	12	457.22	88	343.76	114.86
South Atlantic	100	363.31	11	478.71	89	349.97	118.14
East South Central	100	334.99	11	439.01	89	324.30	116.16
West South Central	100	354.56	14	434.64	86	342.15	108.45
Midwest	100	373.30	13	509.88	87	354.59	112.38
East North Central	100	381.36	15	515.46	85	360.08	114.65
West North Central	100	355.49	9	489.78	91	343.16	107.64
West	100	390.21	22	487.76	78	364.07	110.71
Mountain	100	386.44	19	485.34	81	363.74	109.42
Pacific	100	391.85	23	488.64	77	364.23	111.30

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 ECEC data for March 2014.

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/eps/glossary20132014.htm.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2014

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	\$3.51	0.6	\$8.25	0.6	\$3.24	\$0.94
Worker characteristics						
Management, professional, and related	3.53	1.2	7.67	1.2	3.89	1.78
Management, business, and financial	5.61	1.2	21.45	1.2	5.76	1.62
Professional and related	4.30	1.6	8.01	1.6	4.81	2.45
Service	15.25	2.1	30.16	2.1	13.47	2.78
Protective service	19.59	—	—	—	—	—
Sales and office	4.04	0.8	12.51	0.8	3.92	1.34
Sales and related	5.17	0.9	18.75	0.9	5.04	2.27
Office and administrative support	4.56	1.0	13.17	1.0	4.77	1.76
Natural resources, construction, and maintenance	10.48	2.0	28.80	2.0	8.24	3.30
Construction, extraction, farming, fishing, and forestry	20.45	3.2	39.24	3.2	19.09	4.96
Installation, maintenance, and repair	10.69	2.1	38.19	2.1	7.20	4.37
Production, transportation, and material moving ...	5.13	1.3	18.12	1.3	5.15	1.95
Production	6.42	1.5	23.17	1.5	6.88	2.99
Transportation and material moving	8.47	1.7	28.50	1.7	8.15	2.47
Full time	3.58	0.7	8.51	0.7	3.23	0.96
Part time	7.19	1.4	24.04	1.4	7.84	3.40
Union	9.80	2.5	18.15	2.5	8.03	2.99
Nonunion	3.15	0.7	9.32	0.7	3.24	0.92
Average wage within the following categories ¹ :						
Lowest 25 percent	6.14	1.5	18.52	1.5	6.26	2.89
Lowest 10 percent	13.71	2.2	48.35	2.2	12.70	6.92
Second 25 percent	6.06	1.0	14.12	1.0	5.81	2.04
Third 25 percent	5.38	0.9	12.55	0.9	5.07	1.73
Highest 25 percent	3.90	1.0	11.26	1.0	3.54	1.72
Highest 10 percent	5.54	1.3	14.73	1.3	5.70	2.24
Establishment characteristics						
Goods-producing industries	6.21	1.1	17.97	1.1	5.45	2.25
Construction	15.03	2.9	31.42	2.9	13.33	3.64
Manufacturing	5.76	1.2	17.73	1.2	5.76	2.62
Service-providing industries	3.74	0.7	9.03	0.7	3.65	1.15
Trade, transportation, and utilities	4.30	0.7	17.62	0.7	3.95	1.56
Wholesale trade	7.24	1.8	16.34	1.8	6.35	3.99
Retail trade	4.64	1.4	19.09	1.4	4.27	2.38
Transportation and warehousing	11.29	2.2	46.63	2.2	10.60	3.05
Utilities	11.77	4.5	17.29	4.5	14.94	5.17

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, National Compensation Survey, March 2014—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	\$11.68	3.2	\$21.59	3.2	\$7.00	\$3.91
Financial activities	6.61	1.5	29.79	1.5	4.84	1.96
Finance and insurance	3.39	1.2	10.48	1.2	3.30	1.55
Credit intermediation and related activities	5.28	2.0	18.08	2.0	4.23	2.28
Insurance carriers and related activities	6.77	2.0	23.57	2.0	6.45	2.01
Real estate and rental and leasing	28.91	5.6	80.74	5.6	21.93	8.40
Professional and business services	8.55	2.1	15.91	2.1	8.03	4.43
Professional and technical services	11.58	3.0	19.53	3.0	11.48	6.31
Administrative and waste services	13.90	—	—	—	—	—
Education and health services	8.17	1.9	14.91	1.9	8.39	2.68
Educational services	11.14	1.9	28.75	1.9	12.15	6.33
Junior colleges, colleges, and universities	6.20	1.3	15.12	1.3	6.67	2.97
Health care and social assistance	9.38	2.2	17.37	2.2	9.61	3.17
Leisure and hospitality	22.98	3.5	44.11	3.5	19.19	4.12
Accommodation and food services	28.64	3.9	71.72	3.9	19.85	4.66
Other services	14.37	4.2	27.13	4.2	14.03	6.03
1 to 99 workers	5.59	1.2	11.80	1.2	5.98	1.94
1 to 49 workers	6.76	1.5	13.62	1.5	6.76	2.72
50 to 99 workers	10.38	1.6	29.16	1.6	9.22	3.48
100 workers or more	3.20	0.7	11.16	0.7	2.77	1.02
100 to 499 workers	4.48	0.8	14.61	0.8	4.42	1.48
500 workers or more	3.72	1.1	16.99	1.1	3.28	1.45
Geographic areas						
Northeast	9.04	1.4	15.02	1.4	9.35	1.82
New England	4.70	1.7	39.07	1.7	8.11	2.82
Middle Atlantic	12.95	1.8	16.44	1.8	14.10	2.17
South	4.77	0.8	8.23	0.8	5.07	1.77
South Atlantic	7.16	1.1	13.53	1.1	7.60	2.60
East South Central	4.95	2.1	14.64	2.1	6.13	5.50
West South Central	8.10	1.5	12.45	1.5	8.59	1.81
Midwest	6.97	1.3	24.02	1.3	4.61	1.81
East North Central	8.35	1.6	28.34	1.6	5.15	2.17
West North Central	11.91	2.1	44.21	2.1	8.53	3.07
West	9.08	1.7	16.29	1.7	8.57	2.09
Mountain	11.29	4.8	23.26	4.8	13.17	2.22
Pacific	12.11	1.4	20.42	1.4	10.98	2.88

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2014

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies ¹	Exists, but unknown	Other ²
All workers	100	72	14	13	1
Worker characteristics					
Management, professional, and related	100	73	13	12	2
Management, business, and financial	100	75	12	13	1
Professional and related	100	72	14	12	2
Service	100	75	10	13	1
Protective service	100	75	9	—	—
Sales and office	100	65	21	12	1
Sales and related	100	58	28	14	1
Office and administrative support	100	69	18	12	1
Natural resources, construction, and maintenance	100	76	8	14	2
Construction, extraction, farming, fishing, and forestry	100	75	10	11	3
Installation, maintenance, and repair	100	77	7	15	1
Production, transportation, and material moving ...	100	76	—	15	—
Production	100	78	9	13	(³)
Transportation and material moving	100	74	—	18	—
Full time	100	73	13	13	1
Part time	100	64	22	13	2
Union	100	76	6	16	3
Nonunion	100	72	14	13	1
Average wage within the following categories ⁴ :					
Lowest 25 percent	100	67	18	—	—
Second 25 percent	100	70	16	12	1
Third 25 percent	100	74	11	14	1
Highest 25 percent	100	74	12	13	2
Highest 10 percent	100	72	12	14	1
Establishment characteristics					
Goods-producing industries	100	76	10	14	1
Construction	100	77	10	10	3
Manufacturing	100	77	10	13	(³)
Service-providing industries	100	71	15	13	1
Trade, transportation, and utilities	100	65	18	16	1
Wholesale trade	100	75	—	17	—
Retail trade	100	54	32	—	—
Transportation and warehousing	100	73	—	21	—
Utilities	100	90	—	7	—

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2014—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies ¹	Exists, but unknown	Other ²
Information	100	78	—	12	—
Financial activities	100	69	20	10	1
Finance and insurance	100	68	21	9	2
Credit intermediation and related activities	100	72	19	—	—
Insurance carriers and related activities	100	65	20	—	—
Real estate and rental and leasing	100	75	—	—	—
Professional and business services	100	74	—	16	—
Professional and technical services	100	83	—	9	—
Administrative and waste services	100	60	—	—	—
Education and health services	100	74	13	9	3
Educational services	100	76	12	9	3
Junior colleges, colleges, and universities	100	71	18	8	3
Health care and social assistance	100	74	14	9	3
Leisure and hospitality	100	79	—	8	—
Accommodation and food services	100	76	—	8	—
Other services	100	70	—	16	—
1 to 99 workers	100	76	9	13	1
1 to 49 workers	100	75	9	15	1
50 to 99 workers	100	80	—	10	—
100 workers or more	100	69	16	13	1
100 to 499 workers	100	71	16	12	1
500 workers or more	100	67	17	13	2
Geographic areas					
Northeast	100	75	13	10	2
New England	100	82	—	9	—
Middle Atlantic	100	72	15	11	2
South	100	74	14	11	1
South Atlantic	100	75	15	9	1
East South Central	100	78	—	11	—
West South Central	100	70	16	14	(³)
Midwest	100	70	12	17	1
East North Central	100	72	13	14	1
West North Central	100	64	—	25	—
West	100	69	15	14	2
Mountain	100	66	—	17	—
Pacific	100	71	14	13	3

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

³ 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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2014

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies ¹	Exists, but unknown	Other ²
All workers	0.0	0.9	0.7	0.8	0.2
Worker characteristics					
Management, professional, and related	0.0	1.4	1.3	0.8	0.3
Management, business, and financial	0.0	1.7	1.3	1.3	0.2
Professional and related	0.0	1.9	1.8	1.0	0.5
Service	0.0	3.2	1.4	3.2	0.5
Protective service	0.0	6.0	2.4	—	—
Sales and office	0.0	1.2	1.0	0.7	0.3
Sales and related	0.0	1.9	1.6	1.4	0.2
Office and administrative support	0.0	1.5	1.2	0.8	0.4
Natural resources, construction, and maintenance	0.0	2.7	1.3	2.6	0.5
Construction, extraction, farming, fishing, and forestry	0.0	3.7	3.0	2.9	1.3
Installation, maintenance, and repair	0.0	3.8	1.1	3.8	0.2
Production, transportation, and material moving ...	0.0	1.4	—	1.3	—
Production	0.0	1.8	1.2	1.6	0.1
Transportation and material moving	0.0	2.1	—	1.8	—
Full time	0.0	0.9	0.7	0.8	0.2
Part time	0.0	2.7	2.1	1.7	0.7
Union	0.0	2.0	1.1	1.9	0.9
Nonunion	0.0	0.9	0.8	0.8	0.2
Average wage within the following categories ³ :					
Lowest 25 percent	0.0	2.4	1.5	—	—
Second 25 percent	0.0	1.6	1.4	1.4	0.3
Third 25 percent	0.0	1.1	0.8	0.8	0.3
Highest 25 percent	0.0	1.2	0.9	0.9	0.4
Highest 10 percent	0.0	1.9	1.4	1.5	0.1
Establishment characteristics					
Goods-producing industries	0.0	1.6	1.3	1.5	0.2
Construction	0.0	3.3	2.8	2.1	1.3
Manufacturing	0.0	1.9	1.5	1.6	0.1
Service-providing industries	0.0	1.0	0.9	0.9	0.3
Trade, transportation, and utilities	0.0	1.6	1.1	1.2	0.3
Wholesale trade	0.0	3.2	—	2.7	—
Retail trade	0.0	2.0	1.8	—	—
Transportation and warehousing	0.0	3.6	—	3.1	—
Utilities	0.0	3.0	—	2.8	—

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, National Compensation Survey, March 2014—continued

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies ¹	Exists, but unknown	Other ²
Information	0.0	3.9	—	2.5	—
Financial activities	0.0	2.1	1.7	1.1	0.5
Finance and insurance	0.0	1.7	1.7	1.0	0.6
Credit intermediation and related activities	0.0	2.5	2.3	—	—
Insurance carriers and related activities	0.0	3.3	3.3	—	—
Real estate and rental and leasing	0.0	6.9	—	—	—
Professional and business services	0.0	3.7	—	3.6	—
Professional and technical services	0.0	3.8	—	2.3	—
Administrative and waste services	0.0	9.2	—	—	—
Education and health services	0.0	2.6	2.4	1.2	0.9
Educational services	0.0	2.5	1.4	2.3	0.9
Junior colleges, colleges, and universities	0.0	2.5	2.1	1.6	0.7
Health care and social assistance	0.0	3.0	2.8	1.3	1.0
Leisure and hospitality	0.0	4.4	—	2.4	—
Accommodation and food services	0.0	5.1	—	2.6	—
Other services	0.0	6.0	—	4.6	—
1 to 99 workers	0.0	1.7	1.1	1.6	0.3
1 to 49 workers	0.0	2.2	1.4	2.2	0.3
50 to 99 workers	0.0	2.2	—	1.7	—
100 workers or more	0.0	1.3	1.0	0.8	0.3
100 to 499 workers	0.0	1.4	1.0	1.0	0.3
500 workers or more	0.0	2.1	1.8	1.1	0.5
Geographic areas					
Northeast	0.0	1.6	0.9	1.1	0.8
New England	0.0	2.4	—	2.1	—
Middle Atlantic	0.0	2.1	1.2	1.2	0.9
South	0.0	1.4	1.1	1.1	0.2
South Atlantic	0.0	1.7	1.5	1.0	0.3
East South Central	0.0	2.3	—	1.9	—
West South Central	0.0	3.0	2.0	2.8	0.2
Midwest	0.0	2.4	2.0	2.4	0.3
East North Central	0.0	2.7	2.7	1.6	0.4
West North Central	0.0	4.7	—	6.2	—
West	0.0	1.8	1.4	1.2	0.7
Mountain	0.0	3.0	—	1.5	—
Pacific	0.0	2.2	1.8	1.6	1.0

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2014

(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	\$925.24	9	\$1,248.25	91	\$897.74	\$448.60
Worker characteristics							
Management, professional, and related	100	987.13	7	1,290.50	93	964.17	444.65
Management, business, and financial	100	975.22	6	1,434.54	94	943.47	452.04
Professional and related	100	994.38	8	1,213.65	92	976.90	440.11
Service	100	809.30	8	1,267.92	92	771.64	499.04
Protective service	100	999.42	—	—	—	—	—
Sales and office	100	860.62	7	1,105.64	93	844.17	459.92
Sales and related	100	766.58	5	1,094.86	95	751.69	457.93
Office and administrative support	100	904.33	8	1,108.65	92	888.47	460.87
Natural resources, construction, and maintenance	100	922.51	18	1,368.63	82	851.78	494.55
Construction, extraction, farming, fishing, and forestry	100	920.98	27	1,318.49	73	827.75	525.96
Installation, maintenance, and repair	100	923.54	11	1,431.12	89	866.21	475.70
Production, transportation, and material moving ...	100	973.67	10	1,242.35	90	946.83	389.73
Production	100	986.72	8	1,250.93	92	964.90	380.76
Transportation and material moving	100	957.78	12	1,235.00	88	924.05	401.05
Full time	100	933.95	9	1,260.58	91	905.62	446.12
Part time	100	793.51	8	993.54	92	781.08	485.31
Union	100	1,187.00	31	1,313.46	69	1,138.14	339.60
Nonunion	100	885.81	5	1,191.57	95	870.29	461.05
Average wage within the following categories ¹ :							
Lowest 25 percent	100	708.72	5	969.51	95	699.69	505.44
Lowest 10 percent	100	651.33	7	849.27	93	641.54	496.06
Second 25 percent	100	868.40	6	1,156.96	94	851.13	462.11
Third 25 percent	100	945.50	10	1,194.20	90	921.31	437.41
Highest 25 percent	100	1,024.57	11	1,360.80	89	986.49	427.04
Highest 10 percent	100	1,032.33	9	1,353.18	91	1,000.67	431.60
Establishment characteristics							
Goods-producing industries	100	995.85	12	1,291.77	88	963.37	396.24
Construction	100	871.32	26	1,306.21	74	771.88	566.65
Manufacturing	100	1,033.34	9	1,295.84	91	1,011.03	354.89
Service-providing industries	100	905.48	8	1,231.69	92	879.89	462.84
Trade, transportation, and utilities	100	864.97	8	1,154.55	92	842.51	444.68
Wholesale trade	100	872.52	9	1,164.13	91	843.50	453.10
Retail trade	100	718.03	6	984.49	94	704.65	492.88
Transportation and warehousing	100	1,090.31	8	1,265.54	92	1,074.08	354.23
Utilities	100	1,222.97	—	—	—	—	—

See footnotes at end of table.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2014—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	\$1,074.35	16	\$1,590.14	84	\$980.87	\$398.51
Financial activities	100	961.15	5	1,441.28	95	934.97	424.42
Finance and insurance	100	957.75	4	1,290.02	96	945.41	401.04
Credit intermediation and related activities	100	907.93	2	1,224.86	98	901.55	423.64
Insurance carriers and related activities	100	993.57	4	1,159.17	96	987.28	383.41
Real estate and rental and leasing	100	977.54	—	—	—	—	—
Professional and business services	100	902.11	8	1,336.45	92	865.50	482.72
Professional and technical services	100	943.71	10	1,342.89	90	900.63	479.58
Administrative and waste services	100	739.29	7	1,358.19	93	689.58	539.21
Education and health services	100	951.21	5	1,032.60	95	946.63	482.16
Educational services	100	982.45	4	1,137.37	96	975.66	500.12
Junior colleges, colleges, and universities	100	1,048.08	—	—	—	—	—
Health care and social assistance	100	945.51	6	1,018.11	94	941.25	478.83
Leisure and hospitality	100	721.36	12	1,195.48	88	666.08	489.40
Accommodation and food services	100	697.35	—	—	—	—	—
Other services	100	835.55	13	1,045.37	87	806.76	524.90
1 to 99 workers	100	833.24	10	1,207.42	90	795.45	522.27
1 to 49 workers	100	816.35	11	1,209.08	89	772.09	526.97
50 to 99 workers	100	874.04	8	1,201.46	92	849.93	511.32
100 workers or more	100	993.94	8	1,289.03	92	972.22	394.96
100 to 499 workers	100	925.45	6	1,231.94	94	908.21	420.99
500 workers or more	100	1,073.16	9	1,329.78	91	1,048.93	363.76
Geographic areas							
Northeast	100	1,080.60	13	1,327.84	87	1,046.22	426.77
New England	100	1,046.64	9	1,277.82	91	1,028.01	415.97
Middle Atlantic	100	1,092.15	14	1,337.01	86	1,052.87	430.71
South	100	836.85	4	1,246.24	96	822.05	480.26
South Atlantic	100	837.09	4	1,265.44	96	820.59	498.19
East South Central	100	830.24	6	1,369.82	94	806.97	451.96
West South Central	100	839.41	3	1,122.38	97	831.19	462.89
Midwest	100	924.52	9	1,187.15	91	902.22	425.63
East North Central	100	955.98	10	1,198.14	90	931.40	410.77
West North Central	100	855.10	6	1,140.22	94	840.83	456.89
West	100	921.70	12	1,216.07	88	886.35	441.48
Mountain	100	896.63	9	1,084.01	91	880.03	406.73
Pacific	100	933.10	13	1,257.15	87	889.35	457.95

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 ECEC data for March 2014.

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/eps/glossary20132014.htm.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2014

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	\$9.81	0.5	\$18.11	0.5	\$10.00	\$4.83
Worker characteristics						
Management, professional, and related	10.51	0.8	52.71	0.8	10.40	8.29
Management, business, and financial	17.07	1.1	120.65	1.1	14.12	8.94
Professional and related	13.14	0.9	38.26	0.9	12.98	11.38
Service	42.48	1.8	36.91	1.8	40.40	16.12
Protective service	55.97	—	—	—	—	—
Sales and office	10.18	0.6	44.47	0.6	10.28	6.47
Sales and related	15.64	0.8	80.90	0.8	14.56	9.32
Office and administrative support	12.23	0.9	50.77	0.9	12.68	8.82
Natural resources, construction, and maintenance	27.66	1.8	69.93	1.8	28.18	13.19
Construction, extraction, farming, fishing, and forestry	59.57	3.0	126.99	3.0	58.35	21.84
Installation, maintenance, and repair	31.59	1.9	49.43	1.9	31.69	18.35
Production, transportation, and material moving ...	15.81	1.0	28.03	1.0	16.90	8.76
Production	21.34	1.0	31.71	1.0	22.64	11.20
Transportation and material moving	21.78	1.6	38.24	1.6	22.49	13.26
Full time	9.98	0.5	17.80	0.5	10.12	5.06
Part time	21.84	1.1	110.75	1.1	22.30	13.40
Union	26.55	2.4	44.54	2.4	21.42	10.01
Nonunion	9.45	0.5	41.48	0.5	10.14	5.05
Average wage within the following categories ¹ :						
Lowest 25 percent	19.68	0.8	99.01	0.8	19.67	14.89
Lowest 10 percent	29.48	1.6	161.00	1.6	28.73	36.29
Second 25 percent	16.46	0.7	35.56	0.7	16.43	10.16
Third 25 percent	15.46	0.8	39.55	0.8	15.47	7.23
Highest 25 percent	9.14	0.9	22.76	0.9	9.08	7.12
Highest 10 percent	15.44	1.2	57.03	1.2	14.16	10.68
Establishment characteristics						
Goods-producing industries	17.55	0.9	48.31	0.9	17.16	9.06
Construction	45.12	2.7	112.40	2.7	45.41	16.12
Manufacturing	17.66	0.9	28.30	0.9	18.44	8.18
Service-providing industries	10.74	0.6	24.78	0.6	11.31	5.74
Trade, transportation, and utilities	10.85	0.8	41.47	0.8	10.42	7.07
Wholesale trade	20.75	1.8	58.77	1.8	21.52	15.79
Retail trade	11.31	1.2	99.46	1.2	10.14	10.41
Transportation and warehousing	18.21	2.2	43.57	2.2	20.05	12.67
Utilities	34.32	—	—	—	—	—

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, National Compensation Survey, March 2014—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	\$29.67	2.9	\$32.71	2.9	\$26.14	\$17.91
Financial activities	10.66	0.8	73.13	0.8	11.05	8.07
Finance and insurance	9.61	0.4	89.57	0.4	9.94	7.36
Credit intermediation and related activities	12.70	0.7	79.11	0.7	13.07	9.68
Insurance carriers and related activities	17.61	0.8	86.86	0.8	17.95	10.71
Real estate and rental and leasing	46.64	—	—	—	—	—
Professional and business services	29.18	1.7	81.37	1.7	25.82	15.54
Professional and technical services	35.94	2.6	117.97	2.6	27.04	19.03
Administrative and waste services	60.88	2.9	73.09	2.9	56.92	38.53
Education and health services	24.48	0.9	60.20	0.9	24.18	14.48
Educational services	19.09	1.2	70.08	1.2	19.35	14.50
Junior colleges, colleges, and universities	15.73	—	—	—	—	—
Health care and social assistance	28.37	1.1	65.92	1.1	28.12	17.11
Leisure and hospitality	44.63	3.1	32.27	3.1	48.45	25.12
Accommodation and food services	55.95	—	—	—	—	—
Other services	42.27	2.9	89.71	2.9	45.68	30.61
1 to 99 workers	16.20	0.9	32.15	0.9	17.73	9.45
1 to 49 workers	20.00	1.2	40.27	1.2	20.18	12.61
50 to 99 workers	29.52	1.1	64.79	1.1	29.16	13.79
100 workers or more	8.67	0.6	29.34	0.6	8.47	4.27
100 to 499 workers	13.02	0.7	42.72	0.7	13.44	5.67
500 workers or more	9.37	0.9	33.07	0.9	9.64	6.85
Geographic areas						
Northeast	26.68	1.2	30.53	1.2	29.77	8.67
New England	15.56	1.7	75.22	1.7	18.59	10.91
Middle Atlantic	38.03	1.5	36.47	1.5	42.86	11.29
South	13.23	0.6	63.87	0.6	14.02	9.44
South Atlantic	15.48	1.1	106.52	1.1	17.98	15.46
East South Central	22.69	1.5	28.92	1.5	22.07	17.09
West South Central	30.80	0.6	89.34	0.6	30.65	11.75
Midwest	20.52	1.1	37.37	1.1	19.69	11.42
East North Central	17.83	1.4	42.92	1.4	17.05	8.32
West North Central	50.00	1.6	78.30	1.6	46.54	30.07
West	22.44	1.1	30.02	1.1	21.73	6.87
Mountain	23.51	2.2	79.19	2.2	24.99	10.61
Pacific	30.90	1.2	29.84	1.2	29.82	9.21

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2014

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies ¹	Exists, but unknown	Other ²
All workers	100	72	13	14	1
Worker characteristics					
Management, professional, and related	100	74	12	12	2
Management, business, and financial	100	76	11	13	1
Professional and related	100	73	13	12	2
Service	100	76	9	14	1
Protective service	100	75	9	—	—
Sales and office	100	65	20	13	1
Sales and related	100	56	28	15	1
Office and administrative support	100	69	17	13	2
Natural resources, construction, and maintenance	100	75	8	15	2
Construction, extraction, farming, fishing, and forestry	100	75	10	12	3
Installation, maintenance, and repair	100	76	7	16	1
Production, transportation, and material moving ...	100	74	9	16	1
Production	100	74	—	14	—
Transportation and material moving	100	74	—	19	—
Full time	100	72	13	14	1
Part time	100	65	21	—	—
Union	100	74	7	16	3
Nonunion	100	71	14	13	1
Average wage within the following categories ³ :					
Lowest 25 percent	100	68	17	15	1
Second 25 percent	100	69	17	14	1
Third 25 percent	100	74	11	14	2
Highest 25 percent	100	74	11	13	2
Highest 10 percent	100	72	12	14	1
Establishment characteristics					
Goods-producing industries	100	74	11	14	1
Construction	100	78	8	11	3
Manufacturing	100	74	—	14	—
Service-providing industries	100	71	14	14	1
Trade, transportation, and utilities	100	64	18	17	1
Wholesale trade	100	73	—	18	—
Retail trade	100	53	31	15	1
Transportation and warehousing	100	73	—	21	—
Utilities	100	90	—	7	—

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2014—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies ¹	Exists, but unknown	Other ²
Information	100	79	—	12	—
Financial activities	100	69	19	10	1
Finance and insurance	100	69	20	9	2
Credit intermediation and related activities	100	72	19	—	—
Insurance carriers and related activities	100	66	19	13	1
Real estate and rental and leasing	100	73	—	—	—
Professional and business services	100	74	—	16	—
Professional and technical services	100	82	—	10	—
Administrative and waste services	100	61	—	—	—
Education and health services	100	74	13	10	3
Educational services	100	76	11	10	3
Junior colleges, colleges, and universities	100	72	18	8	3
Health care and social assistance	100	74	13	10	3
Leisure and hospitality	100	80	—	9	—
Accommodation and food services	100	78	—	8	—
Other services	100	73	—	16	—
1 to 99 workers	100	76	9	15	1
1 to 49 workers	100	74	9	17	1
50 to 99 workers	100	80	—	11	—
100 workers or more	100	69	17	13	2
100 to 499 workers	100	71	15	13	1
500 workers or more	100	66	18	14	3
Geographic areas					
Northeast	100	75	12	10	2
New England	100	82	7	9	1
Middle Atlantic	100	72	14	11	2
South	100	73	13	12	1
South Atlantic	100	73	14	11	1
East South Central	100	78	—	12	—
West South Central	100	70	14	15	1
Midwest	100	69	13	18	1
East North Central	100	72	14	—	—
West North Central	100	62	—	27	—
West	100	69	14	14	2
Mountain	100	67	—	18	—
Pacific	100	71	13	13	3

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

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/glossary20132014.htm.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2014

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies ¹	Exists, but unknown	Other ²
All workers	0.0	0.9	0.7	0.7	0.3
Worker characteristics					
Management, professional, and related	0.0	1.4	1.2	0.8	0.4
Management, business, and financial	0.0	1.6	1.2	1.2	0.2
Professional and related	0.0	2.0	1.7	1.0	0.5
Service	0.0	3.0	1.2	3.1	0.3
Protective service	0.0	6.1	2.5	—	—
Sales and office	0.0	1.2	1.0	0.8	0.3
Sales and related	0.0	1.9	1.6	1.4	0.4
Office and administrative support	0.0	1.6	1.2	1.0	0.4
Natural resources, construction, and maintenance	0.0	2.5	1.3	2.4	0.4
Construction, extraction, farming, fishing, and forestry	0.0	3.4	2.7	2.6	1.1
Installation, maintenance, and repair	0.0	3.5	1.1	3.5	0.3
Production, transportation, and material moving ...	0.0	1.5	1.0	1.3	0.5
Production	0.0	1.9	—	1.6	—
Transportation and material moving	0.0	2.1	—	1.9	—
Full time	0.0	0.9	0.6	0.7	0.3
Part time	0.0	2.5	2.0	—	—
Union	0.0	2.2	1.4	2.0	0.9
Nonunion	0.0	1.0	0.7	0.8	0.3
Average wage within the following categories ³ :					
Lowest 25 percent	0.0	2.3	1.4	2.1	0.2
Second 25 percent	0.0	1.7	1.2	1.4	0.3
Third 25 percent	0.0	1.2	0.8	0.8	0.4
Highest 25 percent	0.0	1.2	0.9	0.8	0.4
Highest 10 percent	0.0	1.9	1.5	1.4	0.2
Establishment characteristics					
Goods-producing industries	0.0	1.6	1.4	1.4	0.4
Construction	0.0	2.8	1.8	2.0	1.1
Manufacturing	0.0	1.9	—	1.6	—
Service-providing industries	0.0	1.0	0.8	0.9	0.3
Trade, transportation, and utilities	0.0	1.7	1.1	1.2	0.3
Wholesale trade	0.0	3.3	—	2.6	—
Retail trade	0.0	1.9	1.9	1.3	0.3
Transportation and warehousing	0.0	3.6	—	3.1	—
Utilities	0.0	3.0	—	2.7	—

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, National Compensation Survey, March 2014—continued

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies ¹	Exists, but unknown	Other ²
Information	0.0	3.6	—	2.4	—
Financial activities	0.0	2.2	1.7	1.3	0.5
Finance and insurance	0.0	1.7	1.6	1.0	0.5
Credit intermediation and related activities	0.0	2.5	2.3	—	—
Insurance carriers and related activities	0.0	3.2	3.1	1.8	0.7
Real estate and rental and leasing	0.0	7.5	—	—	—
Professional and business services	0.0	3.4	—	3.3	—
Professional and technical services	0.0	3.5	—	2.2	—
Administrative and waste services	0.0	8.8	—	—	—
Education and health services	0.0	2.6	2.2	1.4	0.9
Educational services	0.0	2.4	1.3	2.2	0.8
Junior colleges, colleges, and universities	0.0	2.4	2.1	1.6	0.7
Health care and social assistance	0.0	3.1	2.6	1.6	1.0
Leisure and hospitality	0.0	4.3	—	2.3	—
Accommodation and food services	0.0	5.3	—	2.5	—
Other services	0.0	5.5	—	4.2	—
1 to 99 workers	0.0	1.7	0.9	1.5	0.3
1 to 49 workers	0.0	2.2	1.1	2.0	0.3
50 to 99 workers	0.0	2.1	—	1.6	—
100 workers or more	0.0	1.2	1.0	0.8	0.3
100 to 499 workers	0.0	1.3	1.0	1.0	0.3
500 workers or more	0.0	2.0	1.8	1.1	0.6
Geographic areas					
Northeast	0.0	1.5	0.9	0.9	0.7
New England	0.0	1.9	1.0	2.0	0.5
Middle Atlantic	0.0	1.9	1.2	0.9	0.9
South	0.0	1.5	1.0	1.1	0.3
South Atlantic	0.0	2.2	1.4	1.2	0.6
East South Central	0.0	2.1	—	1.9	—
West South Central	0.0	2.8	1.7	2.5	0.2
Midwest	0.0	2.2	1.9	2.0	0.2
East North Central	0.0	2.6	2.6	—	—
West North Central	0.0	3.8	—	5.0	—
West	0.0	1.8	1.3	1.2	0.9
Mountain	0.0	3.4	—	1.9	—
Pacific	0.0	2.1	1.6	1.5	1.3

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2014

(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	\$40.16	\$66.00	\$100.66	\$141.67	\$202.57	\$149.00	\$245.57	\$372.49	\$571.39	\$855.77
Worker characteristics										
Management, professional, and related	40.00	66.30	100.00	140.05	207.44	148.85	256.84	374.83	571.00	868.79
Management, business, and financial	40.16	67.64	103.99	144.25	195.87	159.01	261.95	382.42	567.44	875.53
Professional and related	39.65	65.58	96.64	139.34	214.18	145.67	253.99	365.95	572.72	868.79
Service	40.60	66.75	100.49	140.82	188.15	182.65	273.56	404.81	649.95	859.48
Protective service	60.00	79.43	111.58	140.82	188.24	–	300.84	471.51	649.95	–
Sales and office	41.20	66.05	102.16	140.50	202.14	152.00	247.43	385.18	589.86	865.26
Sales and related	42.00	71.64	106.77	152.01	223.98	152.05	246.00	399.24	597.83	847.01
Office and administrative support	40.76	64.11	100.64	136.52	195.04	152.00	247.43	380.00	581.19	871.34
Natural resources, construction, and maintenance	46.43	72.88	110.00	166.48	224.99	172.75	261.57	421.25	670.17	937.75
Construction, extraction, farming, fishing, and forestry	48.82	72.00	108.89	160.63	222.64	181.32	262.87	452.06	761.72	961.66
Installation, maintenance, and repair	45.62	75.74	110.75	168.75	224.99	163.20	261.57	397.95	611.73	916.89
Production, transportation, and material moving ...	39.49	63.67	96.89	139.15	192.00	125.00	203.08	317.84	481.55	716.17
Production	40.95	62.80	98.93	141.60	193.59	136.28	205.66	315.70	461.90	632.23
Transportation and material moving	39.22	65.00	93.54	136.00	190.00	116.66	200.79	324.98	509.78	799.01
Full time	40.94	66.24	100.66	140.49	200.00	151.11	247.26	371.15	566.47	853.37
Part time	32.50	57.40	102.11	179.22	251.31	94.38	208.81	410.61	616.61	869.42
Union	34.22	57.87	86.49	139.88	195.00	87.56	164.02	257.41	417.73	702.31
Nonunion	40.95	66.84	101.76	141.94	203.82	164.11	260.12	385.18	583.72	862.19
Average wage within the following categories ² :										
Lowest 25 percent	39.75	66.84	102.74	151.26	209.93	164.02	267.99	433.68	681.08	932.81
Second 25 percent	44.81	63.70	97.06	140.30	199.99	145.67	240.00	372.23	578.90	849.57
Third 25 percent	40.00	66.36	101.51	145.04	201.98	149.45	240.00	364.96	553.00	828.75
Highest 25 percent	40.00	66.30	101.32	139.37	202.69	149.52	247.43	359.55	535.13	856.42
Highest 10 percent	39.37	67.34	103.00	139.48	207.00	148.85	254.73	371.95	544.92	882.11
Establishment characteristics										
Goods-producing industries	38.96	62.60	99.57	139.64	194.87	138.46	220.00	335.23	502.83	741.74
Construction	49.14	77.99	120.25	171.75	223.28	204.24	337.39	510.83	760.84	1083.82
Manufacturing	38.50	61.75	95.98	134.67	186.57	129.78	204.00	306.64	429.97	609.86
Service-providing industries	40.76	67.16	101.10	142.50	206.62	150.03	251.96	384.61	589.27	874.28
Trade, transportation, and utilities	39.49	70.00	100.66	151.55	218.05	121.50	228.85	356.08	565.64	841.77
Wholesale trade	47.70	71.72	100.76	142.90	211.84	163.95	255.09	400.71	577.10	816.03
Retail trade	32.50	76.43	112.96	179.78	238.32	119.17	243.09	430.21	665.83	951.79
Transportation and warehousing	38.95	57.40	87.04	132.33	168.75	116.66	200.00	276.95	424.45	622.64
Utilities	–	51.42	93.27	125.00	149.89	119.41	174.11	301.80	399.56	513.24

See footnotes at end of table.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2014—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	\$43.88	\$64.52	\$96.64	\$130.95	\$177.07	\$174.34	\$228.53	\$320.65	\$493.00	\$736.60
Financial activities	44.28	61.94	101.95	128.23	174.62	183.63	252.94	384.36	509.35	768.27
Finance and insurance	44.00	62.68	101.92	125.64	171.60	177.09	245.57	368.31	487.12	693.00
Credit intermediation and related activities	45.82	61.64	106.87	127.71	169.41	186.41	279.28	388.33	501.75	715.37
Insurance carriers and related activities	38.59	62.35	91.63	125.00	168.66	160.10	230.50	331.51	466.29	632.31
Real estate and rental and leasing	47.79	60.00	102.52	142.80	189.64	207.14	300.78	455.00	678.27	978.67
Professional and business services	40.00	65.25	103.00	142.60	224.96	165.75	262.22	390.40	615.83	891.81
Professional and technical services	38.15	64.00	99.99	137.85	205.83	165.75	291.98	400.00	613.61	882.11
Administrative and waste services	43.33	65.18	104.11	177.65	264.68	166.25	253.84	489.41	722.34	987.02
Education and health services	41.71	66.84	97.06	139.37	205.12	145.67	265.27	387.36	638.10	968.28
Educational services	44.56	70.00	103.58	159.43	218.38	208.00	299.81	435.59	635.82	941.23
Junior colleges, colleges, and universities	46.99	72.00	113.68	170.61	218.38	208.00	317.96	441.00	585.86	805.25
Health care and social assistance	41.48	65.58	96.87	138.19	199.05	145.67	259.71	380.23	638.10	969.25
Leisure and hospitality	47.88	75.74	110.75	151.40	184.67	226.82	308.69	431.25	650.00	811.20
Accommodation and food services	52.88	75.74	110.75	160.09	184.67	195.44	297.80	430.14	540.61	751.00
Other services	46.63	72.29	109.35	180.07	224.99	187.67	248.18	432.99	637.23	992.00
1 to 99 workers	44.87	71.80	105.96	155.38	221.63	182.65	281.67	431.25	685.66	959.85
1 to 49 workers	44.87	71.43	107.82	158.13	219.79	180.80	282.05	437.50	698.48	968.28
50 to 99 workers	45.50	73.54	104.09	152.53	223.98	188.95	280.00	430.97	652.02	940.94
100 workers or more	38.76	61.75	96.12	134.91	188.15	130.00	220.00	336.89	484.00	711.95
100 to 499 workers	38.75	63.41	97.27	138.33	192.02	137.90	222.74	350.63	516.62	759.46
500 workers or more	38.76	60.66	93.85	131.97	180.00	126.94	214.63	321.72	432.99	596.09
Geographic areas										
Northeast	43.33	73.66	104.48	150.66	229.54	159.61	243.71	351.28	515.69	798.12
New England	43.33	78.83	115.56	168.58	238.32	—	259.98	369.63	513.20	671.04
Middle Atlantic	43.33	71.48	103.00	144.20	226.49	159.61	230.75	343.13	520.21	829.57
South	41.91	65.00	100.35	141.84	198.13	151.81	260.00	406.94	619.91	930.15
South Atlantic	45.33	67.40	102.23	139.88	200.97	157.19	269.20	408.71	662.50	987.72
East South Central	39.65	67.64	101.10	151.67	207.51	165.00	243.71	399.24	595.16	799.71
West South Central	39.75	58.69	95.54	137.60	184.77	137.25	257.59	405.00	595.16	851.65
Midwest	41.30	69.11	103.26	140.98	199.93	140.92	239.32	347.85	543.44	793.02
East North Central	40.95	69.33	103.58	144.00	201.98	136.27	232.44	338.51	527.55	765.68
West North Central	42.00	65.18	100.49	139.02	194.00	168.61	259.14	381.10	560.14	886.42
West	32.50	57.60	90.69	132.75	190.71	141.88	229.93	361.17	557.74	811.20
Mountain	39.96	60.66	95.22	130.00	178.89	165.75	220.00	329.44	493.14	651.19
Pacific	32.50	55.10	89.31	134.46	202.29	130.75	239.72	381.00	583.72	856.26

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2014

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	\$0.73	\$1.41	\$1.32	\$1.88	\$3.40	\$5.10	\$4.00	\$6.71	\$8.59	\$13.85
Worker characteristics										
Management, professional, and related	0.70	2.57	2.56	2.03	7.73	7.74	7.93	9.08	11.72	37.63
Management, business, and financial	0.68	2.91	2.04	3.23	10.65	12.23	8.10	7.81	13.10	60.68
Professional and related	1.00	3.55	2.89	2.89	11.60	5.99	12.07	12.77	18.04	43.95
Service	3.10	2.68	5.05	4.52	1.34	12.61	8.70	19.22	49.15	43.82
Protective service	13.21	8.23	24.08	15.22	31.39	—	31.10	102.02	86.85	—
Sales and office	1.57	2.38	1.38	3.17	6.95	12.64	4.74	5.24	14.19	16.72
Sales and related	2.27	5.02	3.14	6.30	6.26	22.22	7.53	10.56	24.47	40.22
Office and administrative support	1.68	3.37	2.35	1.97	7.02	14.77	6.90	9.20	20.01	20.21
Natural resources, construction, and maintenance	3.20	3.63	3.76	4.59	7.91	13.38	10.72	14.79	47.40	38.20
Construction, extraction, farming, fishing, and forestry	5.56	7.13	10.85	8.49	10.36	10.10	30.86	27.37	64.84	174.83
Installation, maintenance, and repair	3.89	6.08	4.80	5.50	14.36	15.48	17.85	28.60	45.16	65.33
Production, transportation, and material moving ...	0.77	2.38	2.25	3.29	5.73	6.88	6.47	8.78	16.22	40.50
Production	3.31	2.29	3.03	6.47	6.18	5.90	11.35	8.84	12.89	47.20
Transportation and material moving	3.31	3.55	3.61	3.32	10.19	5.37	7.80	15.48	23.46	38.00
Full time	1.16	1.48	1.33	1.35	4.03	8.57	4.41	6.58	10.21	16.23
Part time	1.62	4.49	8.25	9.44	9.74	12.72	29.72	28.18	47.77	32.96
Union	5.16	3.50	2.18	6.73	14.02	7.23	10.91	5.36	13.46	93.97
Nonunion	1.27	1.50	1.27	1.91	3.34	7.64	5.16	4.14	10.08	13.49
Average wage within the following categories ² :										
Lowest 25 percent	1.91	3.65	2.49	3.62	10.85	23.30	9.93	12.55	35.97	67.15
Second 25 percent	2.48	3.50	2.23	2.98	5.59	11.23	11.26	14.03	13.86	27.91
Third 25 percent	1.24	2.54	1.78	4.14	7.10	6.76	7.91	8.95	16.61	28.93
Highest 25 percent	0.87	1.86	2.05	1.74	8.95	5.43	4.18	6.35	12.99	34.00
Highest 10 percent	1.51	3.15	3.94	3.48	11.31	9.82	9.23	12.39	22.97	59.67
Establishment characteristics										
Goods-producing industries	1.33	2.10	2.68	3.54	3.82	6.53	7.30	12.78	17.19	30.17
Construction	5.70	5.53	5.02	6.30	8.22	29.76	20.44	24.44	27.27	75.86
Manufacturing	1.78	2.53	3.46	4.39	6.57	8.02	6.44	5.87	14.06	19.99
Service-providing industries	1.08	1.49	1.29	2.24	5.33	11.03	5.38	4.61	9.90	16.92
Trade, transportation, and utilities	2.13	3.15	1.98	2.51	5.21	5.09	11.46	10.65	17.13	23.52
Wholesale trade	4.16	3.90	3.10	10.46	8.80	12.08	19.44	24.09	29.63	59.60
Retail trade	6.17	3.00	3.84	9.64	26.94	31.00	10.35	13.88	28.50	54.42
Transportation and warehousing	4.47	10.89	2.85	14.78	1.53	6.72	17.40	16.35	38.88	48.77
Utilities	—	3.11	3.77	3.93	15.06	8.53	38.10	14.83	27.95	18.98

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, National Compensation Survey, March 2014—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	\$4.47	\$4.65	\$2.31	\$3.43	\$10.67	\$13.32	\$12.53	\$19.84	\$30.13	\$98.82
Financial activities	2.06	2.84	2.75	2.91	4.00	5.25	11.42	6.43	19.34	33.36
Finance and insurance	1.51	2.21	2.84	1.56	4.15	4.35	6.89	10.27	21.16	29.86
Credit intermediation and related activities	1.26	3.79	3.70	4.33	4.60	7.77	8.65	12.42	13.01	39.92
Insurance carriers and related activities	4.51	4.15	5.46	1.81	7.02	10.89	17.32	15.90	26.86	49.61
Real estate and rental and leasing	8.44	7.27	4.50	14.29	36.37	18.46	33.10	39.71	139.03	130.08
Professional and business services	1.21	3.19	4.79	5.32	14.42	18.58	17.95	29.84	28.72	29.54
Professional and technical services	4.17	5.57	7.18	4.39	27.94	22.50	24.97	27.69	31.44	26.81
Administrative and waste services	6.83	5.40	11.95	18.72	41.58	42.52	31.19	57.34	39.45	132.03
Education and health services	3.96	5.13	3.64	2.83	7.53	22.39	12.52	12.38	33.26	37.45
Educational services	4.14	2.02	6.18	13.15	18.48	26.40	24.04	16.63	38.97	82.76
Junior colleges, colleges, and universities	4.63	2.48	3.50	9.30	6.62	17.16	10.32	15.16	18.37	48.06
Health care and social assistance	4.39	6.02	5.08	5.62	12.93	10.91	17.48	20.53	37.53	57.06
Leisure and hospitality	8.18	9.37	9.70	14.34	5.07	41.09	26.21	7.85	105.68	45.49
Accommodation and food services	13.01	12.57	10.18	22.18	4.81	45.26	34.63	18.59	68.38	59.19
Other services	8.47	8.34	7.24	14.54	13.29	8.27	26.46	58.55	55.18	43.86
1 to 99 workers	3.18	3.32	2.83	3.68	5.24	13.65	6.29	13.53	18.85	20.55
1 to 49 workers	5.20	4.67	3.92	5.58	7.81	20.65	10.08	19.76	20.15	24.17
50 to 99 workers	5.31	4.30	2.28	6.15	7.11	17.51	9.40	16.79	19.99	36.71
100 workers or more	1.44	1.20	1.51	2.53	2.11	5.62	4.74	5.31	7.15	21.89
100 to 499 workers	2.50	2.94	1.70	2.84	3.69	9.95	6.24	6.53	11.13	20.59
500 workers or more	1.27	1.34	2.84	2.02	6.05	10.81	8.84	5.83	7.20	22.99
Geographic areas										
Northeast	1.98	2.54	1.92	5.75	12.12	15.39	8.77	5.31	25.45	22.26
New England	4.37	7.13	2.95	7.38	12.64	—	16.88	12.50	30.15	15.39
Middle Atlantic	2.81	2.25	1.58	4.12	15.58	10.12	9.84	9.91	30.77	23.47
South	2.61	2.49	2.14	4.15	5.64	15.20	12.12	10.26	19.42	31.32
South Atlantic	2.30	4.51	2.68	4.63	9.22	22.15	22.44	18.46	48.03	48.46
East South Central	9.81	5.96	8.27	5.65	7.08	7.83	22.91	32.15	35.53	16.82
West South Central	0.85	4.89	3.38	7.01	7.78	23.22	9.49	12.51	21.16	43.55
Midwest	1.71	2.36	2.51	3.03	7.78	8.52	9.66	8.67	15.24	46.07
East North Central	2.54	3.36	2.50	4.89	9.45	10.15	9.29	9.70	19.71	46.55
West North Central	3.26	4.92	4.58	5.64	12.58	20.31	17.36	14.67	15.35	106.66
West	1.42	2.54	2.72	3.47	5.99	10.87	12.91	11.89	24.89	24.93
Mountain	6.10	2.68	6.54	5.83	2.84	12.61	10.21	13.72	43.36	53.68
Pacific	1.16	2.04	2.37	4.81	10.76	18.48	15.39	11.85	25.40	35.39

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2014

(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	57	55	97	40	39	97	34	33	97
Worker characteristics									
Management, professional, and related	78	77	99	54	53	99	59	57	97
Management, business, and financial	87	86	99	65	64	98	65	64	98
Professional and related	73	72	99	48	48	99	55	53	97
Service	27	26	93	20	19	95	10	10	98
Protective service	48	42	89	33	31	95	17	17	98
Sales and office	57	55	97	38	37	96	34	32	96
Sales and related	46	44	95	29	27	95	21	19	93
Office and administrative support	64	62	98	44	43	97	42	41	97
Natural resources, construction, and maintenance	57	55	98	40	39	99	27	26	96
Construction, extraction, farming, fishing, and forestry	48	47	98	34	34	99	18	18	97
Installation, maintenance, and repair	64	63	98	44	43	98	34	33	96
Production, transportation, and material moving ...	66	63	97	47	46	98	31	30	97
Production	74	71	97	54	53	99	35	34	97
Transportation and material moving	58	56	97	40	38	96	28	27	97
Full time	72	71	98	49	48	98	44	43	97
Part time	13	11	87	15	13	91	5	5	96
Union	86	84	98	68	66	96	41	39	96
Nonunion	54	53	97	37	36	98	33	32	97
Average wage within the following categories ² :									
Lowest 25 percent	22	20	89	16	15	92	7	7	96
Lowest 10 percent	13	11	87	12	11	93	3	3	95
Second 25 percent	58	57	97	37	36	97	29	28	97
Third 25 percent	73	71	98	50	50	98	45	43	97
Highest 25 percent	84	84	99	62	61	99	63	61	97
Highest 10 percent	89	89	99	67	66	99	69	67	98
Establishment characteristics									
Goods-producing industries	73	71	97	54	53	99	37	36	97
Construction	45	44	97	29	29	100	17	16	96
Manufacturing	83	81	97	63	62	99	44	43	97
Service-providing industries	54	52	97	37	36	97	33	32	97
Trade, transportation, and utilities	56	53	95	36	34	95	26	25	95
Wholesale trade	69	68	99	50	50	99	44	42	95
Retail trade	43	40	92	26	24	91	15	14	93
Transportation and warehousing	76	74	97	48	45	94	37	35	96
Utilities	96	95	99	51	51	100	85	81	95

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2014—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	88	88	100	79	77	98	68	67	98
Financial activities	82	82	99	65	64	99	66	63	96
Finance and insurance	90	89	99	73	72	99	75	72	96
Credit intermediation and related activities	93	93	99	72	71	99	80	77	97
Insurance carriers and related activities	86	85	99	70	69	99	70	67	96
Real estate and rental and leasing	58	56	98	39	39	99	36	34	96
Professional and business services	57	56	98	44	43	97	43	42	98
Professional and technical services	72	72	99	55	54	98	60	59	98
Administrative and waste services	34	32	94	26	25	96	19	19	98
Education and health services	62	61	99	34	33	99	40	39	97
Educational services	66	66	100	43	43	100	60	58	96
Junior colleges, colleges, and universities	86	86	100	50	50	99	82	79	97
Health care and social assistance	61	60	98	32	32	98	37	36	97
Leisure and hospitality	19	18	91	16	15	94	5	5	100
Accommodation and food services	18	16	89	17	16	94	3	3	100
Other services	34	34	98	27	26	96	17	17	99
1 to 99 workers	40	39	97	29	28	97	22	22	98
1 to 49 workers	35	34	97	26	25	97	20	19	97
50 to 99 workers	55	52	96	37	36	98	30	29	98
100 workers or more	77	75	98	53	52	97	48	46	97
100 to 499 workers	70	68	97	46	45	97	38	37	97
500 workers or more	86	85	99	62	61	98	61	58	96
Geographic areas									
Northeast	56	55	99	65	65	99	36	35	97
New England	56	56	99	44	43	98	38	37	99
Middle Atlantic	55	54	99	73	73	99	35	34	97
South	60	57	96	34	33	96	34	33	97
South Atlantic	58	56	97	35	34	96	33	32	96
East South Central	60	58	97	36	34	95	36	35	97
West South Central	62	58	95	30	29	97	35	34	97
Midwest	61	59	97	40	39	96	36	35	97
East North Central	62	61	97	42	41	96	36	35	97
West North Central	57	55	98	35	34	96	36	35	97
West	50	49	98	26	25	98	30	29	96
Mountain	55	54	97	30	30	99	33	32	95
Pacific	48	47	98	24	23	98	28	27	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. See Technical Note for more details.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2014

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.8	0.8	0.2	0.8	0.8	0.3	0.7	0.7	0.2
Worker characteristics									
Management, professional, and related	1.1	1.1	0.1	1.6	1.6	0.4	1.3	1.3	0.3
Management, business, and financial	1.1	1.1	0.1	2.0	2.0	0.8	1.6	1.5	0.3
Professional and related	1.5	1.5	0.2	1.8	1.8	0.2	1.6	1.6	0.4
Service	1.6	1.5	1.3	1.5	1.5	1.3	0.9	0.9	0.4
Protective service	5.1	4.9	4.3	5.2	5.0	4.3	4.3	4.3	1.1
Sales and office	1.0	1.1	0.3	1.1	1.1	0.4	1.0	1.0	0.4
Sales and related	1.4	1.4	0.7	1.4	1.3	0.7	1.1	1.0	1.1
Office and administrative support	1.4	1.4	0.3	1.3	1.3	0.5	1.3	1.3	0.3
Natural resources, construction, and maintenance	2.1	2.0	0.4	1.8	1.8	0.3	1.6	1.6	0.9
Construction, extraction, farming, fishing, and forestry	3.3	3.4	0.7	2.7	2.7	0.3	2.3	2.2	1.2
Installation, maintenance, and repair	2.8	2.7	0.5	2.7	2.7	0.4	2.5	2.5	1.1
Production, transportation, and material moving	1.7	1.7	0.4	1.5	1.5	0.3	1.5	1.4	0.4
Production	1.9	1.9	0.6	2.1	2.1	0.3	2.0	2.0	0.8
Transportation and material moving	2.2	2.2	0.5	1.7	1.7	0.6	1.7	1.7	0.6
Full time	0.9	0.8	0.2	1.0	1.0	0.2	0.9	0.9	0.2
Part time	0.8	0.7	1.7	0.9	0.8	1.4	0.4	0.4	1.0
Union	1.4	1.4	0.5	2.1	2.0	0.6	2.1	2.1	0.8
Nonunion	0.9	0.9	0.2	0.9	0.9	0.3	0.7	0.7	0.2
Average wage within the following categories ² :									
Lowest 25 percent	1.2	1.0	1.2	1.2	1.2	1.4	0.6	0.6	0.7
Lowest 10 percent	1.4	1.2	2.8	1.4	1.4	1.7	0.4	0.4	1.6
Second 25 percent	1.3	1.3	0.3	1.4	1.3	0.4	1.2	1.2	0.3
Third 25 percent	1.0	1.0	0.2	1.2	1.2	0.3	1.1	1.1	0.4
Highest 25 percent	0.8	0.8	0.1	1.5	1.5	0.4	1.1	1.2	0.3
Highest 10 percent	1.1	1.0	0.1	2.1	2.1	0.8	1.5	1.5	0.4
Establishment characteristics									
Goods-producing industries	1.2	1.2	0.4	1.5	1.6	0.2	1.5	1.5	0.5
Construction	2.7	2.7	0.7	2.4	2.4	0.3	1.8	1.7	1.2
Manufacturing	1.4	1.4	0.4	1.8	1.9	0.3	2.0	2.0	0.6
Service-providing industries	0.9	0.9	0.2	0.9	0.9	0.3	0.7	0.7	0.3
Trade, transportation, and utilities	1.4	1.3	0.4	1.3	1.2	0.6	1.2	1.1	0.6
Wholesale trade	2.3	2.3	0.4	2.8	2.8	0.3	2.9	2.9	1.6
Retail trade	1.4	1.4	0.9	1.3	1.2	1.0	1.0	1.0	1.2
Transportation and warehousing	2.6	2.5	0.6	3.2	3.1	1.3	3.1	3.0	0.9
Utilities	1.8	1.7	0.8	5.9	5.9	0.2	3.5	3.9	1.6

See footnotes at end of table.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2014—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	2.2	2.2	0.2	3.1	3.1	0.6	3.2	3.1	0.6
Financial activities	1.6	1.6	0.2	1.9	1.9	0.2	1.8	1.8	0.4
Finance and insurance	0.9	0.9	0.1	1.5	1.5	0.2	1.3	1.3	0.4
Credit intermediation and related activities	1.0	1.0	0.2	2.1	2.1	0.3	2.0	1.9	0.7
Insurance carriers and related activities	1.8	1.8	0.3	2.7	2.7	0.2	2.5	2.5	0.7
Real estate and rental and leasing	5.0	4.9	1.0	5.2	5.1	0.5	6.0	5.8	2.2
Professional and business services	2.5	2.5	0.4	2.6	2.6	0.9	2.2	2.2	0.5
Professional and technical services	2.9	2.9	0.3	3.6	3.5	1.4	3.4	3.3	0.7
Administrative and waste services	3.4	3.3	1.6	3.0	2.9	1.9	2.6	2.5	0.9
Education and health services	2.4	2.4	0.4	2.0	2.0	0.3	2.1	2.1	0.5
Educational services	2.7	2.7	0.1	2.7	2.7	0.1	2.6	2.6	1.3
Junior colleges, colleges, and universities	1.3	1.3	0.1	2.5	2.5	0.3	1.5	1.5	0.2
Health care and social assistance	2.8	2.7	0.4	2.3	2.3	0.4	2.4	2.4	0.5
Leisure and hospitality	2.1	2.0	2.7	2.5	2.5	2.5	1.0	1.0	0.0
Accommodation and food services	2.3	2.1	3.3	2.8	2.8	2.9	0.8	0.8	0.0
Other services	3.5	3.5	0.9	3.0	2.9	2.1	2.9	2.8	0.9
1 to 99 workers	1.2	1.1	0.4	1.0	1.0	0.5	0.9	0.9	0.3
1 to 49 workers	1.2	1.2	0.5	1.1	1.1	0.6	1.0	1.0	0.5
50 to 99 workers	2.4	2.3	0.8	2.5	2.5	0.5	1.9	1.8	0.4
100 workers or more	0.8	0.8	0.2	1.1	1.1	0.3	1.0	1.0	0.3
100 to 499 workers	1.2	1.2	0.4	1.4	1.4	0.4	1.3	1.3	0.5
500 workers or more	1.2	1.2	0.2	1.6	1.6	0.3	1.4	1.4	0.3
Geographic areas									
Northeast	2.1	2.0	0.3	2.3	2.3	0.2	1.6	1.5	0.4
New England	3.5	3.4	0.4	2.7	2.6	0.7	2.7	2.7	0.4
Middle Atlantic	2.6	2.4	0.5	2.9	3.0	0.2	2.1	2.0	0.5
South	1.5	1.4	0.4	1.3	1.3	0.7	1.2	1.2	0.4
South Atlantic	2.4	2.3	0.6	1.7	1.7	0.9	1.7	1.7	0.5
East South Central	3.4	3.6	1.2	2.0	2.0	2.5	4.4	4.4	1.3
West South Central	1.7	1.6	0.8	2.5	2.5	0.7	1.7	1.7	0.5
Midwest	1.8	1.7	0.3	1.6	1.6	0.5	1.6	1.6	0.4
East North Central	1.7	1.7	0.4	1.7	1.6	0.6	1.7	1.7	0.6
West North Central	4.1	4.0	0.4	3.5	3.4	0.7	3.7	3.6	0.6
West	1.6	1.5	0.3	1.7	1.7	0.8	1.4	1.4	0.7
Mountain	2.7	2.8	0.6	3.1	3.0	0.6	2.8	2.8	1.5
Pacific	2.0	1.9	0.4	2.1	2.1	1.2	1.6	1.5	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. See Technical Note for more details.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 17. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2014

(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	2	98
Management, business, and financial	4	96
Professional and related	2	98
Service	8	92
Sales and office	6	94
Sales and related	9	91
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	6	94
Production, transportation, and material moving ...	4	96
Production	4	96
Transportation and material moving	4	96
Full time	4	96
Part time	5	95
Union	2	98
Nonunion	5	95
Average wage within the following categories ¹ :		
Lowest 25 percent	8	92
Lowest 10 percent	5	95
Second 25 percent	5	95
Third 25 percent	4	96
Highest 25 percent	3	97
Highest 10 percent	3	97
Establishment characteristics		
Goods-producing industries	5	95
Construction	5	95
Manufacturing	4	96
Service-providing industries	4	96
Trade, transportation, and utilities	7	93
Wholesale trade	6	94
Retail trade	10	90
Information	1	99

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	Employee contribution required	Employee contribution not required
Financial activities	3	97
Finance and insurance	3	97
Credit intermediation and related activities	4	96
Insurance carriers and related activities	2	98
Real estate and rental and leasing	2	98
Professional and business services	4	96
Administrative and waste services	10	90
Education and health services	2	98
Educational services	2	98
Junior colleges, colleges, and universities	1	99
Health care and social assistance	2	98
1 to 99 workers	7	93
1 to 49 workers	7	93
50 to 99 workers	6	94
100 workers or more	3	97
100 to 499 workers	4	96
500 workers or more	2	98
Geographic areas		
Northeast	2	98
New England	2	98
Middle Atlantic	2	98
South	6	94
South Atlantic	5	95
East South Central	7	93
West South Central	6	94
Midwest	4	96
East North Central	4	96
West North Central	3	97
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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2014

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	0.9	0.9
Professional and related	0.4	0.4
Service	1.5	1.5
Sales and office	0.6	0.6
Sales and related	1.2	1.2
Office and administrative support	0.7	0.7
Natural resources, construction, and maintenance	1.0	1.0
Construction, extraction, farming, fishing, and forestry	1.3	1.3
Installation, maintenance, and repair	1.4	1.4
Production, transportation, and material moving ...	0.6	0.6
Production	1.0	1.0
Transportation and material moving	0.7	0.7
Full time	0.4	0.4
Part time	1.2	1.2
Union	0.4	0.4
Nonunion	0.5	0.5
Average wage within the following categories ¹ :		
Lowest 25 percent	1.5	1.5
Lowest 10 percent	1.5	1.5
Second 25 percent	0.6	0.6
Third 25 percent	0.5	0.5
Highest 25 percent	0.5	0.5
Highest 10 percent	0.9	0.9
Establishment characteristics		
Goods-producing industries	0.8	0.8
Construction	1.4	1.4
Manufacturing	0.7	0.7
Service-providing industries	0.5	0.5
Trade, transportation, and utilities	0.9	0.9
Wholesale trade	1.7	1.7
Retail trade	1.1	1.1
Information	0.3	0.3

See footnotes at end of table.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2014—continued

Characteristics	Employee contribution required	Employee contribution not required
Financial activities	0.6	0.6
Finance and insurance	0.7	0.7
Credit intermediation and related activities	1.3	1.3
Insurance carriers and related activities	0.8	0.8
Real estate and rental and leasing	1.2	1.2
Professional and business services	0.9	0.9
Administrative and waste services	2.7	2.7
Education and health services	0.6	0.6
Educational services	0.5	0.5
Junior colleges, colleges, and universities	0.3	0.3
Health care and social assistance	0.7	0.7
1 to 99 workers	0.9	0.9
1 to 49 workers	1.1	1.1
50 to 99 workers	1.4	1.4
100 workers or more	0.4	0.4
100 to 499 workers	0.6	0.6
500 workers or more	0.4	0.4
Geographic areas		
Northeast	0.5	0.5
New England	0.8	0.8
Middle Atlantic	0.7	0.7
South	0.9	0.9
South Atlantic	1.2	1.2
East South Central	1.9	1.9
West South Central	1.7	1.7
Midwest	0.6	0.6
East North Central	0.7	0.7
West North Central	0.8	0.8
West	1.0	1.0
Mountain	1.8	1.8
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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 18. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2014

(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	61	2	34	2	(¹)
Worker characteristics					
Management, professional, and related	74	2	23	1	(¹)
Management, business, and financial	76	2	21	1	1
Professional and related	72	2	24	1	(¹)
Service	50	1	46	2	1
Protective service	42	–	56	–	–
Sales and office	65	2	31	2	(¹)
Sales and related	61	2	33	3	1
Office and administrative support	66	2	31	1	(¹)
Natural resources, construction, and maintenance	39	–	56	4	–
Construction, extraction, farming, fishing, and forestry	21	–	74	3	–
Installation, maintenance, and repair	51	–	44	4	–
Production, transportation, and material moving ...	49	1	44	5	(¹)
Production	47	1	46	6	(¹)
Transportation and material moving	52	–	42	3	–
Full time	62	2	34	2	(¹)
Part time	57	–	37	4	–
Union	43	1	46	10	1
Nonunion	64	2	32	1	(¹)
Average wage within the following categories ² :					
Lowest 25 percent	48	1	48	2	1
Lowest 10 percent	40	–	55	3	–
Second 25 percent	57	1	39	3	(¹)
Third 25 percent	58	2	38	3	(¹)
Highest 25 percent	72	2	24	2	(¹)
Highest 10 percent	75	4	19	2	(¹)
Establishment characteristics					
Goods-producing industries	48	1	46	5	(¹)
Construction	20	–	77	3	–
Manufacturing	55	–	38	5	–
Service-providing industries	65	2	31	2	(¹)
Trade, transportation, and utilities	58	2	36	3	(¹)
Wholesale trade	57	–	36	6	–
Retail trade	54	3	38	4	1
Transportation and warehousing	64	2	34	–	–
Utilities	75	–	23	–	–

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2014—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
Information	85	—	12	—	—
Financial activities	77	—	20	1	—
Finance and insurance	82	—	15	1	—
Credit intermediation and related activities	86	2	11	—	—
Insurance carriers and related activities	77	2	20	—	—
Real estate and rental and leasing	51	—	48	—	—
Professional and business services	68	3	28	—	—
Professional and technical services	69	—	26	—	—
Administrative and waste services	53	—	45	—	—
Education and health services	66	1	32	1	(¹)
Educational services	71	2	27	1	(¹)
Junior colleges, colleges, and universities	74	2	23	1	(¹)
Health care and social assistance	65	1	33	1	1
Leisure and hospitality	49	—	48	—	—
Accommodation and food services	47	—	50	—	—
Other services	47	—	51	—	—
1 to 99 workers	50	(¹)	48	2	(¹)
1 to 49 workers	48	1	49	2	(¹)
50 to 99 workers	52	—	46	2	—
100 workers or more	69	2	26	3	(¹)
100 to 499 workers	62	2	33	2	(¹)
500 workers or more	76	3	18	3	(¹)
Geographic areas					
Northeast	69	2	27	—	—
New England	74	2	24	—	—
Middle Atlantic	67	3	28	—	—
South	61	1	35	2	(¹)
South Atlantic	64	—	32	2	—
East South Central	58	—	38	2	—
West South Central	59	—	37	2	—
Midwest	56	1	39	3	(¹)
East North Central	54	—	40	3	—
West North Central	61	1	34	3	1
West	61	2	35	2	(¹)
Mountain	61	2	36	—	—
Pacific	61	—	34	2	—

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

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/glossary20132014.htm.

Table 18. Standard errors for life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2014

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	1.0	0.2	0.9	0.2	0.1
Worker characteristics					
Management, professional, and related	1.6	0.4	1.5	0.2	0.1
Management, business, and financial	1.7	0.4	1.6	0.3	0.2
Professional and related	2.0	0.5	2.0	0.2	0.1
Service	2.3	0.2	2.2	0.6	0.4
Protective service	6.9	–	7.1	–	–
Sales and office	1.4	0.4	1.3	0.3	0.1
Sales and related	2.0	0.5	1.7	0.7	0.3
Office and administrative support	1.6	0.5	1.5	0.3	(¹)
Natural resources, construction, and maintenance	2.0	–	2.0	0.8	–
Construction, extraction, farming, fishing, and forestry	3.3	–	3.3	1.1	–
Installation, maintenance, and repair	2.6	–	2.6	1.1	–
Production, transportation, and material moving ...	1.6	0.3	1.6	0.7	0.1
Production	1.8	0.2	1.9	1.2	0.1
Transportation and material moving	2.4	–	2.3	0.5	–
Full time	1.0	0.3	0.9	0.2	0.1
Part time	2.9	–	3.0	0.7	–
Union	2.1	0.2	1.9	1.1	0.3
Nonunion	1.0	0.3	1.0	0.1	0.1
Average wage within the following categories ² :					
Lowest 25 percent	2.3	0.3	2.3	0.3	0.2
Lowest 10 percent	5.0	–	5.1	1.0	–
Second 25 percent	1.5	0.2	1.4	0.5	0.1
Third 25 percent	1.4	0.3	1.4	0.3	0.1
Highest 25 percent	1.3	0.5	1.3	0.3	0.1
Highest 10 percent	1.9	1.0	1.7	0.4	0.2
Establishment characteristics					
Goods-producing industries	1.8	0.3	1.7	0.7	0.1
Construction	3.3	–	3.0	1.2	–
Manufacturing	1.9	–	1.9	0.9	–
Service-providing industries	1.0	0.3	1.0	0.2	0.1
Trade, transportation, and utilities	1.7	0.4	1.5	0.5	0.2
Wholesale trade	3.3	–	3.2	1.1	–
Retail trade	2.1	0.6	1.8	0.8	0.3
Transportation and warehousing	4.0	0.7	3.9	–	–
Utilities	4.4	–	4.1	–	–

See footnotes at end of table.

Table 18. Standard errors for life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2014—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
Information	3.7	—	3.5	—	—
Financial activities	1.5	—	1.4	0.5	—
Finance and insurance	1.5	—	1.4	0.6	—
Credit intermediation and related activities	2.2	0.5	1.8	—	—
Insurance carriers and related activities	2.6	0.5	2.6	—	—
Real estate and rental and leasing	6.3	—	6.0	—	—
Professional and business services	2.3	1.2	2.3	—	—
Professional and technical services	3.5	—	3.5	—	—
Administrative and waste services	4.9	—	4.6	—	—
Education and health services	2.4	0.2	2.3	0.4	0.2
Educational services	2.4	0.8	2.2	0.3	0.1
Junior colleges, colleges, and universities	2.3	0.5	2.3	0.4	0.2
Health care and social assistance	2.7	0.2	2.7	0.4	0.3
Leisure and hospitality	5.3	—	5.4	—	—
Accommodation and food services	5.7	—	5.9	—	—
Other services	5.2	—	5.3	—	—
1 to 99 workers	1.5	0.1	1.6	0.3	0.1
1 to 49 workers	1.9	0.2	2.0	0.4	0.2
50 to 99 workers	2.7	—	2.6	0.5	—
100 workers or more	1.0	0.4	0.9	0.3	0.1
100 to 499 workers	1.5	0.4	1.4	0.4	0.2
500 workers or more	1.5	0.7	1.2	0.5	0.1
Geographic areas					
Northeast	1.5	0.9	1.5	—	—
New England	1.6	0.4	1.6	—	—
Middle Atlantic	1.9	1.2	2.0	—	—
South	1.8	0.3	1.7	0.3	0.2
South Atlantic	2.3	—	2.1	0.4	—
East South Central	4.1	—	3.4	0.8	—
West South Central	3.7	—	3.5	0.6	—
Midwest	2.3	0.4	2.0	0.6	0.2
East North Central	2.9	—	2.7	0.6	—
West North Central	3.1	0.2	2.4	1.3	0.4
West	1.5	0.6	1.5	0.3	0.1
Mountain	2.9	0.5	2.6	—	—
Pacific	1.7	—	1.9	0.4	—

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2014

(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	63	10	22	4	1.3	1.0
Worker characteristics							
Management, professional, and related	1	59	11	24	5	1.4	1.0
Management, business, and financial	1	56	9	27	7	1.4	1.0
Professional and related	–	61	12	22	–	1.4	1.0
Service	1	70	10	16	2	1.2	1.0
Protective service	–	69	–	–	–	1.2	1.0
Sales and office	(²)	66	9	20	4	1.3	1.0
Sales and related	–	77	7	13	–	1.2	1.0
Office and administrative support	1	62	10	23	5	1.4	1.0
Natural resources, construction, and maintenance	1	65	11	21	3	1.3	1.0
Construction, extraction, farming, fishing, and forestry	–	64	–	–	–	1.3	1.0
Installation, maintenance, and repair	1	65	10	21	3	1.3	1.0
Production, transportation, and material moving ...	1	63	13	20	3	1.3	1.0
Production	–	58	13	26	–	1.4	1.0
Transportation and material moving	1	69	13	14	2	1.3	1.0
Full time	1	62	11	22	4	1.4	1.0
Part time	1	75	9	10	5	1.3	1.0
Union	(²)	69	9	15	5	1.3	1.0
Nonunion	(²)	62	11	22	4	1.4	1.0
Average wage within the following categories ³ :							
Lowest 25 percent	–	72	8	17	–	1.3	1.0
Lowest 10 percent	–	68	–	–	–	1.3	1.0
Second 25 percent	1	70	10	16	2	1.3	1.0
Third 25 percent	1	60	12	23	4	1.4	1.0
Highest 25 percent	1	59	10	25	6	1.4	1.0
Highest 10 percent	1	57	9	27	6	1.4	1.0
Establishment characteristics							
Goods-producing industries	–	53	11	31	–	1.4	1.0
Construction	–	70	–	23	–	1.3	1.0
Manufacturing	–	52	11	31	–	1.5	1.0
Service-providing industries	1	65	10	20	4	1.3	1.0
Trade, transportation, and utilities	1	70	10	16	3	1.3	1.0
Wholesale trade	–	50	20	25	–	1.4	–
Retail trade	–	86	4	8	–	1.1	1.0
Transportation and warehousing	–	66	–	20	2	1.3	1.0
Utilities	–	67	–	–	–	1.4	1.0

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2014—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		
Information	—	64	8	21	—	1.4	1.0
Financial activities	—	62	6	27	—	1.4	1.0
Finance and insurance	—	63	5	27	—	1.4	1.0
Credit intermediation and related activities	—	64	—	24	7	1.4	1.0
Insurance carriers and related activities	—	57	5	34	—	1.4	1.0
Real estate and rental and leasing	—	56	—	—	—	1.4	—
Professional and business services	—	56	13	23	8	1.5	1.0
Professional and technical services	—	55	12	21	12	1.5	1.0
Administrative and waste services	—	67	—	—	—	1.3	1.0
Education and health services	1	69	12	16	2	1.2	1.0
Educational services	—	56	16	17	—	1.4	1.0
Junior colleges, colleges, and universities	—	57	16	18	—	1.3	1.0
Health care and social assistance	1	72	11	15	1	1.2	1.0
Leisure and hospitality	—	76	—	—	—	1.2	1.0
Accommodation and food services	—	83	—	—	—	1.1	1.0
Other services	—	50	—	39	—	1.6	—
1 to 99 workers	—	59	12	24	—	1.4	1.0
1 to 49 workers	—	62	11	21	—	1.4	1.0
50 to 99 workers	—	54	14	29	—	1.4	1.0
100 workers or more	1	65	10	21	4	1.3	1.0
100 to 499 workers	(²)	66	8	21	4	1.3	1.0
500 workers or more	1	64	11	20	3	1.3	1.0
Geographic areas							
Northeast	1	60	14	20	5	1.4	1.0
New England	—	64	15	18	—	1.3	1.0
Middle Atlantic	—	59	13	21	—	1.4	1.0
South	1	67	8	20	4	1.3	1.0
South Atlantic	—	68	8	19	—	1.3	1.0
East South Central	—	67	—	—	6	1.3	1.0
West South Central	—	66	7	24	—	1.3	1.0
Midwest	—	57	12	26	—	1.4	1.0
East North Central	—	57	12	26	—	1.4	1.0
West North Central	—	56	11	27	—	1.4	1.0
West	—	66	9	20	—	1.3	1.0
Mountain	—	72	—	13	3	1.2	1.0
Pacific	—	62	—	24	7	1.4	1.0

¹ Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2014

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	0.1	1.1	0.7	0.9	0.4	(²)	0.0
Worker characteristics							
Management, professional, and related	0.1	1.7	1.1	1.4	0.8	(²)	0.0
Management, business, and financial	0.2	2.4	1.3	1.8	1.0	(²)	0.0
Professional and related	–	1.9	1.3	1.5	–	(²)	0.0
Service	0.5	3.3	1.9	2.8	1.0	(²)	0.0
Protective service	–	6.0	–	–	–	0.1	0.0
Sales and office	0.1	1.3	1.0	1.2	0.5	(²)	0.0
Sales and related	–	2.5	1.6	2.3	–	(²)	0.0
Office and administrative support	0.1	1.5	1.1	1.3	0.7	(²)	0.0
Natural resources, construction, and maintenance	0.3	3.2	1.9	3.4	0.6	(²)	0.0
Construction, extraction, farming, fishing, and forestry	–	7.6	–	–	–	0.1	0.0
Installation, maintenance, and repair	0.4	3.7	1.9	4.0	0.8	(²)	0.0
Production, transportation, and material moving ...	0.3	2.1	1.6	1.7	0.6	(²)	0.0
Production	–	2.8	2.0	2.6	–	(²)	0.0
Transportation and material moving	0.3	2.8	2.6	2.0	0.8	(²)	0.0
Full time	0.1	1.1	0.7	0.9	0.5	(²)	0.0
Part time	0.5	3.0	2.2	1.8	1.5	(²)	0.0
Union	0.6	2.8	2.2	1.8	1.9	(²)	0.0
Nonunion	0.1	1.1	0.7	1.0	0.4	(²)	0.0
Average wage within the following categories ³ :							
Lowest 25 percent	–	3.4	1.7	3.0	–	(²)	0.0
Lowest 10 percent	–	8.1	–	–	–	0.1	0.0
Second 25 percent	0.2	1.4	1.3	1.1	0.5	(²)	0.0
Third 25 percent	0.2	1.6	1.1	1.4	0.6	(²)	0.0
Highest 25 percent	0.1	1.5	0.9	1.3	0.8	(²)	0.0
Highest 10 percent	0.2	2.2	1.4	1.9	0.9	(²)	0.0
Establishment characteristics							
Goods-producing industries	–	2.3	1.5	2.2	–	(²)	0.0
Construction	–	7.3	–	7.0	–	0.1	0.0
Manufacturing	–	2.4	1.6	2.3	–	(²)	0.1
Service-providing industries	0.1	1.3	0.8	1.0	0.5	(²)	0.0
Trade, transportation, and utilities	0.4	2.0	1.4	1.5	0.6	(²)	0.0
Wholesale trade	–	4.5	3.8	4.4	–	(²)	–
Retail trade	–	1.7	1.0	1.5	–	(²)	0.0
Transportation and warehousing	–	5.0	–	3.3	1.2	(²)	0.0
Utilities	–	6.5	–	–	–	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, National Compensation Survey, March 2014—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		
Information	—	3.7	2.2	3.3	—	(²)	0.0
Financial activities	—	1.9	0.9	1.9	—	(²)	0.0
Finance and insurance	—	1.7	1.1	1.5	—	(²)	0.0
Credit intermediation and related activities	—	2.5	—	1.9	1.2	(²)	0.0
Insurance carriers and related activities	—	3.6	1.5	3.3	—	(²)	0.0
Real estate and rental and leasing	—	11.7	—	—	—	0.1	—
Professional and business services	—	3.0	2.2	2.2	1.9	(²)	0.0
Professional and technical services	—	4.2	3.0	2.8	3.2	0.1	0.1
Administrative and waste services	—	6.7	—	—	—	0.1	0.0
Education and health services	0.3	2.9	1.9	2.1	0.6	(²)	0.0
Educational services	—	3.8	3.4	2.5	—	0.1	0.0
Junior colleges, colleges, and universities	—	3.0	2.6	2.5	—	(²)	0.0
Health care and social assistance	0.3	3.2	2.1	2.5	0.4	(²)	0.0
Leisure and hospitality	—	6.6	—	—	—	0.1	0.0
Accommodation and food services	—	6.3	—	—	—	(²)	0.0
Other services	—	8.6	—	9.8	—	0.1	—
1 to 99 workers	—	1.9	1.6	1.8	—	(²)	0.0
1 to 49 workers	—	2.5	2.1	2.0	—	(²)	0.0
50 to 99 workers	—	3.5	2.5	3.4	—	(²)	0.0
100 workers or more	0.1	1.2	0.8	0.9	0.6	(²)	0.0
100 to 499 workers	0.2	1.7	1.1	1.4	1.0	(²)	0.0
500 workers or more	0.2	1.8	1.2	1.5	0.5	(²)	0.0
Geographic areas							
Northeast	0.1	2.1	1.5	2.0	0.8	(²)	0.0
New England	—	2.7	3.0	1.9	—	(²)	0.0
Middle Atlantic	—	3.0	1.8	3.0	—	(²)	0.0
South	0.2	1.8	1.0	1.5	0.8	(²)	0.0
South Atlantic	—	2.2	1.4	1.7	—	(²)	0.0
East South Central	—	6.3	—	—	2.0	0.1	0.0
West South Central	—	3.0	1.4	3.1	—	(²)	0.0
Midwest	—	2.4	1.6	1.9	—	(²)	0.0
East North Central	—	3.3	1.9	2.3	—	(²)	0.0
West North Central	—	2.3	2.7	3.5	—	(²)	0.0
West	—	2.7	1.9	1.8	—	(²)	0.0
Mountain	—	4.7	—	2.2	1.1	(²)	0.0
Pacific	—	3.4	—	2.4	1.7	(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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 20. Life insurance plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2014

(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	78	\$50,000	\$70,000	\$250,000	\$500,000	\$1,000,000	22
Worker characteristics							
Management, professional, and related	79	50,000	100,000	300,000	750,000	–	21
Management, business, and financial	82	50,000	100,000	300,000	750,000	2,000,000	18
Professional and related	78	50,000	100,000	350,000	750,000	1,000,000	22
Service	79	50,000	50,000	200,000	500,000	1,000,000	21
Protective service	70	50,000	50,000	–	–	1,000,000	30
Sales and office	81	50,000	50,000	200,000	500,000	1,000,000	19
Sales and related	82	50,000	50,000	100,000	500,000	1,000,000	18
Office and administrative support	81	50,000	–	200,000	500,000	–	19
Natural resources, construction, and maintenance	73	50,000	100,000	200,000	–	2,000,000	27
Construction, extraction, farming, fishing, and forestry	74	–	100,000	170,000	–	1,000,000	26
Installation, maintenance, and repair	73	50,000	–	250,000	1,000,000	2,000,000	27
Production, transportation, and material moving ...	69	50,000	75,000	200,000	500,000	1,000,000	31
Production	63	50,000	100,000	250,000	500,000	1,000,000	37
Transportation and material moving	76	50,000	70,000	100,000	–	–	24
Full time	78	50,000	75,000	250,000	500,000	1,000,000	22
Part time	74	50,000	70,000	–	500,000	800,000	26
Union	68	50,000	70,000	100,000	500,000	–	32
Nonunion	79	50,000	75,000	250,000	500,000	1,000,000	21
Average wage within the following categories ² :							
Lowest 25 percent	74	50,000	50,000	200,000	500,000	1,000,000	26
Lowest 10 percent	79	50,000	50,000	–	–	–	21
Second 25 percent	80	50,000	50,000	150,000	500,000	1,000,000	20
Third 25 percent	78	50,000	75,000	200,000	500,000	1,000,000	22
Highest 25 percent	78	50,000	100,000	300,000	800,000	–	22
Highest 10 percent	80	50,000	100,000	300,000	800,000	–	20
Establishment characteristics							
Goods-producing industries	67	50,000	100,000	300,000	700,000	1,000,000	33
Manufacturing	66	50,000	100,000	300,000	700,000	1,000,000	34
Service-providing industries	80	50,000	60,000	200,000	500,000	1,000,000	20
Trade, transportation, and utilities	78	50,000	50,000	100,000	500,000	800,000	22
Wholesale trade	82	50,000	–	250,000	500,000	1,000,000	18
Retail trade	78	50,000	50,000	50,000	500,000	800,000	22
Transportation and warehousing	79	50,000	70,000	100,000	200,000	500,000	21
Utilities	62	50,000	–	–	–	1,000,000	38

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2014—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	
Information	73	\$50,000	\$200,000	—	\$2,000,000	\$2,000,000	27
Financial activities	86	50,000	100,000	\$250,000	650,000	—	14
Finance and insurance	85	50,000	100,000	250,000	700,000	2,000,000	15
Credit intermediation and related activities	88	50,000	100,000	200,000	600,000	2,000,000	12
Insurance carriers and related activities	76	—	—	500,000	1,000,000	1,000,000	24
Professional and business services	81	50,000	—	400,000	—	—	19
Professional and technical services	87	50,000	—	—	750,000	—	13
Administrative and waste services	72	50,000	—	—	—	—	28
Education and health services	79	50,000	—	250,000	500,000	1,000,000	21
Educational services	85	50,000	50,000	200,000	—	500,000	15
Junior colleges, colleges, and universities	86	50,000	50,000	200,000	500,000	500,000	14
Health care and social assistance	78	50,000	—	250,000	500,000	1,000,000	22
Other services	83	50,000	—	—	—	—	17
1 to 99 workers	81	50,000	—	200,000	500,000	1,000,000	19
1 to 49 workers	83	50,000	—	200,000	500,000	1,000,000	17
50 to 99 workers	78	50,000	—	200,000	500,000	—	22
100 workers or more	77	50,000	70,000	250,000	650,000	1,000,000	23
100 to 499 workers	80	50,000	50,000	200,000	500,000	1,000,000	20
500 workers or more	73	50,000	100,000	400,000	1,000,000	—	27
Geographic areas							
Northeast	77	50,000	—	250,000	500,000	1,000,000	23
New England	73	50,000	—	200,000	500,000	1,000,000	27
Middle Atlantic	79	50,000	100,000	250,000	500,000	1,000,000	21
South	81	50,000	—	250,000	750,000	1,500,000	19
South Atlantic	81	50,000	—	300,000	750,000	1,750,000	19
East South Central	85	50,000	50,000	200,000	500,000	1,000,000	15
West South Central	80	50,000	—	—	—	—	20
Midwest	72	50,000	100,000	250,000	500,000	1,000,000	28
East North Central	70	50,000	100,000	300,000	550,000	1,000,000	30
West North Central	74	50,000	50,000	200,000	500,000	1,000,000	26
West	81	50,000	—	200,000	500,000	1,000,000	19
Mountain	88	50,000	—	—	—	1,000,000	12
Pacific	78	50,000	50,000	200,000	500,000	1,000,000	22

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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 20. Standard errors for life insurance plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2014

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	1.1	\$0.00	\$9,252.88	\$24,850.55	\$35,862.45	\$0.00	1.1
Worker characteristics							
Management, professional, and related	1.5	0.00	0.00	49,755.10	18,920.89	–	1.5
Management, business, and financial	1.5	0.00	0.00	25,908.49	11,586.63	598,331.01	1.5
Professional and related	2.0	0.00	9,808.80	69,077.44	120,086.17	57,545.63	2.0
Service	3.1	0.00	0.00	0.00	0.00	0.00	3.1
Protective service	7.4	0.00	0.00	–	–	129,844.38	7.4
Sales and office	1.3	0.00	0.00	9,460.44	0.00	0.00	1.3
Sales and related	2.3	0.00	0.00	0.00	0.00	0.00	2.3
Office and administrative support	1.4	0.00	–	20,168.73	0.00	–	1.4
Natural resources, construction, and maintenance	3.2	0.00	15,588.22	36,640.14	–	0.00	3.2
Construction, extraction, farming, fishing, and forestry	7.2	–	24,045.17	22,744.45	–	66,895.44	7.2
Installation, maintenance, and repair	3.7	0.00	–	66,223.11	87,732.55	0.00	3.7
Production, transportation, and material moving ...	2.2	0.00	21,175.34	54,756.28	0.00	69,439.27	2.2
Production	2.8	0.00	13,790.85	61,310.68	137,746.14	0.00	2.8
Transportation and material moving	2.8	0.00	11,985.30	0.00	–	–	2.8
Full time	1.0	0.00	10,889.79	7,656.53	72,042.38	0.00	1.0
Part time	3.6	0.00	19,952.79	–	0.00	217,590.21	3.6
Union	2.8	0.00	0.00	16,040.96	39,958.48	–	2.8
Nonunion	1.1	0.00	17,405.67	4,013.73	109,408.31	0.00	1.1
Average wage within the following categories ² :							
Lowest 25 percent	3.3	0.00	0.00	13,644.05	0.00	57,933.15	3.3
Lowest 10 percent	4.4	0.00	9,531.13	–	–	–	4.4
Second 25 percent	1.6	0.00	0.00	33,833.49	0.00	0.00	1.6
Third 25 percent	1.4	0.00	22,477.27	51,173.92	0.00	0.00	1.4
Highest 25 percent	1.3	0.00	0.00	56,829.64	152,545.08	–	1.3
Highest 10 percent	1.6	0.00	0.00	58,700.51	170,812.76	–	1.6
Establishment characteristics							
Goods-producing industries	2.3	0.00	0.00	18,920.89	85,928.75	0.00	2.3
Manufacturing	2.3	0.00	21,154.20	20,068.63	157,168.70	0.00	2.3
Service-providing industries	1.1	0.00	17,862.46	49,858.42	13,379.09	0.00	1.1
Trade, transportation, and utilities	1.9	0.00	0.00	0.00	39,575.88	237,054.45	1.9
Wholesale trade	3.8	0.00	–	47,302.22	0.00	0.00	3.8
Retail trade	2.0	0.00	0.00	0.00	80,830.07	208,452.03	2.0
Transportation and warehousing	5.2	0.00	0.00	0.00	53,499.63	73,280.28	5.2
Utilities	6.1	0.00	–	–	–	0.00	6.1

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2014—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	
Information	3.1	\$0.00	\$26,758.18	–	\$0.00	\$0.00	3.1
Financial activities	1.1	0.00	0.00	\$5,181.70	149,220.32	–	1.1
Finance and insurance	1.2	0.00	0.00	6,588.44	136,604.36	275,816.97	1.2
Credit intermediation and related activities	1.6	0.00	2,675.82	45,596.98	120,782.86	0.00	1.6
Insurance carriers and related activities	2.3	–	–	68,925.03	0.00	197,992.42	2.3
Professional and business services	2.4	0.00	–	118,915.94	–	–	2.4
Professional and technical services	2.5	0.00	–	–	3,344.77	–	2.5
Administrative and waste services	6.1	0.00	–	–	–	–	6.1
Education and health services	3.1	0.00	–	57,155.49	0.00	0.00	3.1
Educational services	2.6	0.00	0.00	6,689.54	–	0.00	2.6
Junior colleges, colleges, and universities	2.0	0.00	3,344.77	27,173.06	0.00	58,700.51	2.0
Health care and social assistance	3.6	0.00	–	54,444.83	0.00	0.00	3.6
Other services	4.0	0.00	–	–	–	–	4.0
1 to 99 workers	1.6	0.00	–	0.00	0.00	150,179.89	1.6
1 to 49 workers	2.0	0.00	–	0.00	0.00	115,866.30	2.0
50 to 99 workers	2.6	0.00	–	50,411.83	0.00	–	2.6
100 workers or more	1.3	0.00	12,829.28	26,666.04	122,415.00	0.00	1.3
100 to 499 workers	1.5	0.00	0.00	0.00	0.00	0.00	1.5
500 workers or more	2.1	0.00	0.00	74,103.12	50,504.95	–	2.1
Geographic areas							
Northeast	2.0	0.00	–	65,567.77	0.00	0.00	2.0
New England	3.8	0.00	–	37,431.57	0.00	100,565.90	3.8
Middle Atlantic	2.5	0.00	14,913.33	12,059.75	0.00	0.00	2.5
South	1.4	0.00	–	39,519.30	47,772.90	86,188.75	1.4
South Atlantic	1.7	0.00	–	53,932.83	138,555.95	436,104.92	1.7
East South Central	1.8	0.00	12,262.14	43,988.52	106,193.22	0.00	1.8
West South Central	3.4	0.00	–	–	–	–	3.4
Midwest	3.0	0.00	28,977.70	50,068.90	44,373.42	0.00	3.0
East North Central	4.3	0.00	0.00	36,024.30	125,328.57	0.00	4.3
West North Central	2.4	0.00	4,230.84	26,582.00	0.00	0.00	2.4
West	2.0	0.00	–	31,462.20	0.00	0.00	2.0
Mountain	2.9	0.00	–	–	–	0.00	2.9
Pacific	2.6	0.00	5,793.32	36,191.61	0.00	0.00	2.6

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, National Compensation Survey, March 2014

(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	\$10,000	\$20,000	\$25,000	\$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	50,000
Service	10,000	10,000	15,000	20,000	—
Protective service	5,000	—	10,000	—	25,000
Sales and office	—	10,000	20,000	25,000	50,000
Sales and related	5,000	10,000	15,000	20,000	50,000
Office and administrative support	10,000	15,000	20,000	30,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	20,000	25,000	50,000
Construction, extraction, farming, fishing, and forestry	—	10,000	—	25,000	40,000
Installation, maintenance, and repair	10,000	15,000	20,000	30,000	50,000
Production, transportation, and material moving ...	10,000	—	20,000	27,000	50,000
Production	10,000	15,000	20,000	30,000	50,000
Transportation and material moving	10,000	10,000	20,000	25,000	50,000
Full time	10,000	10,000	20,000	30,000	50,000
Part time	—	5,000	10,000	—	50,000
Union	5,000	10,000	15,000	33,000	50,000
Nonunion	10,000	15,000	20,000	25,000	50,000
Average wage within the following categories ³ :					
Lowest 25 percent	5,000	10,000	15,000	20,000	25,000
Lowest 10 percent	5,000	—	10,000	—	25,000
Second 25 percent	10,000	10,000	20,000	25,000	50,000
Third 25 percent	10,000	—	20,000	30,000	50,000
Highest 25 percent	10,000	15,000	25,000	50,000	50,000
Highest 10 percent	10,000	—	—	50,000	—
Establishment characteristics					
Goods-producing industries	10,000	15,000	20,000	30,000	50,000
Construction	10,000	10,000	—	25,000	50,000
Manufacturing	10,000	15,000	20,000	35,000	50,000
Service-providing industries	10,000	10,000	20,000	25,000	50,000
Trade, transportation, and utilities	—	10,000	20,000	25,000	50,000
Wholesale trade	10,000	15,000	—	—	50,000
Retail trade	5,000	10,000	—	20,000	25,000
Transportation and warehousing	10,000	—	20,000	40,000	50,000
Utilities	10,000	10,000	—	—	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, National Compensation Survey, March 2014—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
Information	\$10,000	—	\$20,000	—	\$50,000
Financial activities	10,000	\$15,000	25,000	\$50,000	50,000
Finance and insurance	15,000	—	50,000	50,000	50,000
Credit intermediation and related activities	—	15,000	25,000	50,000	50,000
Insurance carriers and related activities	—	25,000	50,000	50,000	—
Real estate and rental and leasing	10,000	15,000	—	—	50,000
Professional and business services	10,000	15,000	25,000	—	50,000
Professional and technical services	15,000	20,000	25,000	50,000	50,000
Administrative and waste services	5,000	10,000	20,000	25,000	—
Education and health services	10,000	10,000	15,000	25,000	50,000
Educational services	10,000	10,000	—	50,000	50,000
Junior colleges, colleges, and universities	10,000	10,000	18,000	50,000	50,000
Health care and social assistance	10,000	10,000	15,000	25,000	50,000
Leisure and hospitality	10,000	10,000	15,000	20,000	—
Accommodation and food services	10,000	10,000	15,000	20,000	25,000
Other services	10,000	10,000	15,000	25,000	—
1 to 99 workers	10,000	—	20,000	25,000	50,000
1 to 49 workers	10,000	15,000	20,000	25,000	50,000
50 to 99 workers	10,000	—	20,000	—	50,000
100 workers or more	10,000	10,000	20,000	26,000	50,000
100 to 499 workers	10,000	10,000	20,000	25,000	50,000
500 workers or more	—	10,000	20,000	40,000	50,000
Geographic areas					
Northeast	10,000	10,000	20,000	40,000	50,000
New England	—	10,000	25,000	50,000	50,000
Middle Atlantic	10,000	10,000	20,000	40,000	—
South	10,000	—	20,000	25,000	50,000
South Atlantic	10,000	—	20,000	25,000	50,000
East South Central	10,000	—	20,000	—	50,000
West South Central	—	—	20,000	25,000	50,000
Midwest	10,000	15,000	20,000	25,000	50,000
East North Central	10,000	15,000	20,000	25,000	50,000
West North Central	10,000	15,000	20,000	—	50,000
West	10,000	10,000	20,000	25,000	50,000
Mountain	10,000	—	20,000	25,000	50,000
Pacific	10,000	10,000	15,000	30,000	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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, National Compensation Survey, March 2014

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$0.00	\$0.00	\$0.00	\$6,300.97	\$0.00
Worker characteristics					
Management, professional, and related	0.00	0.00	0.00	0.00	0.00
Management, business, and financial	0.00	0.00	0.00	1,337.91	0.00
Professional and related	0.00	0.00	1,781.23	0.00	0.00
Service	1,164.44	0.00	4,123.71	3,137.67	–
Protective service	0.00	–	1,158.66	–	0.00
Sales and office	–	0.00	0.00	668.95	0.00
Sales and related	1,158.66	0.00	0.00	4,335.32	9,257.71
Office and administrative support	0.00	2,906.68	946.04	6,862.57	0.00
Natural resources, construction, and maintenance	0.00	634.63	3,077.19	2,909.76	0.00
Construction, extraction, farming, fishing, and forestry	–	0.00	–	0.00	9,615.27
Installation, maintenance, and repair	0.00	2,112.24	2,348.02	6,449.78	0.00
Production, transportation, and material moving ...	0.00	–	0.00	3,632.12	0.00
Production	0.00	0.00	0.00	3,277.19	0.00
Transportation and material moving	0.00	0.00	267.58	1,819.75	0.00
Full time	0.00	1,445.62	0.00	4,884.74	0.00
Part time	–	0.00	1,790.00	–	0.00
Union	0.00	0.00	2,590.85	5,227.70	0.00
Nonunion	0.00	4,465.49	0.00	2,952.51	0.00
Average wage within the following categories ³ :					
Lowest 25 percent	0.00	0.00	2,838.13	2,991.66	668.95
Lowest 10 percent	0.00	–	0.00	–	0.00
Second 25 percent	0.00	668.95	5,563.19	0.00	0.00
Third 25 percent	0.00	–	0.00	3,347.45	0.00
Highest 25 percent	0.00	0.00	0.00	0.00	0.00
Highest 10 percent	0.00	–	–	0.00	–
Establishment characteristics					
Goods-producing industries	0.00	1,436.31	0.00	2,952.51	0.00
Construction	1,560.26	0.00	–	0.00	12,902.33
Manufacturing	0.00	0.00	668.95	6,466.75	0.00
Service-providing industries	0.00	0.00	0.00	3,065.53	0.00
Trade, transportation, and utilities	–	0.00	5,178.24	0.00	0.00
Wholesale trade	0.00	668.95	–	–	0.00
Retail trade	0.00	0.00	–	0.00	983.16
Transportation and warehousing	668.95	–	3,784.18	9,341.44	0.00
Utilities	0.00	2,798.44	–	–	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, National Compensation Survey, March 2014—continued

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information	\$946.04	–	\$946.04	–	\$0.00
Financial activities	2,758.17	\$668.95	7,345.11	\$0.00	0.00
Finance and insurance	2,006.86	–	1,364.40	0.00	8,849.44
Credit intermediation and related activities	–	0.00	3,065.53	1,337.91	0.00
Insurance carriers and related activities	–	2,006.86	0.00	0.00	–
Real estate and rental and leasing	0.00	4,013.73	–	–	6,416.39
Professional and business services	668.95	1,158.66	0.00	–	0.00
Professional and technical services	0.00	4,961.10	0.00	0.00	0.00
Administrative and waste services	0.00	668.95	5,676.27	0.00	–
Education and health services	0.00	0.00	1,158.66	5,224.70	0.00
Educational services	0.00	0.00	–	12,425.28	0.00
Junior colleges, colleges, and universities	0.00	0.00	4,866.38	0.00	0.00
Health care and social assistance	0.00	0.00	1,337.91	1,769.89	0.00
Leisure and hospitality	0.00	0.00	2,675.82	2,915.90	–
Accommodation and food services	0.00	0.00	3,137.67	3,724.58	3,784.18
Other services	668.95	946.04	1,337.91	668.95	–
1 to 99 workers	0.00	–	0.00	6,793.10	0.00
1 to 49 workers	0.00	3,603.67	0.00	7,413.03	0.00
50 to 99 workers	0.00	–	0.00	–	0.00
100 workers or more	2,741.08	0.00	0.00	5,084.05	0.00
100 to 499 workers	1,758.47	0.00	0.00	551.63	0.00
500 workers or more	–	0.00	4,094.31	5,104.26	0.00
Geographic areas					
Northeast	668.95	0.00	2,758.17	10,647.10	0.00
New England	–	946.04	7,204.86	12,971.51	0.00
Middle Atlantic	0.00	0.00	4,177.62	9,814.50	–
South	0.00	–	0.00	5,101.63	0.00
South Atlantic	0.00	–	0.00	535.16	0.00
East South Central	0.00	–	3,580.00	–	0.00
West South Central	–	–	946.04	7,111.08	0.00
Midwest	0.00	334.48	0.00	0.00	0.00
East North Central	0.00	0.00	2,682.50	0.00	1,204.12
West North Central	0.00	4,496.45	3,747.34	–	0.00
West	0.00	0.00	5,892.88	6,387.03	0.00
Mountain	0.00	–	0.00	5,351.64	0.00
Pacific	2,931.21	0.00	2,597.75	7,429.91	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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 22. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2014

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	43	39	17	1
Worker characteristics				
Management, professional, and related	47	39	13	1
Management, business, and financial	50	39	10	1
Professional and related	45	39	–	–
Service	–	34	40	–
Sales and office	46	35	18	(²)
Sales and related	47	34	–	–
Office and administrative support	46	36	–	–
Natural resources, construction, and maintenance	38	46	13	2
Construction, extraction, farming, fishing, and forestry	29	48	19	5
Installation, maintenance, and repair	45	45	–	–
Production, transportation, and material moving ...	42	43	13	1
Production	39	50	10	1
Transportation and material moving	47	34	18	1
Full time	44	41	15	1
Part time	35	–	45	–
Union	45	35	17	3
Nonunion	42	40	17	(²)
Average wage within the following categories ³ :				
Lowest 25 percent	–	32	38	–
Lowest 10 percent	30	–	51	–
Second 25 percent	39	42	–	–
Third 25 percent	43	40	16	1
Highest 25 percent	49	38	12	1
Highest 10 percent	50	36	–	–
Establishment characteristics				
Goods-producing industries	39	49	10	1
Construction	22	50	24	4
Manufacturing	42	48	8	1
Service-providing industries	44	36	20	1
Trade, transportation, and utilities	47	37	–	–
Wholesale trade	40	47	13	–
Retail trade	42	36	–	–
Transportation and warehousing	60	26	–	–
Utilities	67	31	–	–

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
Information	69	23	—	—
Financial activities	64	25	—	—
Finance and insurance	71	21	—	—
Credit intermediation and related activities	74	20	—	—
Insurance carriers and related activities	72	20	8	—
Real estate and rental and leasing	—	49	29	—
Professional and business services	37	43	—	—
Professional and technical services	31	51	—	—
Administrative and waste services	33	38	—	—
Education and health services	36	39	24	1
Educational services	38	38	—	—
Junior colleges, colleges, and universities	55	30	—	—
Health care and social assistance	36	40	24	1
Leisure and hospitality	27	31	42	—
Accommodation and food services	29	32	39	—
Other services	—	36	49	—
1 to 99 workers	30	41	29	(²)
1 to 49 workers	29	38	33	(²)
50 to 99 workers	32	48	—	—
100 workers or more	51	37	10	1
100 to 499 workers	44	45	10	1
500 workers or more	59	29	11	2
Geographic areas				
Northeast	25	25	49	1
New England	50	49	—	—
Middle Atlantic	20	20	60	(²)
South	52	48	—	—
South Atlantic	49	51	—	—
East South Central	46	53	—	—
West South Central	59	41	—	—
Midwest	55	42	—	3
East North Central	54	42	—	3
West North Central	58	42	—	—
West	45	46	—	—
Mountain	47	53	—	—
Pacific	44	41	—	—

¹ Employer assumes all risks and expenses of providing the benefit.

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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 22. Standard errors for short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2014

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	1.2	1.1	1.1	0.2
Worker characteristics				
Management, professional, and related	1.8	1.7	1.1	0.5
Management, business, and financial	2.2	2.2	1.0	0.3
Professional and related	2.3	2.2	—	—
Service	—	2.8	3.6	—
Sales and office	1.5	1.4	1.5	0.1
Sales and related	2.3	2.6	—	—
Office and administrative support	1.9	1.6	—	—
Natural resources, construction, and maintenance	2.7	3.0	2.5	0.6
Construction, extraction, farming, fishing, and forestry	4.5	5.1	4.9	1.2
Installation, maintenance, and repair	3.5	3.6	—	—
Production, transportation, and material moving ...	1.7	2.4	2.1	0.4
Production	2.4	2.9	2.1	0.5
Transportation and material moving	2.2	2.9	2.4	0.4
Full time	1.2	1.2	1.0	0.2
Part time	3.2	—	3.2	—
Union	2.5	2.7	1.9	0.6
Nonunion	1.2	1.2	1.1	0.2
Average wage within the following categories ² :				
Lowest 25 percent	—	3.4	4.3	—
Lowest 10 percent	4.2	—	4.7	—
Second 25 percent	2.0	1.8	—	—
Third 25 percent	1.7	1.5	1.3	0.3
Highest 25 percent	1.5	1.5	0.9	0.4
Highest 10 percent	2.2	2.2	—	—
Establishment characteristics				
Goods-producing industries	1.8	1.9	1.1	0.3
Construction	4.6	5.4	5.4	1.1
Manufacturing	2.1	2.1	1.3	0.3
Service-providing industries	1.4	1.3	1.3	0.3
Trade, transportation, and utilities	1.9	2.0	—	—
Wholesale trade	3.4	3.5	2.1	—
Retail trade	2.4	2.9	—	—
Transportation and warehousing	3.8	3.4	—	—
Utilities	7.5	7.0	—	—

See footnotes at end of table.

Table 22. Standard errors for short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2014—continued

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
Information	4.1	2.9	—	—
Financial activities	2.9	2.3	—	—
Finance and insurance	1.9	1.8	—	—
Credit intermediation and related activities	2.1	2.1	—	—
Insurance carriers and related activities	3.4	3.1	1.8	—
Real estate and rental and leasing	—	9.0	7.7	—
Professional and business services	4.0	2.8	—	—
Professional and technical services	4.4	4.4	—	—
Administrative and waste services	6.4	5.4	—	—
Education and health services	3.6	2.9	2.2	0.3
Educational services	2.9	3.2	—	—
Junior colleges, colleges, and universities	3.1	2.8	—	—
Health care and social assistance	4.3	3.5	2.6	0.3
Leisure and hospitality	6.2	5.4	7.7	—
Accommodation and food services	7.0	6.0	8.5	—
Other services	—	5.7	6.4	—
1 to 99 workers	1.6	1.7	1.6	0.1
1 to 49 workers	1.8	2.1	2.0	0.1
50 to 99 workers	3.0	4.3	—	—
100 workers or more	1.5	1.2	1.2	0.3
100 to 499 workers	1.5	1.7	0.9	0.3
500 workers or more	2.5	1.8	1.9	0.6
Geographic areas				
Northeast	1.6	1.8	2.1	0.2
New England	5.0	5.7	—	—
Middle Atlantic	1.5	1.5	2.1	0.1
South	2.0	2.0	—	—
South Atlantic	2.8	2.8	—	—
East South Central	4.5	4.7	—	—
West South Central	3.4	3.4	—	—
Midwest	2.5	2.3	—	0.8
East North Central	3.2	3.0	—	1.1
West North Central	3.4	3.4	—	—
West	2.4	2.8	—	—
Mountain	4.6	4.6	—	—
Pacific	2.8	3.6	—	—

¹ Employer assumes all risks and expenses of providing the benefit.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2014

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	18	82
Worker characteristics		
Management, professional, and related	13	87
Management, business, and financial	10	90
Professional and related	14	86
Service	42	58
Sales and office	18	82
Sales and related	22	78
Office and administrative support	16	84
Natural resources, construction, and maintenance	16	84
Construction, extraction, farming, fishing, and forestry	19	81
Installation, maintenance, and repair	13	87
Production, transportation, and material moving ...	15	85
Production	12	88
Transportation and material moving	20	80
Full time	16	84
Part time	40	60
Union	17	83
Nonunion	18	82
Average wage within the following categories ¹ :		
Lowest 25 percent	41	59
Lowest 10 percent	47	53
Second 25 percent	19	81
Third 25 percent	16	84
Highest 25 percent	12	88
Highest 10 percent	11	89
Establishment characteristics		
Goods-producing industries	12	88
Construction	24	76
Manufacturing	10	90
Service-providing industries	20	80
Trade, transportation, and utilities	19	81
Wholesale trade	20	80
Retail trade	24	76
Transportation and warehousing	13	87
Information	12	88

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	Employee contribution required	Employee contribution not required
Financial activities	8	92
Finance and insurance	6	94
Credit intermediation and related activities	5	95
Insurance carriers and related activities	6	94
Professional and business services	17	83
Professional and technical services	14	86
Administrative and waste services	28	72
Education and health services	21	79
Educational services	8	92
Junior colleges, colleges, and universities	8	92
Health care and social assistance	24	76
Leisure and hospitality	46	54
Accommodation and food services	46	54
Other services	49	51
1 to 99 workers	26	74
1 to 49 workers	28	72
50 to 99 workers	22	78
100 workers or more	13	87
100 to 499 workers	14	86
500 workers or more	12	88
Geographic areas		
Northeast	40	60
New England	5	95
Middle Atlantic	47	53
South	7	93
South Atlantic	7	93
East South Central	6	94
West South Central	6	94
Midwest	7	93
East North Central	6	94
West North Central	8	92
West	10	90
Pacific	13	87

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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 23. Standard errors for short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2014

Characteristics	Employee contribution required	Employee contribution not required
All workers	1.1	1.1
Worker characteristics		
Management, professional, and related	1.3	1.3
Management, business, and financial	1.0	1.0
Professional and related	1.8	1.8
Service	5.2	5.2
Sales and office	1.2	1.2
Sales and related	2.1	2.1
Office and administrative support	1.4	1.4
Natural resources, construction, and maintenance	2.3	2.3
Construction, extraction, farming, fishing, and forestry	4.9	4.9
Installation, maintenance, and repair	2.1	2.1
Production, transportation, and material moving ...	2.1	2.1
Production	1.7	1.7
Transportation and material moving	3.4	3.4
Full time	1.0	1.0
Part time	4.5	4.5
Union	1.7	1.7
Nonunion	1.2	1.2
Average wage within the following categories ¹ :		
Lowest 25 percent	6.0	6.0
Lowest 10 percent	9.2	9.2
Second 25 percent	2.2	2.2
Third 25 percent	1.0	1.0
Highest 25 percent	1.2	1.2
Highest 10 percent	1.1	1.1
Establishment characteristics		
Goods-producing industries	1.2	1.2
Construction	5.8	5.8
Manufacturing	1.1	1.1
Service-providing industries	1.5	1.5
Trade, transportation, and utilities	1.3	1.3
Wholesale trade	2.8	2.8
Retail trade	1.9	1.9
Transportation and warehousing	2.6	2.6
Information	2.8	2.8

See footnotes at end of table.

Table 23. Standard errors for short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2014—continued

Characteristics	Employee contribution required	Employee contribution not required
Financial activities	1.0	1.0
Finance and insurance	0.7	0.7
Credit intermediation and related activities	0.9	0.9
Insurance carriers and related activities	1.5	1.5
Professional and business services	2.4	2.4
Professional and technical services	3.9	3.9
Administrative and waste services	4.0	4.0
Education and health services	2.7	2.7
Educational services	1.0	1.0
Junior colleges, colleges, and universities	1.9	1.9
Health care and social assistance	3.3	3.3
Leisure and hospitality	8.8	8.8
Accommodation and food services	10.2	10.2
Other services	4.8	4.8
1 to 99 workers	1.9	1.9
1 to 49 workers	1.9	1.9
50 to 99 workers	3.8	3.8
100 workers or more	0.9	0.9
100 to 499 workers	1.3	1.3
500 workers or more	1.7	1.7
Geographic areas		
Northeast	2.5	2.5
New England	1.8	1.8
Middle Atlantic	2.8	2.8
South	0.8	0.8
South Atlantic	1.1	1.1
East South Central	1.6	1.6
West South Central	1.5	1.5
Midwest	1.1	1.1
East North Central	1.4	1.4
West North Central	1.8	1.8
West	1.5	1.5
Pacific	1.7	1.7

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 24. Short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2014

(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	6	2	68	23	1
Worker characteristics					
Management, professional, and related	1	1	66	31	1
Management, business, and financial	1	1	58	39	(¹)
Professional and related	1	1	72	25	1
Service	5	3	86	5	(¹)
Sales and office	3	1	67	29	(¹)
Sales and related	3	—	67	29	—
Office and administrative support	3	1	67	29	(¹)
Natural resources, construction, and maintenance	17	—	57	21	—
Construction, extraction, farming, fishing, and forestry	32	—	54	8	—
Installation, maintenance, and repair	7	—	59	30	—
Production, transportation, and material moving ...	14	4	67	14	1
Production	17	—	60	17	—
Transportation and material moving	11	—	77	10	—
Full time	6	2	66	25	(¹)
Part time	3	1	86	10	1
Union	20	8	57	15	1
Nonunion	3	1	70	25	(¹)
Average wage within the following categories ² :					
Lowest 25 percent	6	3	81	9	1
Lowest 10 percent	2	—	91	5	—
Second 25 percent	7	1	73	18	(¹)
Third 25 percent	7	3	68	22	(¹)
Highest 25 percent	4	2	61	32	1
Highest 10 percent	2	1	60	36	1
Establishment characteristics					
Goods-producing industries	16	5	58	21	1
Construction	29	4	58	—	—
Manufacturing	14	5	59	22	1
Service-providing industries	3	1	71	24	(¹)
Trade, transportation, and utilities	6	2	73	19	(¹)
Wholesale trade	4	3	72	21	—
Retail trade	3	—	74	20	—
Transportation and warehousing	—	—	75	12	—
Utilities	—	—	46	52	—

See footnotes at end of table.

Table 24. Short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2014—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
Information	—	—	31	64	—
Financial activities	—	1	50	49	—
Finance and insurance	—	1	45	54	—
Credit intermediation and related activities	—	1	34	65	—
Insurance carriers and related activities	—	—	57	42	—
Real estate and rental and leasing	—	—	79	—	—
Professional and business services	—	—	71	28	—
Professional and technical services	—	—	72	27	—
Administrative and waste services	—	—	82	—	—
Education and health services	3	(¹)	88	8	1
Educational services	—	—	84	12	—
Junior colleges, colleges, and universities	—	—	81	18	—
Health care and social assistance	3	—	89	7	—
Leisure and hospitality	6	—	85	—	—
Accommodation and food services	6	—	84	—	—
Other services	—	—	96	—	—
1 to 99 workers	5	—	74	18	—
1 to 49 workers	5	—	74	18	—
50 to 99 workers	5	—	75	17	—
100 workers or more	6	2	64	27	1
100 to 499 workers	7	2	68	23	(¹)
500 workers or more	5	3	61	31	1
Geographic areas					
Northeast	3	1	81	15	(¹)
New England	5	—	68	26	—
Middle Atlantic	3	—	84	12	—
South	6	3	61	30	(¹)
South Atlantic	5	—	65	26	—
East South Central	8	—	64	23	—
West South Central	5	2	53	40	—
Midwest	11	4	59	26	1
East North Central	11	3	61	25	(¹)
West North Central	10	—	56	29	—
West	3	2	67	27	2
Mountain	4	—	69	25	—
Pacific	2	3	65	28	2

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

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/glossary20132014.htm.

Table 24. Standard errors for short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2014

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	0.4	0.3	1.2	0.9	0.1
Worker characteristics					
Management, professional, and related	0.2	0.4	1.8	1.8	0.2
Management, business, and financial	0.3	0.5	2.6	2.6	0.2
Professional and related	0.2	0.4	1.8	1.7	0.3
Service	1.7	1.5	2.3	0.9	0.2
Sales and office	0.4	0.2	1.6	1.5	0.1
Sales and related	0.8	–	2.4	2.5	–
Office and administrative support	0.5	0.3	1.9	1.7	0.1
Natural resources, construction, and maintenance	2.5	–	3.2	2.2	–
Construction, extraction, farming, fishing, and forestry	4.7	–	5.4	2.4	–
Installation, maintenance, and repair	1.2	–	3.1	2.8	–
Production, transportation, and material moving ...	1.5	0.7	2.2	1.4	0.3
Production	1.9	–	2.9	2.0	–
Transportation and material moving	2.1	–	2.8	1.6	–
Full time	0.5	0.3	1.2	1.0	0.1
Part time	0.9	0.4	1.6	1.3	0.3
Union	1.8	1.1	2.4	1.6	0.3
Nonunion	0.4	0.3	1.3	1.1	0.1
Average wage within the following categories ¹ :					
Lowest 25 percent	2.3	1.2	2.7	1.3	0.3
Lowest 10 percent	1.0	–	2.2	1.5	–
Second 25 percent	0.8	0.4	1.7	1.4	0.1
Third 25 percent	0.6	0.5	1.4	1.3	0.1
Highest 25 percent	0.5	0.3	1.7	1.5	0.2
Highest 10 percent	0.4	0.4	2.2	2.1	0.3
Establishment characteristics					
Goods-producing industries	1.3	0.7	2.1	1.7	0.3
Construction	4.7	1.6	5.6	–	–
Manufacturing	1.4	0.8	2.4	1.8	0.3
Service-providing industries	0.4	0.3	1.3	1.2	0.1
Trade, transportation, and utilities	1.1	0.4	1.7	1.3	0.1
Wholesale trade	1.3	1.1	3.1	2.8	–
Retail trade	0.8	–	2.1	1.9	–
Transportation and warehousing	–	–	4.5	3.3	–
Utilities	–	–	8.9	9.3	–

See footnotes at end of table.

Table 24. Standard errors for short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2014—continued

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Information	—	—	3.2	3.6	—
Financial activities	—	0.3	2.1	2.0	—
Finance and insurance	—	0.3	1.9	1.9	—
Credit intermediation and related activities	—	0.6	2.2	2.2	—
Insurance carriers and related activities	—	—	3.2	3.2	—
Real estate and rental and leasing	—	—	6.0	—	—
Professional and business services	—	—	3.4	3.3	—
Professional and technical services	—	—	4.1	4.3	—
Administrative and waste services	—	—	5.4	—	—
Education and health services	1.2	0.1	1.9	1.3	0.5
Educational services	—	—	2.5	1.5	—
Junior colleges, colleges, and universities	—	—	1.5	1.4	—
Health care and social assistance	1.4	—	2.2	1.5	—
Leisure and hospitality	2.1	—	4.2	—	—
Accommodation and food services	2.5	—	4.8	—	—
Other services	—	—	2.1	—	—
1 to 99 workers	0.8	—	1.6	1.2	—
1 to 49 workers	1.0	—	2.0	1.5	—
50 to 99 workers	1.3	—	2.5	2.0	—
100 workers or more	0.5	0.3	1.4	1.2	0.2
100 to 499 workers	0.8	0.3	2.0	1.7	0.2
500 workers or more	0.6	0.5	2.0	1.8	0.3
Geographic areas					
Northeast	0.6	0.2	1.6	1.2	0.1
New England	2.0	—	4.6	3.8	—
Middle Atlantic	0.5	—	1.6	1.2	—
South	0.9	0.8	2.2	1.9	0.1
South Atlantic	1.0	—	2.9	2.3	—
East South Central	2.2	—	5.3	5.6	—
West South Central	2.3	1.0	4.0	3.9	—
Midwest	1.1	0.7	2.4	2.0	0.2
East North Central	1.3	0.6	3.0	2.5	0.1
West North Central	2.0	—	3.6	2.8	—
West	0.6	0.5	2.5	2.5	0.5
Mountain	1.4	—	4.0	3.4	—
Pacific	0.5	0.7	3.3	3.4	0.8

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 25. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2014

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	93	12	21	26	26	26	7
Worker characteristics							
Management, professional, and related	92	12	16	26	26	26	8
Management, business, and financial	91	12	–	26	26	26	9
Professional and related	92	12	17	26	26	26	8
Service	97	12	26	26	26	–	3
Sales and office	93	12	20	26	26	26	7
Sales and related	91	11	13	26	26	26	9
Office and administrative support	93	12	21	26	26	26	7
Natural resources, construction, and maintenance	90	13	24	26	26	36	10
Construction, extraction, farming, fishing, and forestry	95	13	24	26	26	26	5
Installation, maintenance, and repair	87	13	24	26	26	36	13
Production, transportation, and material moving ...	92	13	25	26	26	26	8
Production	91	13	21	26	26	26	9
Transportation and material moving	94	13	26	26	26	26	6
Full time	92	12	18	26	26	26	8
Part time	96	–	26	26	26	–	4
Union	91	13	26	26	26	–	9
Nonunion	93	12	18	26	26	26	7
Average wage within the following categories ² :							
Lowest 25 percent	96	12	25	26	26	26	4
Lowest 10 percent	98	–	26	26	26	52	2
Second 25 percent	94	12	20	26	26	26	6
Third 25 percent	93	12	18	26	26	26	7
Highest 25 percent	91	12	21	26	26	26	9
Highest 10 percent	90	12	20	26	26	26	10
Establishment characteristics							
Goods-producing industries	92	13	24	26	26	26	8
Construction	96	12	–	26	26	26	4
Manufacturing	92	12	24	26	26	26	8
Service-providing industries	93	12	21	26	26	26	7
Trade, transportation, and utilities	91	12	21	26	26	26	9
Wholesale trade	93	12	24	26	26	26	7
Retail trade	88	11	13	26	26	26	12
Transportation and warehousing	93	24	26	26	26	26	7
Information	82	12	25	26	26	52	18

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Financial activities	91	12	21	26	26	26	9
Finance and insurance	90	13	25	26	26	26	10
Credit intermediation and related activities	87	13	25	26	26	26	13
Insurance carriers and related activities	92	12	18	26	26	26	8
Professional and business services	93	12	13	26	26	26	7
Professional and technical services	93	12	13	25	26	26	7
Education and health services	96	12	18	26	26	26	4
Educational services	95	13	—	26	26	26	5
Junior colleges, colleges, and universities	92	13	26	26	26	26	8
Health care and social assistance	97	12	18	26	26	26	3
Leisure and hospitality	100	12	26	26	26	52	—
Accommodation and food services	100	13	26	26	26	52	—
1 to 99 workers	95	12	18	26	26	26	5
1 to 49 workers	95	12	20	26	26	26	5
50 to 99 workers	95	12	13	26	26	26	5
100 workers or more	91	12	22	26	26	26	9
100 to 499 workers	93	12	16	26	26	26	7
500 workers or more	90	13	25	26	26	26	10
Geographic areas							
Northeast	94	13	26	26	26	26	6
New England	93	12	13	26	26	26	7
Middle Atlantic	94	—	26	26	26	26	6
South	93	12	13	26	26	26	7
South Atlantic	94	12	13	26	26	26	6
East South Central	94	11	12	26	26	26	6
West South Central	91	12	18	26	26	26	9
Midwest	90	12	17	26	26	26	10
East North Central	90	12	18	26	26	26	10
West North Central	90	12	13	26	26	26	10
West	93	11	13	26	26	26	7
Mountain	91	11	12	24	26	26	9
Pacific	94	12	—	26	26	26	6

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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 25. Standard errors for short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2014

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	0.6	0.0	1.7	0.0	0.0	0.0	0.6
Worker characteristics							
Management, professional, and related	1.0	0.0	4.5	0.0	0.0	0.0	1.0
Management, business, and financial	1.1	0.0	–	0.0	0.0	0.0	1.1
Professional and related	1.1	0.0	4.8	0.0	0.0	0.0	1.1
Service	0.6	0.8	1.0	0.0	0.0	–	0.6
Sales and office	0.7	0.0	2.7	0.0	0.0	0.0	0.7
Sales and related	1.2	1.2	0.2	0.0	0.0	0.0	1.2
Office and administrative support	0.7	0.1	2.1	0.0	0.0	0.0	0.7
Natural resources, construction, and maintenance	2.0	0.4	2.8	0.0	0.0	6.8	2.0
Construction, extraction, farming, fishing, and forestry	2.1	0.0	6.2	0.0	0.0	4.3	2.1
Installation, maintenance, and repair	2.8	1.6	4.2	0.0	0.0	10.3	2.8
Production, transportation, and material moving ...	1.0	0.5	0.5	0.0	0.0	0.0	1.0
Production	1.4	1.1	5.8	0.0	0.0	0.0	1.4
Transportation and material moving	1.3	0.5	0.9	0.0	0.0	0.0	1.3
Full time	0.6	0.0	2.4	0.0	0.0	0.0	0.6
Part time	0.8	–	0.0	0.0	0.0	–	0.8
Union	1.4	0.4	0.0	0.0	0.0	–	1.4
Nonunion	0.6	0.0	1.5	0.0	0.0	0.0	0.6
Average wage within the following categories ² :							
Lowest 25 percent	0.8	0.0	2.0	0.0	0.0	0.0	0.8
Lowest 10 percent	0.7	–	0.0	0.0	0.0	9.8	0.7
Second 25 percent	0.7	0.0	2.7	0.0	0.0	0.0	0.7
Third 25 percent	0.8	0.0	2.3	0.0	0.0	0.0	0.8
Highest 25 percent	1.0	0.0	2.7	0.0	0.0	0.0	1.0
Highest 10 percent	1.3	0.0	4.2	0.0	0.0	0.0	1.3
Establishment characteristics							
Goods-producing industries	1.1	1.5	4.6	0.0	0.0	0.0	1.1
Construction	1.9	1.1	–	0.0	0.0	0.0	1.9
Manufacturing	1.2	1.0	5.3	0.0	0.0	0.0	1.2
Service-providing industries	0.7	0.0	2.0	0.0	0.0	0.0	0.7
Trade, transportation, and utilities	1.1	0.0	2.8	0.0	0.0	0.0	1.1
Wholesale trade	1.7	0.6	4.5	0.0	0.0	0.0	1.7
Retail trade	1.7	0.1	1.4	0.0	0.0	0.0	1.7
Transportation and warehousing	3.0	4.5	0.0	0.0	0.0	0.0	3.0
Information	3.7	1.0	0.9	0.0	0.0	0.0	3.7

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2014—continued

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Financial activities	1.1	1.0	4.1	0.0	0.0	0.0	1.1
Finance and insurance	1.2	0.4	0.6	0.0	0.0	0.0	1.2
Credit intermediation and related activities	2.1	1.3	1.1	0.0	0.0	0.0	2.1
Insurance carriers and related activities	1.6	1.3	5.1	0.0	0.0	0.0	1.6
Professional and business services	2.0	0.0	2.3	0.0	0.0	0.0	2.0
Professional and technical services	2.8	0.2	0.3	1.3	0.0	0.0	2.8
Education and health services	0.6	0.0	4.2	0.0	0.0	0.0	0.6
Educational services	0.8	0.5	—	0.0	0.0	0.0	0.8
Junior colleges, colleges, and universities	1.2	0.3	1.6	0.0	0.0	0.0	1.2
Health care and social assistance	0.7	0.7	4.7	0.0	0.0	0.0	0.7
Leisure and hospitality	0.0	1.1	1.7	0.0	0.0	8.5	—
Accommodation and food services	0.0	1.4	1.6	0.0	7.0	0.0	—
1 to 99 workers	0.7	0.0	3.8	0.0	0.0	0.0	0.7
1 to 49 workers	0.8	0.0	4.7	0.0	0.0	0.0	0.8
50 to 99 workers	1.4	0.3	3.5	0.0	0.0	0.0	1.4
100 workers or more	0.8	0.1	2.2	0.0	0.0	0.0	0.8
100 to 499 workers	1.2	0.0	4.2	0.0	0.0	0.0	1.2
500 workers or more	0.9	0.1	0.8	0.0	0.0	0.0	0.9
Geographic areas							
Northeast	0.9	0.0	0.0	0.0	0.0	0.0	0.9
New England	2.2	0.0	0.0	0.0	0.0	0.0	2.2
Middle Atlantic	1.0	—	0.0	0.0	0.0	0.0	1.0
South	0.9	0.0	0.8	0.0	0.0	0.0	0.9
South Atlantic	1.2	0.0	2.1	0.0	0.0	0.0	1.2
East South Central	1.9	0.1	1.1	0.0	0.0	3.3	1.9
West South Central	2.0	0.0	5.2	0.0	0.0	0.0	2.0
Midwest	1.6	0.2	3.1	0.0	0.0	0.0	1.6
East North Central	2.1	1.4	2.4	0.0	0.0	0.0	2.1
West North Central	1.8	0.0	3.0	0.0	0.0	0.0	1.8
West	1.1	1.2	0.0	0.0	0.0	0.0	1.1
Mountain	2.6	0.0	0.8	4.7	0.0	0.0	2.6
Pacific	0.9	0.3	—	0.0	0.0	5.7	0.9

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 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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2014

(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	18	1	41	26	13	62.7	60.0
Worker characteristics								
Management, professional, and related	1	15	1	44	24	16	64.0	60.0
Management, business, and financial	—	13	—	42	24	19	65.3	60.0
Professional and related	1	16	(1)	44	24	15	63.3	60.0
Service	—	26	—	33	33	5	60.4	60.0
Sales and office	1	19	1	38	26	14	62.6	60.0
Sales and related	—	18	—	37	26	16	63.0	60.0
Office and administrative support	1	20	1	39	26	13	62.3	60.0
Natural resources, construction, and maintenance	—	18	—	44	27	9	61.8	60.0
Construction, extraction, farming, fishing, and forestry	—	17	—	37	35	—	62.9	60.0
Installation, maintenance, and repair	—	18	—	49	22	8	61.1	60.0
Production, transportation, and material moving ...	2	16	1	44	25	12	62.6	60.0
Production	—	16	—	41	25	14	62.0	60.0
Transportation and material moving	—	16	—	46	25	11	63.2	60.0
Full time	1	18	1	42	25	13	62.8	60.0
Part time	—	21	—	29	38	7	62.1	60.0
Union	2	20	2	32	32	12	62.0	60.0
Nonunion	1	18	1	42	25	13	62.8	60.0
Average wage within the following categories ² :								
Lowest 25 percent	—	22	—	33	34	5	60.7	60.0
Lowest 10 percent	—	26	—	31	38	3	60.7	60.0
Second 25 percent	2	18	1	42	27	10	62.2	60.0
Third 25 percent	1	20	1	41	24	13	62.5	60.0
Highest 25 percent	1	15	(1)	43	24	17	64.2	60.0
Highest 10 percent	—	15	—	42	21	22	65.4	60.0
Establishment characteristics								
Goods-producing industries	2	13	1	42	25	17	63.6	60.0
Construction	—	18	—	41	34	4	61.3	60.0
Manufacturing	2	13	1	42	23	20	64.0	60.0
Service-providing industries	1	19	1	40	27	12	62.5	60.0
Trade, transportation, and utilities	—	16	—	41	25	15	64.0	60.0
Wholesale trade	—	15	—	43	27	14	63.7	60.0
Retail trade	—	18	—	38	27	13	63.2	60.0
Transportation and warehousing	—	17	—	47	18	17	64.3	60.0
Utilities	—	—	—	—	—	55	80.4	86.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2014—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		
Information	—	20	—	42	22	16	62.5	60.0
Financial activities	—	20	—	31	25	22	64.7	60.0
Finance and insurance	—	16	—	27	28	27	66.5	66.0
Credit intermediation and related activities	—	21	—	27	33	16	64.0	60.0
Insurance carriers and related activities	—	11	—	34	26	27	66.0	66.0
Real estate and rental and leasing	—	—	—	—	15	—	58.5	60.0
Professional and business services	1	12	1	46	33	7	62.5	60.0
Professional and technical services	—	9	—	46	35	10	64.4	60.0
Administrative and waste services	4	—	5	47	35	—	60.5	60.0
Education and health services	1	25	(¹)	44	19	12	61.3	60.0
Educational services	—	27	—	34	12	26	65.8	60.0
Junior colleges, colleges, and universities	—	27	—	31	9	32	69.2	60.0
Health care and social assistance	1	24	(¹)	46	20	9	60.4	60.0
Leisure and hospitality	—	32	—	33	—	—	59.8	60.0
Accommodation and food services	—	29	—	34	—	—	60.3	60.0
Other services	—	18	4	21	47	—	60.1	66.0
1 to 99 workers	—	22	—	37	30	9	61.8	60.0
1 to 49 workers	—	23	—	33	33	9	61.7	60.0
50 to 99 workers	—	19	—	45	25	9	61.9	60.0
100 workers or more	2	15	1	44	23	16	63.4	60.0
100 to 499 workers	2	11	1	48	24	14	63.3	60.0
500 workers or more	2	20	1	39	21	18	63.6	60.0
Geographic areas								
Northeast	1	29	(¹)	24	38	8	61.6	60.0
New England	—	7	—	57	12	21	65.4	60.0
Middle Atlantic	1	33	(¹)	18	43	5	60.9	60.0
South	2	12	(¹)	57	13	16	62.9	60.0
South Atlantic	—	13	—	56	13	15	62.2	60.0
East South Central	—	16	—	56	11	—	63.0	60.0
West South Central	—	9	—	57	16	17	64.3	60.0
Midwest	—	11	—	48	23	17	64.5	60.0
East North Central	—	11	—	48	23	16	63.8	60.0
West North Central	—	9	—	48	21	21	66.3	60.0
West	1	10	6	49	22	14	63.0	60.0
Mountain	—	—	—	60	17	14	63.5	60.0
Pacific	2	11	9	41	24	13	62.6	60.0

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

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/glossary20132014.htm.

Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2014

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	0.3	1.1	0.2	1.5	1.5	0.8	0.3	0.0
Worker characteristics								
Management, professional, and related	0.3	1.5	0.2	2.3	2.1	1.5	0.5	0.0
Management, business, and financial	–	1.5	–	2.7	2.3	2.0	0.6	0.0
Professional and related	0.2	2.3	0.1	2.9	2.9	1.7	0.6	0.0
Service	–	2.5	–	4.0	4.4	1.0	0.5	0.0
Sales and office	0.4	1.2	0.3	1.8	1.6	1.1	0.3	0.0
Sales and related	–	2.2	–	2.7	2.8	2.3	0.6	0.0
Office and administrative support	0.5	1.3	0.2	2.3	2.0	1.2	0.4	0.0
Natural resources, construction, and maintenance	–	2.6	–	4.0	3.2	1.7	0.6	0.0
Construction, extraction, farming, fishing, and forestry	–	3.7	–	5.9	5.9	–	1.1	1.9
Installation, maintenance, and repair	–	3.6	–	4.7	4.0	1.8	0.6	0.0
Production, transportation, and material moving ...	0.8	2.4	0.3	2.7	2.0	1.6	0.5	0.0
Production	–	2.8	–	3.4	2.8	2.4	0.7	0.0
Transportation and material moving	–	2.7	–	3.5	2.2	1.9	0.8	0.0
Full time	0.3	1.2	0.1	1.5	1.6	0.9	0.3	0.0
Part time	–	2.1	–	3.7	3.9	1.3	0.6	1.8
Union	0.7	1.9	0.6	2.6	3.1	2.0	0.5	0.0
Nonunion	0.3	1.2	0.2	1.6	1.5	0.8	0.3	0.0
Average wage within the following categories ¹ :								
Lowest 25 percent	–	2.0	–	3.2	3.4	1.3	0.5	0.0
Lowest 10 percent	–	5.9	–	5.2	6.8	1.1	1.0	0.0
Second 25 percent	0.6	1.5	0.2	2.6	2.9	1.1	0.4	0.0
Third 25 percent	0.3	1.2	0.2	1.7	1.5	1.1	0.4	0.0
Highest 25 percent	0.3	1.3	0.1	2.1	2.0	1.4	0.5	0.0
Highest 10 percent	–	1.6	–	3.1	2.2	2.4	0.7	0.0
Establishment characteristics								
Goods-producing industries	0.7	1.8	0.3	2.4	2.2	1.9	0.6	0.0
Construction	–	2.7	–	6.3	5.5	1.5	0.6	0.0
Manufacturing	0.9	2.3	0.3	2.8	2.1	2.2	0.7	0.0
Service-providing industries	0.3	1.1	0.2	1.8	1.8	0.9	0.3	0.0
Trade, transportation, and utilities	–	1.7	–	1.9	1.8	1.5	0.6	0.0
Wholesale trade	–	2.6	–	3.7	2.8	2.9	1.1	0.0
Retail trade	–	1.6	–	2.9	2.2	1.8	0.6	0.0
Transportation and warehousing	–	4.9	–	4.6	4.2	3.3	1.3	0.0
Utilities	–	–	–	–	–	13.9	5.3	21.3

See footnotes at end of table.

Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2014—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		
Information	—	4.4	—	6.3	4.5	3.9	1.0	0.0
Financial activities	—	3.4	—	3.8	2.1	2.4	0.8	2.6
Finance and insurance	—	1.9	—	2.6	2.7	2.4	0.7	0.0
Credit intermediation and related activities	—	3.2	—	4.1	4.5	2.7	1.0	8.8
Insurance carriers and related activities	—	2.6	—	4.6	4.1	3.9	0.8	3.6
Real estate and rental and leasing	—	—	—	—	3.0	—	1.3	0.0
Professional and business services	0.6	2.7	0.5	4.0	4.0	1.7	0.6	0.0
Professional and technical services	—	2.3	—	5.8	6.8	2.3	0.9	2.4
Administrative and waste services	1.7	—	1.6	5.8	5.7	—	0.8	0.0
Education and health services	0.2	2.4	0.1	3.9	2.7	2.2	0.5	0.0
Educational services	—	3.1	—	2.8	2.6	3.0	0.9	0.0
Junior colleges, colleges, and universities	—	2.5	—	2.9	2.3	3.2	1.3	0.0
Health care and social assistance	0.2	3.0	0.1	4.6	3.1	2.5	0.6	0.0
Leisure and hospitality	—	5.1	—	8.0	—	—	1.0	0.0
Accommodation and food services	—	5.9	—	9.1	—	—	1.1	0.0
Other services	—	2.8	1.8	5.4	6.6	—	1.8	8.6
1 to 99 workers	—	2.5	—	2.1	3.1	1.0	0.5	0.0
1 to 49 workers	—	2.2	—	2.6	3.8	1.3	0.5	0.0
50 to 99 workers	—	4.1	—	4.4	2.7	1.4	0.7	0.0
100 workers or more	0.4	1.4	0.1	2.0	1.6	1.2	0.4	0.0
100 to 499 workers	0.6	1.7	0.2	2.5	2.3	1.6	0.4	0.0
500 workers or more	0.5	2.1	0.1	3.2	2.2	1.8	0.6	0.0
Geographic areas								
Northeast	0.4	2.1	0.1	2.5	3.2	0.9	0.6	0.0
New England	—	1.2	—	5.3	2.8	4.0	1.6	0.0
Middle Atlantic	0.3	2.4	0.1	2.5	3.5	0.9	0.6	5.5
South	0.8	1.4	0.1	2.5	1.6	1.8	0.5	0.0
South Atlantic	—	2.0	—	3.2	2.2	1.8	0.5	0.0
East South Central	—	4.4	—	6.9	3.1	—	1.2	0.0
West South Central	—	2.0	—	4.5	3.4	4.2	1.5	0.0
Midwest	—	2.0	—	2.9	2.3	1.9	0.6	0.0
East North Central	—	2.5	—	3.4	2.9	2.2	0.7	0.0
West North Central	—	2.6	—	5.8	3.8	3.6	1.3	0.0
West	0.4	2.0	1.5	3.4	2.5	2.1	0.5	0.0
Mountain	—	—	—	5.0	3.5	2.7	1.0	0.0
Pacific	0.8	2.5	2.5	4.8	3.4	3.0	0.5	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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2014

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

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	75	\$170	\$315	\$584	\$1,250	\$2,400	25
Worker characteristics							
Management, professional, and related	69	170	500	1,000	1,923	2,500	31
Management, business, and financial	70	170	500	1,000	1,800	2,500	30
Professional and related	69	170	500	900	2,000	2,500	31
Service	88	170	–	546	595	1,300	12
Sales and office	77	170	250	595	1,500	2,500	23
Sales and related	79	170	–	584	1,666	4,615	21
Office and administrative support	76	170	250	595	1,385	2,500	24
Natural resources, construction, and maintenance	77	170	500	577	1,000	–	23
Construction, extraction, farming, fishing, and forestry	76	170	–	546	600	–	24
Installation, maintenance, and repair	78	200	500	600	1,200	2,000	22
Production, transportation, and material moving ...	73	170	300	500	600	1,500	27
Production	68	170	250	500	750	1,500	32
Transportation and material moving	78	170	488	500	595	1,500	22
Full time	73	170	350	595	1,500	2,500	27
Part time	87	170	–	500	595	750	13
Union	78	170	230	500	595	1,500	22
Nonunion	74	170	315	595	1,385	2,500	26
Average wage within the following categories ² :							
Lowest 25 percent	88	170	–	546	595	1,300	12
Lowest 10 percent	95	170	–	546	595	921	5
Second 25 percent	74	170	300	572	1,000	2,300	26
Third 25 percent	73	170	300	577	1,000	2,307	27
Highest 25 percent	71	170	500	–	1,846	2,500	29
Highest 10 percent	69	170	500	1,000	2,300	3,002	31
Establishment characteristics							
Goods-producing industries	68	170	350	595	1,000	2,000	32
Manufacturing	64	170	350	595	1,000	2,000	36
Service-providing industries	76	170	315	584	1,300	2,500	24
Trade, transportation, and utilities	75	170	–	523	1,000	2,308	25
Wholesale trade	72	170	400	572	–	2,500	28
Retail trade	78	170	200	572	1,000	4,615	22
Transportation and warehousing	75	170	–	500	577	1,167	25
Information	65	170	–	–	2,500	3,464	35

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2014—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	
Financial activities	69	\$170	—	\$1,000	\$2,308	\$4,153	31
Finance and insurance	63	170	—	1,000	3,000	5,769	37
Credit intermediation and related activities	69	170	\$559	1,400	3,000	—	31
Insurance carriers and related activities	57	—	584	1,000	2,500	3,000	43
Professional and business services	84	170	500	—	1,500	2,400	16
Professional and technical services	83	—	572	1,000	1,750	2,309	17
Administrative and waste services	87	170	—	559	1,000	2,000	13
Education and health services	68	170	—	584	1,300	2,500	32
Educational services	62	170	170	584	1,500	2,000	38
Junior colleges, colleges, and universities	51	170	170	595	1,500	1,650	49
Health care and social assistance	70	170	300	584	1,250	2,500	30
Leisure and hospitality	95	170	—	—	595	—	5
Accommodation and food services	94	170	—	—	595	—	6
1 to 99 workers	84	170	—	559	1,000	1,800	16
1 to 49 workers	85	170	170	561	750	1,500	15
50 to 99 workers	83	170	300	559	1,000	2,308	17
100 workers or more	68	170	450	600	1,500	2,500	32
100 to 499 workers	73	170	488	650	1,500	2,500	27
500 workers or more	63	170	—	595	1,500	2,500	37
Geographic areas							
Northeast	87	170	170	559	595	1,300	13
New England	66	315	500	1,000	1,000	2,309	34
Middle Atlantic	91	170	170	559	595	1,000	9
South	70	300	500	1,000	1,750	2,500	30
South Atlantic	73	300	500	1,000	1,800	2,500	27
East South Central	65	300	500	1,000	1,500	2,800	35
West South Central	66	300	500	—	1,731	2,771	34
Midwest	55	200	400	700	1,250	2,500	45
East North Central	56	200	—	700	1,250	2,500	44
West North Central	54	—	500	—	1,385	—	46
West	78	—	500	—	2,192	2,500	22
Mountain	75	—	500	1,500	2,000	2,500	25
Pacific	81	—	500	—	2,300	2,500	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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2014

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	1.4	\$0.00	\$30.46	\$12.78	\$130.81	\$140.52	1.4
Worker characteristics							
Management, professional, and related	2.1	0.00	18.77	209.37	286.65	40.14	2.1
Management, business, and financial	2.0	0.00	26.04	102.33	408.12	144.00	2.0
Professional and related	2.8	0.00	30.26	254.77	298.85	65.30	2.8
Service	2.1	0.00	—	28.99	7.36	277.20	2.1
Sales and office	1.4	0.00	48.27	3.49	66.72	187.11	1.4
Sales and related	2.6	0.00	—	13.56	235.42	131.32	2.6
Office and administrative support	1.7	0.00	34.39	1.64	186.18	113.47	1.7
Natural resources, construction, and maintenance	3.5	6.80	30.75	28.57	71.73	—	3.5
Construction, extraction, farming, fishing, and forestry	6.4	0.00	—	27.45	124.95	—	6.4
Installation, maintenance, and repair	3.9	46.57	40.61	64.83	324.65	557.44	3.9
Production, transportation, and material moving ...	2.5	0.00	48.75	1.34	105.67	101.07	2.5
Production	3.3	0.00	30.85	18.26	175.08	111.81	3.3
Transportation and material moving	2.7	0.00	128.60	0.00	8.08	209.52	2.7
Full time	1.4	0.00	87.47	3.30	146.56	64.70	1.4
Part time	2.1	0.00	—	54.91	0.00	186.85	2.1
Union	2.8	0.00	51.78	2.54	37.00	272.27	2.8
Nonunion	1.4	0.00	63.65	3.02	188.25	142.27	1.4
Average wage within the following categories ² :							
Lowest 25 percent	2.1	0.00	—	25.49	0.67	327.31	2.1
Lowest 10 percent	1.3	0.00	—	163.59	0.13	268.32	1.3
Second 25 percent	2.1	0.00	29.41	13.65	28.38	280.75	2.1
Third 25 percent	1.8	0.00	35.45	12.56	211.49	136.44	1.8
Highest 25 percent	1.6	0.00	0.00	—	276.65	183.15	1.6
Highest 10 percent	2.3	0.00	48.37	182.01	379.32	635.06	2.3
Establishment characteristics							
Goods-producing industries	2.6	7.08	66.33	18.07	0.00	374.20	2.6
Manufacturing	3.1	41.80	56.56	14.60	0.00	203.98	3.1
Service-providing industries	1.5	0.00	22.39	11.80	233.01	100.84	1.5
Trade, transportation, and utilities	1.8	0.00	—	51.28	128.54	310.46	1.8
Wholesale trade	3.6	0.00	104.71	21.97	—	371.41	3.6
Retail trade	2.2	0.00	40.60	17.46	279.02	1,088.43	2.2
Transportation and warehousing	3.3	2.65	—	0.00	23.94	115.03	3.3
Information	6.2	0.00	—	—	167.10	1,011.47	6.2

See footnotes at end of table.

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2014—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	
Financial activities	3.5	\$0.00	–	\$113.43	\$372.00	\$1,233.86	3.5
Finance and insurance	3.0	0.00	–	232.18	464.38	384.96	3.0
Credit intermediation and related activities	4.3	0.00	\$56.25	132.96	561.57	–	4.3
Insurance carriers and related activities	4.5	–	36.85	67.11	628.64	855.25	4.5
Professional and business services	2.3	10.70	30.45	–	284.84	131.09	2.3
Professional and technical services	2.3	–	21.93	28.95	342.10	302.59	2.3
Administrative and waste services	3.9	0.00	–	33.17	251.60	516.96	3.9
Education and health services	4.0	0.00	–	24.15	185.45	170.84	4.0
Educational services	3.9	0.00	0.00	74.56	190.73	420.53	3.9
Junior colleges, colleges, and universities	3.9	0.00	0.00	102.05	155.06	432.09	3.9
Health care and social assistance	4.7	0.00	71.92	23.21	268.74	112.58	4.7
Leisure and hospitality	2.4	0.00	–	–	0.00	–	2.4
Accommodation and food services	2.9	0.00	–	–	0.00	–	2.9
1 to 99 workers	1.5	0.00	–	13.05	111.16	345.90	1.5
1 to 49 workers	1.9	0.00	43.83	13.25	181.36	43.52	1.9
50 to 99 workers	2.3	0.00	30.00	39.34	223.47	387.83	2.3
100 workers or more	2.0	4.07	96.58	25.26	106.88	0.00	2.0
100 to 499 workers	1.9	17.30	122.45	121.20	201.62	35.19	1.9
500 workers or more	3.4	1.99	–	14.44	305.15	8.70	3.4
Geographic areas							
Northeast	1.3	0.00	0.00	9.34	0.00	375.68	1.3
New England	4.3	6.17	0.00	82.75	132.15	264.34	4.3
Middle Atlantic	1.4	0.00	0.00	25.16	0.00	277.31	1.4
South	2.3	15.55	0.00	0.00	183.20	210.13	2.3
South Atlantic	2.4	16.67	20.49	0.00	220.48	81.08	2.4
East South Central	9.8	55.65	144.55	115.87	0.00	477.54	9.8
West South Central	3.3	51.42	1.34	–	312.60	399.36	3.3
Midwest	4.1	40.75	111.25	98.28	133.40	138.46	4.1
East North Central	5.3	46.21	–	93.65	127.43	173.64	5.3
West North Central	4.7	–	83.02	–	202.75	–	4.7
West	3.0	–	12.89	–	247.71	0.00	3.0
Mountain	5.3	–	103.50	446.84	430.70	0.00	5.3
Pacific	3.6	–	22.58	–	325.89	96.48	3.6

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2014

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	6	94
Worker characteristics		
Management, professional, and related	6	94
Management, business, and financial	6	94
Professional and related	6	94
Service	7	93
Sales and office	6	94
Sales and related	8	92
Office and administrative support	6	94
Natural resources, construction, and maintenance	10	90
Installation, maintenance, and repair	10	90
Production, transportation, and material moving ...	6	94
Production	6	94
Transportation and material moving	4	96
Full time	7	93
Part time	4	96
Union	7	93
Nonunion	6	94
Average wage within the following categories ¹ :		
Lowest 25 percent	7	93
Second 25 percent	6	94
Third 25 percent	7	93
Highest 25 percent	6	94
Highest 10 percent	7	93
Establishment characteristics		
Goods-producing industries	7	93
Manufacturing	6	94
Service-providing industries	6	94
Trade, transportation, and utilities	7	93
Wholesale trade	7	93
Retail trade	6	94
Transportation and warehousing	6	94
Utilities	23	77

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2014—continued

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

Characteristics	Employee contribution required	Employee contribution not required
Information	4	96
Financial activities	6	94
Finance and insurance	5	95
Credit intermediation and related activities	3	97
Insurance carriers and related activities	8	92
Professional and business services	7	93
Professional and technical services	5	95
Education and health services	6	94
Educational services	9	91
Junior colleges, colleges, and universities	10	90
Health care and social assistance	5	95
1 to 99 workers	5	95
1 to 49 workers	5	95
50 to 99 workers	6	94
100 workers or more	7	93
100 to 499 workers	6	94
500 workers or more	9	91
Geographic areas		
Northeast	6	94
New England	6	94
Middle Atlantic	6	94
South	7	93
South Atlantic	8	92
East South Central	7	93
West South Central	5	95
Midwest	6	94
East North Central	5	95
West North Central	7	93
West	7	93
Pacific	6	94

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

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/glossary20132014.htm.

Table 28. Standard errors for long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2014

Characteristics	Employee contribution required	Employee contribution not required
All workers	0.5	0.5
Worker characteristics		
Management, professional, and related	0.7	0.7
Management, business, and financial	0.7	0.7
Professional and related	0.9	0.9
Service	1.5	1.5
Sales and office	0.7	0.7
Sales and related	1.6	1.6
Office and administrative support	0.8	0.8
Natural resources, construction, and maintenance	2.0	2.0
Installation, maintenance, and repair	2.5	2.5
Production, transportation, and material moving ...	0.8	0.8
Production	1.3	1.3
Transportation and material moving	1.0	1.0
Full time	0.5	0.5
Part time	0.7	0.7
Union	1.1	1.1
Nonunion	0.5	0.5
Average wage within the following categories ¹ :		
Lowest 25 percent	1.3	1.3
Second 25 percent	0.8	0.8
Third 25 percent	0.7	0.7
Highest 25 percent	0.6	0.6
Highest 10 percent	0.8	0.8
Establishment characteristics		
Goods-producing industries	1.0	1.0
Manufacturing	1.0	1.0
Service-providing industries	0.5	0.5
Trade, transportation, and utilities	1.0	1.0
Wholesale trade	2.0	2.0
Retail trade	1.0	1.0
Transportation and warehousing	1.5	1.5
Utilities	4.1	4.1

See footnotes at end of table.

Table 28. Standard errors for long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2014—continued

Characteristics	Employee contribution required	Employee contribution not required
Information	1.3	1.3
Financial activities	0.9	0.9
Finance and insurance	0.8	0.8
Credit intermediation and related activities	1.0	1.0
Insurance carriers and related activities	1.6	1.6
Professional and business services	1.2	1.2
Professional and technical services	1.4	1.4
Education and health services	1.3	1.3
Educational services	1.5	1.5
Junior colleges, colleges, and universities	1.5	1.5
Health care and social assistance	1.6	1.6
1 to 99 workers	0.7	0.7
1 to 49 workers	0.8	0.8
50 to 99 workers	1.3	1.3
100 workers or more	0.7	0.7
100 to 499 workers	0.9	0.9
500 workers or more	1.1	1.1
Geographic areas		
Northeast	1.3	1.3
New England	1.1	1.1
Middle Atlantic	1.7	1.7
South	0.8	0.8
South Atlantic	1.2	1.2
East South Central	1.4	1.4
West South Central	1.1	1.1
Midwest	0.7	0.7
East North Central	0.8	0.8
West North Central	1.5	1.5
West	1.5	1.5
Pacific	1.6	1.6

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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2014

(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	1
Worker characteristics				
Management, professional, and related	97	3	—	—
Management, business, and financial	96	4	—	—
Professional and related	97	2	—	—
Service	95	3	—	—
Protective service	98	—	—	—
Sales and office	95	4	(¹)	(¹)
Sales and related	90	10	—	—
Office and administrative support	97	2	(¹)	1
Natural resources, construction, and maintenance	90	5	3	2
Installation, maintenance, and repair	93	4	1	2
Production, transportation, and material moving ...	92	2	4	2
Production	91	2	6	2
Transportation and material moving	94	2	2	2
Full time	95	3	1	1
Part time	88	9	—	—
Union	80	7	9	4
Nonunion	97	3	(¹)	(¹)
Average wage within the following categories ² :				
Lowest 25 percent	93	6	—	—
Second 25 percent	97	2	(¹)	1
Third 25 percent	94	3	2	1
Highest 25 percent	95	3	1	(¹)
Highest 10 percent	95	4	(¹)	(¹)
Establishment characteristics				
Goods-producing industries	91	4	4	2
Construction	89	6	6	—
Manufacturing	93	1	4	2
Service-providing industries	96	3	(¹)	(¹)
Trade, transportation, and utilities	89	8	1	2
Wholesale trade	93	4	—	—
Retail trade	82	16	—	—
Transportation and warehousing	97	2	—	—
Utilities	78	—	—	7

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2014—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	94	5	—	—
Financial activities	97	1	—	—
Finance and insurance	98	1	—	—
Credit intermediation and related activities	99	1	—	—
Insurance carriers and related activities	97	2	—	—
Real estate and rental and leasing	92	—	—	—
Professional and business services	98	2	—	—
Professional and technical services	98	—	—	—
Administrative and waste services	98	—	—	—
Education and health services	99	1	—	—
Educational services	98	—	—	—
Junior colleges, colleges, and universities	97	—	(¹)	—
Health care and social assistance	99	1	—	—
Leisure and hospitality	100	—	—	—
Accommodation and food services	100	—	—	—
Other services	100	—	—	—
1 to 99 workers	95	3	—	—
1 to 49 workers	95	3	—	—
50 to 99 workers	96	3	—	—
100 workers or more	95	3	1	1
100 to 499 workers	95	4	1	1
500 workers or more	95	3	2	1
Geographic areas				
Northeast	95	3	1	1
New England	96	3	—	—
Middle Atlantic	95	3	—	—
South	96	3	—	—
South Atlantic	96	3	—	—
East South Central	94	5	—	—
West South Central	97	—	—	—
Midwest	94	3	2	1
East North Central	93	3	3	2
West North Central	96	2	—	—
West	95	4	(¹)	(¹)
Mountain	93	6	—	—
Pacific	96	3	—	—

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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 29. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2014

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	0.4	0.3	0.2	0.1
Worker characteristics				
Management, professional, and related	0.5	0.5	—	—
Management, business, and financial	1.0	1.0	—	—
Professional and related	0.4	0.4	—	—
Service	1.2	0.7	—	—
Protective service	1.3	—	—	—
Sales and office	0.5	0.5	0.1	0.2
Sales and related	1.4	1.3	—	—
Office and administrative support	0.5	0.4	0.2	0.2
Natural resources, construction, and maintenance	1.7	1.6	0.7	0.6
Installation, maintenance, and repair	1.8	1.5	0.4	0.9
Production, transportation, and material moving ...	1.1	0.3	0.9	0.6
Production	1.7	0.5	1.6	0.6
Transportation and material moving	1.1	0.3	0.6	0.7
Full time	0.4	0.3	0.2	0.1
Part time	2.2	2.0	—	—
Union	2.4	1.0	2.1	1.1
Nonunion	0.3	0.3	0.1	0.1
Average wage within the following categories ¹ :				
Lowest 25 percent	1.6	1.5	—	—
Second 25 percent	0.4	0.3	0.2	0.2
Third 25 percent	0.7	0.5	0.6	0.3
Highest 25 percent	0.6	0.5	0.2	0.1
Highest 10 percent	0.9	0.9	0.1	0.1
Establishment characteristics				
Goods-producing industries	1.5	1.1	0.9	0.4
Construction	3.1	2.7	1.7	—
Manufacturing	1.2	0.3	1.0	0.5
Service-providing industries	0.3	0.3	0.2	0.1
Trade, transportation, and utilities	1.0	0.9	0.3	0.4
Wholesale trade	2.0	1.7	—	—
Retail trade	2.2	2.1	—	—
Transportation and warehousing	1.3	1.1	—	—
Utilities	5.2	—	—	2.3

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2014—continued

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information	1.4	1.4	—	—
Financial activities	1.0	0.3	—	—
Finance and insurance	0.5	0.3	—	—
Credit intermediation and related activities	0.6	0.3	—	—
Insurance carriers and related activities	1.0	0.7	—	—
Real estate and rental and leasing	6.1	—	—	—
Professional and business services	0.7	0.8	—	—
Professional and technical services	0.8	—	—	—
Administrative and waste services	1.1	—	—	—
Education and health services	0.3	0.3	—	—
Educational services	0.4	—	—	—
Junior colleges, colleges, and universities	0.5	—	(²)	—
Health care and social assistance	0.4	0.3	—	—
Leisure and hospitality	0.0	—	—	—
Accommodation and food services	0.0	—	—	—
Other services	0.0	—	—	—
1 to 99 workers	0.6	0.6	—	—
1 to 49 workers	0.7	0.5	—	—
50 to 99 workers	1.3	1.3	—	—
100 workers or more	0.5	0.4	0.3	0.2
100 to 499 workers	0.7	0.7	0.2	0.3
500 workers or more	0.6	0.4	0.5	0.2
Geographic areas				
Northeast	0.6	0.4	0.6	0.2
New England	0.7	0.6	—	—
Middle Atlantic	0.8	0.5	—	—
South	0.6	0.6	—	—
South Atlantic	0.6	0.6	—	—
East South Central	2.3	2.2	—	—
West South Central	1.4	—	—	—
Midwest	0.8	0.5	0.6	0.4
East North Central	0.8	0.7	0.6	0.6
West North Central	1.8	0.5	—	—
West	1.0	1.0	0.2	0.1
Mountain	2.1	2.1	—	—
Pacific	1.1	1.0	—	—

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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2014

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

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	25	63	5	5	1	57.8	60.0
Worker characteristics							
Management, professional, and related	27	61	5	6	1	57.6	60.0
Management, business, and financial	27	61	5	6	1	57.6	60.0
Professional and related	27	61	6	6	1	57.7	60.0
Service	27	66	—	2	—	57.3	60.0
Protective service	—	68	—	—	—	58.4	60.0
Sales and office	26	63	6	5	1	57.9	60.0
Sales and related	21	69	4	—	—	57.9	60.0
Office and administrative support	27	61	6	5	1	57.9	60.0
Natural resources, construction, and maintenance	23	68	6	2	1	57.8	60.0
Installation, maintenance, and repair	20	72	4	—	—	58.1	60.0
Production, transportation, and material moving ...	20	70	—	5	—	58.4	60.0
Production	20	67	—	6	—	58.5	60.0
Transportation and material moving	20	73	—	4	—	58.2	60.0
Full time	25	64	5	5	1	57.8	60.0
Part time	27	60	—	8	—	57.6	60.0
Union	31	58	6	3	1	57.4	60.0
Nonunion	25	64	5	5	1	57.8	60.0
Average wage within the following categories ¹ :							
Lowest 25 percent	23	71	3	—	—	57.3	60.0
Second 25 percent	26	65	5	4	1	57.6	60.0
Third 25 percent	24	64	5	6	1	58.1	60.0
Highest 25 percent	26	61	6	6	1	57.8	60.0
Highest 10 percent	25	60	7	6	1	58.0	60.0
Establishment characteristics							
Goods-producing industries	20	67	7	6	(²)	58.6	60.0
Construction	8	90	—	—	—	59.6	60.0
Manufacturing	21	64	7	7	(²)	58.4	60.0
Service-providing industries	26	63	5	5	1	57.6	60.0
Trade, transportation, and utilities	19	71	5	4	1	58.4	60.0
Wholesale trade	16	72	6	—	—	58.2	60.0
Retail trade	14	76	—	6	—	58.9	60.0
Transportation and warehousing	23	74	—	2	—	58.0	60.0
Utilities	39	27	23	—	—	59.0	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2014—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	26	64	4	4	2	57.5	60.0
Financial activities	35	52	7	5	1	57.3	60.0
Finance and insurance	38	47	8	5	1	57.0	60.0
Credit intermediation and related activities	42	43	9	—	—	56.6	60.0
Insurance carriers and related activities	28	55	9	—	—	58.1	60.0
Real estate and rental and leasing	—	84	—	—	—	59.5	60.0
Professional and business services	24	60	—	8	—	57.9	60.0
Professional and technical services	25	60	7	8	—	57.3	60.0
Administrative and waste services	26	61	—	—	—	57.9	60.0
Education and health services	30	64	2	3	1	56.8	60.0
Educational services	7	76	—	9	—	60.5	60.0
Junior colleges, colleges, and universities	6	80	8	—	—	60.3	60.0
Health care and social assistance	36	62	—	1	—	55.9	60.0
Leisure and hospitality	—	72	—	—	—	58.8	60.0
Accommodation and food services	—	62	—	—	—	58.5	60.0
Other services	—	64	—	—	—	60.0	60.0
1 to 99 workers	21	68	5	5	1	58.3	60.0
1 to 49 workers	21	68	5	5	1	58.2	60.0
50 to 99 workers	19	70	5	6	1	58.6	60.0
100 workers or more	28	61	5	5	1	57.5	60.0
100 to 499 workers	19	69	5	5	1	58.2	60.0
500 workers or more	36	53	6	5	(²)	56.8	60.0
Geographic areas							
Northeast	24	66	3	6	1	58.1	60.0
New England	24	68	3	3	1	57.7	60.0
Middle Atlantic	24	65	3	7	1	58.3	60.0
South	27	64	4	4	1	57.0	60.0
South Atlantic	30	61	4	4	1	56.8	60.0
East South Central	23	66	—	6	—	57.5	60.0
West South Central	25	68	4	—	—	57.1	60.0
Midwest	22	67	5	5	1	58.3	60.0
East North Central	24	67	5	—	—	57.9	60.0
West North Central	17	69	5	8	1	59.3	60.0
West	26	55	10	7	1	58.1	60.0
Mountain	26	59	11	—	—	58.0	60.0
Pacific	27	53	10	9	1	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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2014

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	1.2	1.2	0.5	0.6	0.1	0.2	0.0
Worker characteristics							
Management, professional, and related	1.7	1.9	0.7	0.8	0.2	0.3	0.0
Management, business, and financial	1.9	2.1	0.7	0.8	0.2	0.3	0.0
Professional and related	2.5	2.5	1.0	1.0	0.2	0.4	0.0
Service	3.4	3.8	–	0.6	–	0.4	0.0
Protective service	–	10.0	–	–	–	1.1	0.0
Sales and office	1.4	1.7	0.6	0.8	0.3	0.2	0.0
Sales and related	2.2	2.9	1.3	–	–	0.3	0.0
Office and administrative support	1.8	1.9	0.7	0.8	0.2	0.2	0.0
Natural resources, construction, and maintenance	2.9	3.4	2.2	0.7	0.5	0.6	0.0
Installation, maintenance, and repair	2.6	3.3	1.7	–	–	0.5	0.0
Production, transportation, and material moving ...	1.7	1.9	–	1.2	–	0.2	0.0
Production	2.1	2.5	–	1.7	–	0.3	0.0
Transportation and material moving	2.5	2.9	–	1.2	–	0.3	0.0
Full time	1.1	1.1	0.5	0.6	0.1	0.2	0.0
Part time	3.9	4.5	–	1.8	–	0.6	0.0
Union	3.0	3.3	2.1	0.7	0.5	0.4	0.0
Nonunion	1.2	1.3	0.5	0.7	0.1	0.2	0.0
Average wage within the following categories ¹ :							
Lowest 25 percent	3.9	4.0	1.2	–	–	0.5	0.0
Second 25 percent	2.0	2.2	0.8	0.6	0.3	0.3	0.0
Third 25 percent	1.5	1.6	0.7	1.0	0.2	0.2	0.0
Highest 25 percent	1.4	1.7	0.8	0.8	0.1	0.2	0.0
Highest 10 percent	2.0	2.6	1.2	1.2	0.2	0.3	0.0
Establishment characteristics							
Goods-producing industries	1.7	2.4	1.4	1.1	0.1	0.2	0.0
Construction	2.8	3.0	–	–	–	0.4	0.0
Manufacturing	1.9	2.8	1.5	1.3	0.1	0.3	0.0
Service-providing industries	1.4	1.3	0.5	0.6	0.1	0.2	0.0
Trade, transportation, and utilities	1.6	2.0	1.0	0.8	0.3	0.3	0.0
Wholesale trade	2.7	3.9	2.0	–	–	0.5	0.0
Retail trade	2.9	3.5	–	1.6	–	0.5	0.0
Transportation and warehousing	3.7	3.8	–	1.0	–	0.4	0.0
Utilities	4.9	4.5	6.2	–	–	1.1	0.0

See footnotes at end of table.

Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2014—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	3.6	4.1	1.8	1.7	0.5	0.5	0.0
Financial activities	2.1	2.0	1.2	0.8	0.4	0.3	0.0
Finance and insurance	2.2	2.0	1.1	0.9	0.5	0.3	0.0
Credit intermediation and related activities	2.7	2.4	1.4	—	—	0.3	0.0
Insurance carriers and related activities	3.3	3.7	2.4	—	—	0.5	0.0
Real estate and rental and leasing	—	6.0	—	—	—	0.5	0.0
Professional and business services	2.8	3.2	—	2.1	—	0.5	0.0
Professional and technical services	3.7	4.6	2.2	2.2	—	0.7	0.0
Administrative and waste services	7.5	8.1	—	—	—	0.9	0.0
Education and health services	3.2	3.2	0.3	0.5	0.2	0.4	0.0
Educational services	1.7	2.5	—	1.9	—	0.2	0.0
Junior colleges, colleges, and universities	1.2	1.7	1.0	—	—	0.2	0.0
Health care and social assistance	3.9	3.9	—	0.4	—	0.5	0.0
Leisure and hospitality	—	8.2	—	—	—	1.0	0.0
Accommodation and food services	—	11.5	—	—	—	1.5	0.0
Other services	—	8.0	—	—	—	1.1	0.0
1 to 99 workers	1.6	1.8	1.0	0.8	0.2	0.3	0.0
1 to 49 workers	2.1	2.3	1.3	1.2	0.3	0.4	0.0
50 to 99 workers	2.4	2.8	1.4	0.8	0.3	0.4	0.0
100 workers or more	1.5	1.5	0.5	0.9	0.1	0.2	0.0
100 to 499 workers	1.5	1.9	0.9	0.8	0.3	0.3	0.0
500 workers or more	2.2	2.0	0.8	1.5	0.1	0.3	0.0
Geographic areas							
Northeast	2.1	2.0	0.7	2.1	0.1	0.3	0.0
New England	2.3	2.6	0.5	1.3	0.2	0.4	0.0
Middle Atlantic	2.9	2.6	0.9	2.9	0.1	0.5	0.0
South	1.9	1.9	0.6	0.6	0.2	0.3	0.0
South Atlantic	2.7	2.6	0.7	1.0	0.2	0.4	0.0
East South Central	5.7	5.6	—	1.4	—	1.0	0.0
West South Central	2.9	3.0	1.3	—	—	0.6	0.0
Midwest	2.6	2.6	1.0	1.0	0.3	0.3	0.0
East North Central	3.6	3.5	1.4	—	—	0.4	0.0
West North Central	2.0	2.8	1.4	2.3	0.5	0.4	0.0
West	3.0	3.3	1.5	1.2	0.4	0.4	0.0
Mountain	5.5	5.7	3.3	—	—	0.6	0.0
Pacific	3.5	4.0	1.5	1.6	0.5	0.5	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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2014

(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	88	\$3,000	\$5,000	\$8,000	\$10,500	\$15,000	12
Worker characteristics							
Management, professional, and related	89	4,000	5,000	9,500	12,500	17,500	11
Management, business, and financial	89	5,000	6,000	10,000	15,000	–	11
Professional and related	89	4,000	5,000	7,500	10,000	15,000	11
Service	91	3,333	5,000	7,500	10,000	15,000	9
Sales and office	90	3,000	5,000	8,000	12,000	20,000	10
Sales and related	93	5,000	5,000	8,000	15,000	20,000	7
Office and administrative support	89	2,500	5,000	8,000	12,000	20,000	11
Natural resources, construction, and maintenance	87	3,000	5,000	6,000	10,000	15,000	13
Installation, maintenance, and repair	89	3,000	5,000	6,000	10,000	15,000	11
Production, transportation, and material moving ...	81	–	5,000	6,000	10,000	15,000	19
Production	82	3,000	5,000	7,000	10,000	15,000	18
Transportation and material moving	79	–	3,000	6,000	10,000	–	21
Full time	88	3,000	5,000	8,000	11,000	15,000	12
Part time	88	2,500	5,000	7,000	–	15,000	12
Union	84	–	3,000	5,000	10,000	12,500	16
Nonunion	88	–	5,000	8,000	12,000	16,000	12
Average wage within the following categories ² :							
Lowest 25 percent	90	3,000	5,000	6,000	10,000	15,000	10
Second 25 percent	89	2,500	5,000	7,500	10,000	15,000	11
Third 25 percent	87	3,000	5,000	7,500	10,000	15,000	13
Highest 25 percent	88	4,000	5,000	10,000	12,650	20,000	12
Highest 10 percent	87	5,000	6,000	10,000	15,000	20,000	13
Establishment characteristics							
Goods-producing industries	85	3,000	5,000	8,000	10,000	15,000	15
Construction	92	5,000	5,000	–	10,000	15,000	8
Manufacturing	85	3,000	5,000	8,000	10,000	15,000	15
Service-providing industries	89	3,000	5,000	8,000	11,000	16,667	11
Trade, transportation, and utilities	86	–	5,000	7,000	10,000	15,000	14
Wholesale trade	90	–	5,000	7,500	10,000	15,000	10
Retail trade	93	3,000	5,000	6,000	9,000	12,000	7
Transportation and warehousing	79	–	–	–	10,000	15,000	21
Utilities	63	5,000	–	12,000	15,000	15,000	37

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2014—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	88	\$4,000	\$4,000	\$10,000	\$12,000	\$16,000	12
Financial activities	91	2,500	6,000	10,000	20,000	30,000	9
Finance and insurance	90	2,500	7,000	12,000	—	30,000	10
Credit intermediation and related activities	93	2,500	6,000	12,000	—	30,000	7
Insurance carriers and related activities	83	—	8,000	10,000	16,000	25,000	17
Professional and business services	84	—	5,000	10,000	12,000	20,000	16
Professional and technical services	93	5,000	6,000	10,000	10,000	16,667	7
Administrative and waste services	79	—	—	6,000	10,000	17,300	21
Education and health services	94	3,500	5,000	7,000	10,000	15,000	6
Educational services	88	4,000	5,000	7,500	10,000	15,000	12
Junior colleges, colleges, and universities	88	5,000	5,000	7,500	10,000	15,000	12
Health care and social assistance	95	—	5,000	6,600	10,000	15,000	5
1 to 99 workers	91	3,333	5,000	7,500	10,000	15,000	9
1 to 49 workers	91	3,000	5,000	6,000	10,000	15,000	9
50 to 99 workers	91	4,000	5,000	7,500	10,000	15,000	9
100 workers or more	87	3,000	5,000	9,000	12,000	16,667	13
100 to 499 workers	89	3,000	5,000	7,500	10,000	15,000	11
500 workers or more	84	3,000	5,000	10,000	14,500	20,000	16
Geographic areas							
Northeast	90	3,000	5,000	7,500	12,000	15,000	10
New England	94	3,000	5,000	7,500	11,000	15,000	6
Middle Atlantic	88	2,500	5,000	7,500	12,000	15,000	12
South	89	—	5,000	8,000	10,000	15,000	11
South Atlantic	89	4,000	5,000	9,000	10,000	16,667	11
East South Central	90	3,000	5,000	7,000	10,000	15,000	10
West South Central	89	4,000	5,000	7,500	—	15,000	11
Midwest	85	3,000	5,000	7,000	10,000	15,000	15
East North Central	85	3,000	5,000	6,000	10,000	15,000	15
West North Central	84	—	5,000	8,000	13,000	20,000	16
West	89	3,000	5,000	10,000	12,500	20,000	11
Mountain	91	—	5,000	8,667	15,000	20,000	9
Pacific	88	3,500	6,000	10,000	12,000	20,000	12

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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2014

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	0.8	\$0.00	\$0.00	\$531.76	\$1,601.00	\$948.32	0.8
Worker characteristics							
Management, professional, and related	1.0	0.00	133.79	1,363.96	512.74	3,369.17	1.0
Management, business, and financial	1.2	406.24	0.00	0.00	717.24	–	1.2
Professional and related	1.1	681.62	0.00	738.88	1,791.83	257.00	1.1
Service	2.6	868.96	0.00	1,039.52	0.00	1,004.20	2.6
Sales and office	1.2	195.12	0.00	857.81	481.23	157.61	1.2
Sales and related	1.4	955.46	0.00	1,181.85	2,711.30	1,259.73	1.4
Office and administrative support	1.3	623.18	0.00	1,205.65	448.93	111.45	1.3
Natural resources, construction, and maintenance	2.7	133.79	26.76	1,486.16	0.00	0.00	2.7
Installation, maintenance, and repair	2.6	446.49	407.13	1,549.87	0.00	1,920.26	2.6
Production, transportation, and material moving ...	2.2	–	791.52	719.80	0.00	616.75	2.2
Production	2.3	500.60	0.00	721.86	0.00	0.00	2.3
Transportation and material moving	3.5	–	811.08	1,310.88	200.69	–	3.5
Full time	0.8	0.00	0.00	368.22	1,503.80	1,206.69	0.8
Part time	2.9	539.33	0.00	267.58	–	0.00	2.9
Union	2.5	–	341.74	0.00	1,609.67	1,650.48	2.5
Nonunion	0.9	–	0.00	594.89	956.26	1,206.57	0.9
Average wage within the following categories ² :							
Lowest 25 percent	2.3	590.71	0.00	1,434.75	391.39	2,711.19	2.3
Second 25 percent	1.4	608.86	0.00	211.69	0.00	0.00	1.4
Third 25 percent	1.2	0.00	0.00	66.90	0.00	133.79	1.2
Highest 25 percent	1.0	550.85	0.00	88.30	1,997.05	1,995.02	1.0
Highest 10 percent	1.7	1,388.95	0.00	0.00	0.00	0.00	1.7
Establishment characteristics							
Goods-producing industries	1.7	0.00	0.00	784.26	777.17	0.00	1.7
Construction	1.9	133.79	0.00	–	423.08	1,453.34	1.9
Manufacturing	2.0	81.38	0.00	1,121.15	1,659.01	0.00	2.0
Service-providing industries	0.9	87.54	0.00	534.63	1,568.24	1,060.86	0.9
Trade, transportation, and utilities	1.8	–	0.00	400.74	0.00	0.00	1.8
Wholesale trade	2.4	–	463.47	738.59	267.58	0.00	2.4
Retail trade	1.8	372.80	0.00	1,531.31	1,917.65	2,633.99	1.8
Transportation and warehousing	4.0	–	–	–	189.21	2,597.75	4.0
Utilities	7.9	133.79	–	1,498.82	0.00	0.00	7.9

See footnotes at end of table.

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2014—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	2.8	\$0.00	\$231.73	\$2,052.93	\$3,296.26	\$2,788.02	2.8
Financial activities	1.1	94.60	163.86	27.83	818.97	2,218.67	1.1
Finance and insurance	1.1	0.00	985.75	1,002.35	—	0.00	1.1
Credit intermediation and related activities	1.2	0.00	575.46	1,605.75	—	0.00	1.2
Insurance carriers and related activities	2.3	—	1,122.43	574.95	3,600.73	6,696.23	2.3
Professional and business services	2.7	—	698.41	353.98	2,756.94	884.84	2.7
Professional and technical services	2.2	1,204.12	638.14	133.79	2,788.82	3,832.39	2.2
Administrative and waste services	5.4	—	—	1,051.89	2,139.61	2,480.01	5.4
Education and health services	0.9	943.94	0.00	1,048.81	0.00	66.90	0.9
Educational services	2.0	317.03	0.00	259.77	0.00	299.17	2.0
Junior colleges, colleges, and universities	1.9	183.82	153.34	133.79	0.00	760.96	1.9
Health care and social assistance	1.0	—	0.00	1,174.30	66.90	223.03	1.0
1 to 99 workers	1.1	788.08	0.00	664.19	0.00	0.00	1.1
1 to 49 workers	1.4	560.56	0.00	1,529.76	0.00	315.41	1.4
50 to 99 workers	1.7	433.05	0.00	881.61	1,391.41	0.00	1.7
100 workers or more	1.1	11.10	0.00	1,410.56	503.94	1,815.66	1.1
100 to 499 workers	1.5	80.37	0.00	94.60	0.00	315.22	1.5
500 workers or more	1.6	372.91	0.00	0.00	1,944.02	492.31	1.6
Geographic areas							
Northeast	2.3	515.18	0.00	66.90	1,020.39	0.00	2.3
New England	1.4	150.84	0.00	133.79	1,265.59	1,979.96	1.4
Middle Atlantic	3.2	513.83	0.00	481.35	1,186.23	0.00	3.2
South	1.2	—	0.00	614.13	1,887.44	474.11	1.2
South Atlantic	1.8	922.38	443.73	1,699.37	2,267.43	2,762.44	1.8
East South Central	2.8	796.01	1,359.27	1,279.37	1,890.91	1,892.09	2.8
West South Central	2.0	299.17	0.00	1,620.91	—	0.00	2.0
Midwest	1.7	4.15	0.00	1,127.66	0.00	744.92	1.7
East North Central	1.7	327.72	0.00	583.18	0.00	0.00	1.7
West North Central	3.7	—	0.00	1,552.33	3,117.32	2,684.37	3.7
West	1.6	787.98	1,253.29	0.00	2,440.47	879.95	1.6
Mountain	2.9	—	231.73	2,305.74	3,275.82	1,423.29	2.9
Pacific	1.9	842.37	0.00	0.00	1,968.44	2,684.72	1.9

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 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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 32. Leave benefits: Access, private industry workers, National Compensation Survey, March 2014

(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	76	61	77	38	60	61	32	12	85
Worker characteristics									
Management, professional, and related	89	82	88	57	80	81	48	21	91
Management, business, and financial	97	88	96	61	85	86	52	26	92
Professional and related	85	78	83	54	78	79	46	18	91
Service	51	40	55	21	34	37	17	6	78
Protective service	75	46	68	31	48	49	19	11	82
Sales and office	79	63	78	41	62	63	33	13	87
Sales and related	68	51	68	34	50	53	28	8	87
Office and administrative support	86	71	85	46	69	69	36	16	88
Natural resources, construction, and maintenance	83	54	81	28	51	51	24	8	80
Construction, extraction, farming, fishing, and forestry	72	38	66	17	36	35	16	6	78
Installation, maintenance, and repair	93	67	93	38	63	65	32	9	81
Production, transportation, and material moving ...	84	56	82	33	63	65	32	6	86
Production	92	58	91	32	70	69	35	8	88
Transportation and material moving	77	53	74	33	57	60	30	5	84
Full time	90	74	91	46	71	72	38	15	88
Part time	37	24	35	15	28	31	15	5	77
Union	91	70	91	51	79	81	42	11	91
Nonunion	75	60	75	37	58	60	32	12	85
Average wage within the following categories ² :									
Lowest 25 percent	48	30	49	15	31	33	14	5	78
Lowest 10 percent	34	20	39	9	21	25	9	4	75
Second 25 percent	83	64	83	40	62	64	31	10	85
Third 25 percent	90	73	90	46	71	72	39	13	89
Highest 25 percent	92	84	91	58	82	83	51	22	92
Highest 10 percent	93	87	93	60	86	88	60	23	93
Establishment characteristics									
Goods-producing industries	90	59	89	32	67	67	37	8	86
Construction	75	42	69	17	35	37	14	5	74
Manufacturing	96	65	96	38	79	79	45	9	91
Service-providing industries	74	61	74	40	58	60	32	13	85
Trade, transportation, and utilities	78	58	77	36	59	61	31	7	88
Wholesale trade	93	74	91	39	69	71	31	9	86
Retail trade	69	47	68	31	51	52	27	6	88
Transportation and warehousing	84	73	86	47	72	76	41	7	91
Utilities	99	91	99	65	92	90	70	16	98

See footnotes at end of table.

Table 32. Leave benefits: Access, private industry workers, National Compensation Survey, March 2014—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	96	91	94	73	87	90	49	26	97
Financial activities	94	86	94	61	84	85	55	30	92
Finance and insurance	97	90	97	67	90	92	65	36	95
Credit intermediation and related activities	98	90	97	61	92	92	70	31	97
Insurance carriers and related activities	96	89	96	74	88	90	57	39	93
Real estate and rental and leasing	83	74	83	41	62	63	20	—	83
Professional and business services	82	64	77	40	59	60	33	17	80
Professional and technical services	91	78	90	51	77	78	46	21	88
Administrative and waste services	70	44	58	23	32	33	13	9	68
Education and health services	81	74	80	52	74	74	37	16	90
Educational services	65	75	55	47	76	76	45	15	89
Junior colleges, colleges, and universities	81	81	73	52	90	91	61	18	96
Health care and social assistance	84	74	84	53	73	74	36	16	90
Leisure and hospitality	33	28	45	12	19	25	11	4	76
Accommodation and food services	30	24	45	10	18	23	10	3	76
Other services	65	54	68	30	43	43	18	7	73
1 to 99 workers	68	52	69	27	46	48	21	8	79
1 to 49 workers	67	50	66	25	42	44	20	8	76
50 to 99 workers	73	56	76	33	56	59	24	9	88
100 workers or more	86	72	85	51	76	77	46	16	93
100 to 499 workers	81	65	82	45	69	70	37	13	92
500 workers or more	92	81	91	60	87	87	58	21	94
Geographic areas									
Northeast	77	65	76	51	65	72	38	13	85
New England	75	63	73	44	64	72	40	13	89
Middle Atlantic	78	66	77	53	66	72	37	13	84
South	78	61	78	37	61	63	35	13	86
South Atlantic	78	62	78	39	62	63	35	14	85
East South Central	78	57	76	35	56	60	32	5	86
West South Central	79	62	80	33	62	65	36	14	86
Midwest	77	57	78	37	63	62	30	11	85
East North Central	77	57	78	40	65	65	31	10	86
West North Central	77	58	77	32	57	56	30	12	83
West	72	60	73	30	49	48	26	12	85
Mountain	71	57	75	34	52	52	30	11	82
Pacific	73	61	72	28	47	47	25	12	87

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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 32. Standard errors for leave benefits: Access, private industry workers, National Compensation Survey, March 2014

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	0.8	0.7	0.8	0.9	0.7	0.7	0.6	0.6
Worker characteristics									
Management, professional, and related	0.9	1.1	0.8	1.3	1.0	1.1	1.3	1.1	0.8
Management, business, and financial	0.7	1.1	0.7	1.5	1.4	1.1	1.6	1.4	1.1
Professional and related	1.3	1.5	1.1	1.7	1.2	1.4	1.7	1.4	0.9
Service	2.1	1.8	1.9	1.4	1.8	1.8	1.2	0.7	1.7
Protective service	4.8	5.4	5.6	5.2	5.4	5.4	4.0	2.4	3.9
Sales and office	0.9	1.1	0.9	1.1	0.8	1.0	0.9	0.7	0.8
Sales and related	1.2	1.5	1.3	1.4	1.2	1.4	1.2	0.7	1.0
Office and administrative support	1.1	1.3	1.1	1.3	1.1	1.2	1.2	0.9	1.0
Natural resources, construction, and maintenance	1.5	2.0	1.7	1.4	1.9	1.7	1.6	1.0	1.9
Construction, extraction, farming, fishing, and forestry	2.7	2.8	3.0	2.1	2.5	2.4	2.1	1.2	2.5
Installation, maintenance, and repair	1.2	2.4	1.0	2.1	3.0	2.5	2.2	1.3	2.6
Production, transportation, and material moving	1.4	1.6	1.3	1.4	1.6	1.4	1.2	0.7	1.3
Production	1.1	2.1	1.1	1.6	1.8	1.6	1.7	1.2	1.2
Transportation and material moving	2.1	2.1	2.0	2.1	2.2	2.0	1.6	0.8	2.0
Full time	0.5	0.8	0.5	1.0	0.9	0.8	0.8	0.7	0.6
Part time	1.4	1.2	1.5	0.9	1.4	1.4	0.9	0.4	1.2
Union	1.0	2.1	1.1	2.1	1.9	1.8	2.0	1.1	1.4
Nonunion	0.9	0.8	0.8	0.8	0.9	0.8	0.7	0.6	0.6
Average wage within the following categories ¹ :									
Lowest 25 percent	1.6	1.4	1.5	0.9	1.5	1.4	1.0	0.5	1.3
Lowest 10 percent	2.4	1.8	2.3	1.1	1.9	2.0	1.2	0.8	2.3
Second 25 percent	1.0	1.2	0.9	1.2	1.2	1.2	1.1	0.6	1.1
Third 25 percent	0.7	1.0	0.8	1.1	1.1	1.1	1.1	0.9	0.8
Highest 25 percent	0.7	0.9	0.6	1.2	1.0	0.9	1.1	1.0	0.7
Highest 10 percent	0.7	1.0	0.5	1.8	1.2	1.1	1.6	1.6	0.9
Establishment characteristics									
Goods-producing industries	0.8	1.7	0.9	1.3	1.3	1.2	1.3	0.7	1.1
Construction	2.0	2.2	2.4	1.6	2.0	1.9	1.6	0.9	2.6
Manufacturing	0.6	2.0	0.7	1.7	1.4	1.5	1.7	1.0	1.0
Service-providing industries	0.9	0.9	0.9	0.8	1.0	0.9	0.8	0.6	0.7
Trade, transportation, and utilities	1.0	1.1	1.0	1.0	1.1	1.0	1.1	0.6	0.8
Wholesale trade	0.9	2.1	1.1	2.6	2.4	2.3	2.4	1.6	1.6
Retail trade	1.1	1.1	1.2	1.3	1.2	1.3	1.2	0.6	0.9
Transportation and warehousing	2.7	3.0	2.0	3.4	3.1	2.7	2.9	1.6	2.9
Utilities	0.3	5.4	0.4	7.0	2.8	2.9	5.3	4.5	1.1

See footnotes at end of table.

Table 32. Standard errors for leave benefits: Access, private industry workers, National Compensation Survey, March 2014—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	1.2	1.8	1.2	3.3	2.5	2.0	3.1	3.0	1.0
Financial activities	1.0	1.4	0.9	1.9	1.6	1.5	1.8	1.4	1.0
Finance and insurance	0.4	0.9	0.4	1.7	0.8	0.8	1.7	1.6	0.7
Credit intermediation and related activities	0.5	1.8	0.5	2.7	1.4	1.6	2.1	2.1	0.7
Insurance carriers and related activities	0.8	1.6	0.7	2.1	1.8	1.6	3.1	2.9	1.5
Real estate and rental and leasing	3.6	4.7	3.3	5.1	5.4	5.1	3.7	—	3.5
Professional and business services	1.9	2.1	1.8	2.5	2.7	2.4	1.9	2.0	2.5
Professional and technical services	1.7	2.8	1.8	3.6	2.9	2.6	3.1	2.6	2.6
Administrative and waste services	3.4	4.2	3.2	3.2	3.7	3.6	2.7	2.2	4.5
Education and health services	1.7	1.8	1.6	2.1	1.5	1.8	2.3	1.6	1.4
Educational services	2.7	2.3	2.7	3.4	3.0	2.9	2.4	2.0	2.3
Junior colleges, colleges, and universities	1.3	1.5	1.3	2.3	1.0	1.1	2.1	1.9	0.9
Health care and social assistance	1.8	2.1	1.7	2.5	1.8	2.1	2.7	1.8	1.7
Leisure and hospitality	2.5	2.4	2.8	1.9	2.3	2.4	1.5	1.1	2.7
Accommodation and food services	2.7	2.5	3.1	1.9	2.4	2.5	1.6	0.9	3.1
Other services	4.7	3.6	3.7	3.2	3.8	3.8	2.4	1.9	2.3
1 to 99 workers	1.1	1.2	1.1	1.0	1.2	1.0	0.8	0.7	1.0
1 to 49 workers	1.4	1.4	1.2	1.3	1.3	1.2	0.9	0.8	1.2
50 to 99 workers	2.1	1.9	1.8	2.0	2.3	2.1	1.7	1.2	1.6
100 workers or more	0.8	0.9	0.7	1.1	0.9	0.8	1.1	0.7	0.7
100 to 499 workers	1.3	1.3	1.1	1.4	1.3	1.3	1.2	0.8	1.0
500 workers or more	0.8	1.2	0.8	1.6	1.3	1.1	1.8	1.3	0.8
Geographic areas									
Northeast	2.1	1.8	2.1	1.6	2.4	1.6	2.1	1.1	1.2
New England	4.3	2.3	3.4	3.2	4.7	2.2	4.1	1.8	3.3
Middle Atlantic	2.2	2.3	2.5	1.9	2.5	2.0	2.7	1.6	1.2
South	1.2	1.4	0.9	1.4	1.3	1.3	1.0	1.0	0.9
South Atlantic	1.5	1.9	1.3	1.8	1.9	1.8	1.4	1.1	1.3
East South Central	3.3	3.8	2.6	3.3	4.2	4.5	2.0	1.0	3.4
West South Central	2.2	2.4	1.5	2.8	1.9	1.8	1.8	2.5	1.2
Midwest	1.6	1.6	1.3	1.7	1.9	1.5	1.6	1.0	1.5
East North Central	1.9	1.7	1.3	2.1	1.5	1.4	1.9	1.0	1.4
West North Central	2.8	3.7	3.2	2.5	4.7	3.4	2.7	2.5	3.6
West	1.9	1.6	1.8	1.4	1.3	1.4	1.3	1.3	1.1
Mountain	2.8	2.5	1.6	2.4	2.6	2.6	3.1	1.3	2.3
Pacific	2.5	2.0	2.5	1.7	1.5	1.7	1.3	1.8	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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 33. Paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2014

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	8	3	25	14	14	9	14	6	4	2	1	2	8	8
Worker characteristics														
Management, professional, and related	2	1	17	13	15	11	19	8	6	3	1	3	9	9
Management, business, and financial	1	1	11	10	17	13	24	8	6	3	1	2	9	9
Professional and related	2	1	21	14	14	10	16	8	6	3	1	3	9	8
Service	17	4	33	16	11	5	6	2	2	1	1	1	7	6
Protective service	—	—	31	—	—	—	4	1	3	(¹)	(¹)	—	7	7
Sales and office	11	3	27	15	12	8	14	4	2	1	1	1	7	7
Sales and related	23	4	35	12	10	6	5	3	1	(¹)	—	—	6	6
Office and administrative support	5	2	23	16	13	10	19	5	3	1	1	1	8	8
Natural resources, construction, and maintenance	6	5	33	18	11	8	9	5	2	1	(¹)	1	7	7
Construction, extraction, farming, fishing, and forestry	8	6	35	14	13	10	8	3	(¹)	—	—	1	7	7
Installation, maintenance, and repair	5	4	32	20	10	6	10	7	4	1	—	—	8	7
Production, transportation, and material moving	5	4	22	13	16	11	14	6	3	2	—	—	8	8
Production	3	3	18	11	15	14	18	8	4	—	—	3	9	9
Transportation and material moving	8	6	27	15	17	8	9	4	2	2	—	—	7	7
Full time	5	3	24	14	14	10	15	6	4	2	1	2	8	8
Part time	27	5	31	13	11	3	7	1	1	1	—	—	6	6
Union	2	2	17	13	18	9	14	9	7	3	2	4	9	8
Nonunion	9	3	26	14	13	9	14	5	3	2	1	1	8	7
Average wage within the following categories ² :														
Lowest 25 percent	24	6	35	14	8	5	5	2	—	—	—	(¹)	6	6
Lowest 10 percent	37	7	27	9	9	2	4	1	—	—	—	—	5	6
Second 25 percent	8	3	31	16	14	7	12	4	2	1	1	1	7	7
Third 25 percent	4	2	22	14	14	11	16	8	4	2	1	2	8	8
Highest 25 percent	2	1	14	13	16	12	20	8	7	3	1	3	9	9
Highest 10 percent	—	—	10	9	15	13	23	8	10	4	1	3	9	9
Establishment characteristics														
Goods-producing industries	3	3	16	11	14	15	19	8	6	2	1	2	9	9
Construction	7	9	37	18	12	10	6	2	—	—	—	—	7	6
Manufacturing	2	1	10	8	14	17	21	10	8	3	2	3	9	9
Service-providing industries	9	3	27	15	14	8	13	5	3	2	1	2	8	7
Trade, transportation, and utilities	16	5	34	13	12	6	7	3	2	1	(¹)	1	7	6
Wholesale trade	4	3	23	20	15	11	9	8	3	2	—	—	8	8
Retail trade	28	6	46	10	6	3	1	—	—	—	—	—	5	6
Transportation and warehousing	3	6	20	13	25	6	15	4	—	2	—	—	8	8
Utilities	—	—	—	—	—	26	30	11	7	—	—	—	10	10

See footnotes at end of table.

Table 33. Paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2014—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	—	—	18	33	16	7	13	6	3	—	—	—	8	7
Financial activities	1	1	9	9	18	14	38	7	3	1	—	—	9	9
Finance and insurance	(¹)	—	6	7	19	15	44	5	2	1	—	(¹)	9	10
Credit intermediation and related activities	—	(¹)	5	4	14	6	62	5	1	—	—	—	9	10
Insurance carriers and related activities	—	—	8	12	26	21	23	5	3	1	—	—	9	9
Real estate and rental and leasing	—	—	18	18	13	13	—	—	8	—	—	—	8	8
Professional and business services	4	1	27	14	16	10	15	6	5	1	—	—	8	8
Professional and technical services	—	—	13	12	22	12	21	7	7	2	—	—	9	9
Administrative and waste services	6	2	49	15	10	6	8	2	—	—	—	—	7	6
Education and health services	4	2	32	17	10	6	9	6	4	4	1	4	8	7
Educational services	—	2	—	5	8	9	14	14	12	10	6	16	12	11
Junior colleges, colleges, and universities	—	—	1	—	8	10	11	15	14	13	9	15	12	12
Health care and social assistance	5	—	37	19	10	6	8	5	3	3	—	3	8	7
Leisure and hospitality	30	6	15	22	17	4	4	—	—	—	—	—	6	6
Accommodation and food services	36	6	12	23	16	4	—	—	—	—	—	—	5	6
Other services	8	7	21	16	12	4	14	5	—	—	—	3	8	7
1 to 99 workers	10	4	27	16	12	8	12	4	2	2	(¹)	1	7	7
1 to 49 workers	11	5	27	17	12	7	12	4	2	1	1	1	7	7
50 to 99 workers	9	3	27	15	12	12	12	4	2	2	—	—	8	7
100 workers or more	5	2	22	12	15	10	16	7	5	2	1	2	8	8
100 to 499 workers	8	3	26	12	14	10	14	7	3	2	1	1	8	8
500 workers or more	2	1	18	13	15	10	19	7	7	3	1	3	9	9
Geographic areas														
Northeast	7	2	19	16	12	11	16	7	6	3	1	2	8	8
New England	7	3	18	14	11	—	—	11	7	2	1	1	8	8
Middle Atlantic	6	—	19	17	12	11	16	5	6	3	—	2	8	8
South	10	5	25	14	13	9	13	5	3	1	(¹)	1	7	7
South Atlantic	11	5	26	14	13	8	13	5	3	2	(¹)	1	7	7
East South Central	10	4	19	16	12	8	17	7	5	—	1	—	8	8
West South Central	9	4	27	15	13	10	13	5	4	1	(¹)	1	7	7
Midwest	5	2	32	13	13	9	12	5	2	2	1	3	8	7
East North Central	6	2	31	14	11	9	13	5	2	3	1	3	8	7
West North Central	4	—	34	11	18	8	10	5	2	2	—	2	8	7
West	8	2	21	13	17	9	15	6	4	2	1	1	8	8
Mountain	9	2	25	12	19	6	15	7	2	—	—	—	8	8
Pacific	8	3	20	13	16	10	15	6	4	2	1	2	8	8

¹ Less than 0.5.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

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/glossary20132014.htm.

Table 33. Standard errors for paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2014

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
All workers	0.4	0.3	0.8	0.8	0.5	0.5	0.6	0.4	0.3	0.2	0.1	0.3	(¹)	0.6
Worker characteristics														
Management, professional, and related	0.5	0.2	1.3	1.1	1.0	0.9	1.1	0.9	0.8	0.5	0.3	0.5	0.1	0.2
Management, business, and financial	0.5	0.3	1.1	1.3	1.4	1.2	1.3	1.0	0.9	0.6	0.3	0.3	0.1	0.0
Professional and related	0.7	0.2	1.8	1.5	1.4	1.0	1.5	1.1	1.0	0.7	0.3	0.8	0.1	0.1
Service	1.8	0.9	2.5	1.7	1.5	1.1	1.3	0.5	0.8	0.2	0.4	0.5	0.1	0.0
Protective service	–	–	7.5	–	–	–	1.7	0.4	1.2	0.1	0.2	–	0.4	0.3
Sales and office	0.7	0.4	1.1	1.1	0.6	0.6	0.7	0.4	0.3	0.2	0.1	0.2	0.1	0.0
Sales and related	1.5	0.7	1.4	1.1	0.9	0.9	0.5	0.6	0.3	0.2	–	–	0.1	0.0
Office and administrative support	0.5	0.4	1.5	1.4	0.8	0.7	1.1	0.6	0.5	0.3	0.2	0.3	0.1	0.0
Natural resources, construction, and maintenance	0.9	0.8	2.1	1.5	1.2	1.2	1.3	0.8	0.6	0.5	0.1	0.3	0.1	0.0
Construction, extraction, farming, fishing, and forestry	1.8	1.3	3.4	2.5	2.0	2.4	1.8	1.1	0.1	–	–	0.3	0.2	1.1
Installation, maintenance, and repair	1.1	0.9	2.8	1.8	1.2	1.2	1.6	1.2	1.0	0.4	–	–	0.1	0.0
Production, transportation, and material moving ...	0.6	0.6	1.4	1.0	1.0	0.7	1.0	0.7	0.6	0.4	–	–	0.1	0.0
Production	0.6	0.6	1.7	1.2	1.4	1.1	1.4	0.9	0.6	–	–	0.5	0.1	0.8
Transportation and material moving	1.0	1.1	1.9	1.6	1.5	1.0	1.1	0.8	0.9	0.7	–	–	0.1	0.0
Full time	0.4	0.3	0.8	0.9	0.6	0.5	0.6	0.4	0.4	0.2	0.2	0.3	0.1	0.0
Part time	1.7	0.7	2.1	1.6	1.2	0.6	0.9	0.4	0.2	0.3	–	–	0.1	0.0
Union	0.5	0.6	1.5	1.3	1.5	1.0	1.5	1.0	1.3	0.8	0.7	0.8	0.1	0.6
Nonunion	0.5	0.3	0.9	0.9	0.6	0.5	0.6	0.4	0.3	0.2	0.1	0.2	0.1	0.0
Average wage within the following categories ² :														
Lowest 25 percent	1.5	0.8	1.9	1.2	0.9	0.8	0.8	0.4	–	–	–	0.1	0.1	0.0
Lowest 10 percent	3.1	1.8	3.1	1.2	1.8	0.7	1.5	0.7	–	–	–	–	0.2	0.0
Second 25 percent	0.6	0.4	1.4	1.1	0.9	0.5	0.7	0.4	0.4	0.3	0.2	0.2	0.1	0.0
Third 25 percent	0.5	0.3	1.0	1.2	0.9	0.8	0.9	0.7	0.4	0.4	0.3	0.5	0.1	0.0
Highest 25 percent	0.4	0.2	1.0	1.0	0.9	0.9	1.0	0.8	0.8	0.5	0.3	0.4	0.1	0.0
Highest 10 percent	–	–	1.4	1.0	1.1	1.3	1.6	1.1	1.5	0.8	0.3	0.6	0.1	1.0
Establishment characteristics														
Goods-producing industries	0.5	0.5	1.1	0.9	1.1	1.1	1.3	0.8	0.6	0.5	0.5	0.3	0.1	0.0
Construction	1.4	1.6	3.2	2.3	1.9	1.8	1.7	0.7	–	–	–	–	0.1	0.5
Manufacturing	0.5	0.4	1.3	1.0	1.4	1.4	1.5	1.0	0.9	0.6	0.7	0.4	0.1	(¹)
Service-providing industries	0.5	0.3	1.0	0.9	0.6	0.5	0.6	0.5	0.4	0.3	0.1	0.3	0.1	0.0
Trade, transportation, and utilities	0.9	0.7	1.2	1.1	0.8	0.5	0.7	0.6	0.6	0.3	0.1	0.2	0.1	0.0
Wholesale trade	0.8	1.0	2.1	2.4	2.0	1.4	1.6	2.1	0.9	1.1	–	–	0.2	1.2
Retail trade	1.4	0.9	1.6	1.0	0.8	0.5	0.3	–	–	–	–	–	0.1	0.0
Transportation and warehousing	1.5	1.8	2.9	2.8	3.0	1.5	2.2	1.2	–	1.0	–	–	0.2	0.0
Utilities	–	–	–	–	–	4.7	6.7	3.1	1.8	–	–	–	0.2	0.4

See footnotes at end of table.

Table 33. Standard errors for paid holidays: Number of days provided, private industry workers, National Compensation Survey, March 2014—continued

Characteristics	Paid holidays												Mean number of days	Median number of days
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days		
Information	–	–	2.9	3.0	2.6	2.0	2.3	1.6	1.2	–	–	–	0.2	0.7
Financial activities	0.5	0.3	1.1	1.2	1.6	1.0	1.7	1.4	0.7	0.2	–	–	0.1	0.5
Finance and insurance	0.2	–	0.8	0.8	1.6	1.1	1.7	0.7	0.4	0.2	–	0.2	0.1	0.1
Credit intermediation and related activities	–	0.2	1.3	0.9	1.7	1.1	2.5	0.8	0.5	–	–	–	0.1	0.0
Insurance carriers and related activities	–	–	1.3	1.9	2.6	2.1	2.3	1.3	0.9	0.2	–	–	0.1	0.3
Real estate and rental and leasing	–	–	3.7	4.8	3.1	2.8	–	–	2.8	–	–	–	0.3	0.6
Professional and business services	1.1	0.4	3.0	1.7	1.6	1.9	1.6	0.9	1.0	0.4	–	–	0.1	0.0
Professional and technical services	–	–	2.5	2.0	2.8	2.7	2.9	1.4	1.7	0.7	–	–	0.2	1.0
Administrative and waste services	1.6	0.8	5.4	3.0	1.9	2.4	2.4	0.9	–	–	–	–	0.2	0.2
Education and health services	1.3	0.5	2.7	2.5	1.5	1.0	1.5	1.2	0.7	0.9	0.3	1.0	0.2	0.0
Educational services	–	0.5	–	1.5	1.5	1.6	2.8	2.4	1.5	1.4	1.1	2.9	0.3	0.0
Junior colleges, colleges, and universities	–	–	0.4	–	1.1	1.4	1.2	2.1	1.3	1.9	1.8	2.9	0.2	0.6
Health care and social assistance	1.5	–	3.0	2.9	1.8	1.1	1.6	1.4	0.8	1.0	–	0.9	0.2	0.0
Leisure and hospitality	3.6	2.4	2.9	3.3	2.6	1.4	1.7	–	–	–	–	–	0.2	1.2
Accommodation and food services	4.3	2.9	3.1	3.8	2.9	1.7	–	–	–	–	–	–	0.2	0.5
Other services	2.3	2.9	2.8	2.8	2.9	1.3	2.5	1.3	–	–	–	1.3	0.3	0.4
1 to 99 workers	0.7	0.4	1.4	1.3	0.8	0.6	0.8	0.6	0.4	0.4	0.2	0.4	0.1	0.0
1 to 49 workers	0.9	0.6	1.8	1.7	1.0	0.7	0.9	0.8	0.5	0.4	0.2	0.5	0.1	0.0
50 to 99 workers	1.0	0.6	2.1	1.4	1.3	1.4	1.6	0.7	0.9	0.9	–	–	0.1	0.0
100 workers or more	0.6	0.3	1.0	0.9	0.7	0.8	0.9	0.6	0.5	0.3	0.2	0.3	0.1	0.0
100 to 499 workers	0.7	0.5	1.2	1.1	1.0	1.0	1.1	0.7	0.7	0.3	0.3	0.3	0.1	0.2
500 workers or more	0.9	0.3	1.8	1.3	1.1	1.0	1.3	0.9	0.8	0.5	0.3	0.4	0.1	0.8
Geographic areas														
Northeast	1.2	0.3	1.5	2.3	0.9	1.1	1.4	1.1	0.8	0.4	0.3	0.5	0.1	0.0
New England	2.0	0.9	3.4	3.0	2.0	–	–	1.6	1.3	0.7	0.4	0.3	0.2	0.6
Middle Atlantic	1.5	–	2.0	2.7	1.0	0.9	1.2	1.2	0.9	0.5	–	0.8	0.1	0.0
South	0.7	0.5	1.3	1.0	0.8	0.8	0.9	0.7	0.6	0.4	0.1	0.2	0.1	0.0
South Atlantic	1.0	0.7	2.0	1.3	1.3	1.2	1.1	0.6	0.5	0.7	0.2	0.2	0.1	0.0
East South Central	2.4	1.3	2.5	3.5	1.2	1.9	3.3	2.5	1.5	–	0.3	–	0.2	1.1
West South Central	1.0	1.0	2.1	1.3	1.0	1.5	1.6	1.4	1.5	0.2	0.2	0.4	0.1	0.0
Midwest	0.7	0.6	2.3	1.5	1.1	1.0	0.9	0.6	0.5	0.5	0.4	0.7	0.1	0.0
East North Central	0.7	0.8	2.0	2.0	1.2	1.3	1.1	0.8	0.7	0.6	0.3	1.0	0.1	0.0
West North Central	1.4	–	5.9	1.7	2.2	1.1	1.4	1.1	0.4	0.8	–	0.3	0.2	0.9
West	0.9	0.5	1.2	1.9	1.6	1.0	1.5	0.8	0.7	0.6	0.3	0.6	0.1	0.0
Mountain	1.9	0.8	2.4	1.5	2.4	2.0	3.3	1.7	0.6	–	–	–	0.2	1.0
Pacific	1.0	0.6	1.3	2.6	2.1	1.2	1.7	0.9	1.0	0.9	0.4	0.9	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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 34. Paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2014

(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	70	6	24
Worker characteristics			
Management, professional, and related	63	9	29
Management, business, and financial	65	9	26
Professional and related	61	8	30
Service	67	—	—
Protective service	76	—	—
Sales and office	73	5	21
Sales and related	78	5	17
Office and administrative support	71	5	23
Natural resources, construction, and maintenance	72	10	18
Installation, maintenance, and repair	73	—	—
Full time	69	7	24
Nonunion	68	7	25
Average wage within the following categories ⁴ :			
Second 25 percent	72	5	23
Third 25 percent	72	5	23
Highest 25 percent	64	9	26
Highest 10 percent	64	11	24
Establishment characteristics			
Service-providing industries	69	6	24
Trade, transportation, and utilities	81	5	14
Wholesale trade	78	8	14
Retail trade	83	4	13
Utilities	83	—	—
Information	74	12	14
Financial activities	66	6	29
Finance and insurance	64	5	30
Credit intermediation and related activities	75	2	23
Real estate and rental and leasing	70	7	23
Professional and business services	67	—	—
Professional and technical services	62	11	27
Education and health services	59	4	37
Educational services	83	8	9
Junior colleges, colleges, and universities	82	8	10
Health care and social assistance	55	3	42
Other services	76	9	15

See footnotes at end of table.

Table 34. Paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2014—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
1 to 99 workers	70	9	21
1 to 49 workers	69	11	20
50 to 99 workers	73	4	23
100 workers or more	69	4	27
100 to 499 workers	73	3	23
Geographic areas			
Northeast	72	8	21
New England	65	8	27
Middle Atlantic	74	7	18
South	70	5	25
South Atlantic	71	6	23
East South Central	71	6	23
West South Central	68	2	30
Midwest	65	8	27
East North Central	67	6	27
West	72	6	22
Mountain	65	6	30
Pacific	75	6	19

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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 34. Standard errors for paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2014

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
All workers	1.0	0.7	0.9
Worker characteristics			
Management, professional, and related	1.7	1.0	1.3
Management, business, and financial	1.6	1.2	1.5
Professional and related	2.2	1.3	1.9
Service	2.7	–	–
Protective service	5.6	–	–
Sales and office	1.0	0.5	1.0
Sales and related	1.6	0.7	1.4
Office and administrative support	1.3	0.7	1.2
Natural resources, construction, and maintenance	2.5	2.4	1.8
Installation, maintenance, and repair	3.4	–	–
Full time	1.0	0.6	0.9
Nonunion	1.1	0.7	0.9
Average wage within the following categories ⁴ :			
Second 25 percent	1.5	1.2	1.3
Third 25 percent	1.1	0.6	1.0
Highest 25 percent	1.5	0.8	1.2
Highest 10 percent	2.3	1.4	1.8
Establishment characteristics			
Service-providing industries	1.1	0.8	1.0
Trade, transportation, and utilities	1.3	0.5	1.2
Wholesale trade	2.9	1.9	2.3
Retail trade	1.6	0.8	1.4
Utilities	4.6	–	–
Information	3.7	2.8	2.8
Financial activities	1.8	0.6	1.8
Finance and insurance	1.8	0.8	1.8
Credit intermediation and related activities	2.1	0.5	2.1
Real estate and rental and leasing	4.2	1.9	4.5
Professional and business services	3.3	–	–
Professional and technical services	3.7	2.6	3.3
Education and health services	2.7	0.9	2.6
Educational services	2.2	1.3	1.7
Junior colleges, colleges, and universities	1.7	1.5	1.2
Health care and social assistance	3.1	1.1	3.0
Other services	4.7	2.8	3.7

See footnotes at end of table.

Table 34. Standard errors for paid sick leave: Type of provision, private industry workers, National Compensation Survey, March 2014—continued

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
1 to 99 workers	1.7	1.4	1.4
1 to 49 workers	2.2	1.9	1.7
50 to 99 workers	2.4	0.8	2.4
100 workers or more	1.3	0.5	1.2
100 to 499 workers	1.8	0.7	1.7
Geographic areas			
Northeast	1.4	0.8	1.3
New England	3.8	1.5	3.7
Middle Atlantic	1.3	1.0	1.2
South	1.7	0.5	1.6
South Atlantic	2.2	0.9	1.7
East South Central	4.3	1.3	4.6
West South Central	3.4	0.4	3.3
Midwest	2.5	2.5	2.2
East North Central	2.9	1.2	2.7
West	2.2	1.3	1.4
Mountain	2.9	1.8	2.4
Pacific	3.0	1.8	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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 35. Paid sick leave: Number of annual days by service requirement,¹ private industry workers, National Compensation Survey, March 2014

(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	21	54	21	3	1	7	6
Full time	20	54	22	3	1	8	6
Nonunion	22	55	20	2	1	7	6
1 to 99 workers	26	55	16	2	1	7	5
1 to 49 workers	25	56	16	2	1	7	5
50 to 99 workers	29	52	18	—	—	7	5
100 workers or more	18	53	25	3	2	8	6
100 to 499 workers	19	61	17	2	1	7	6
After 5 years							
All workers	20	54	21	3	2	8	6
Full time	18	54	22	3	2	8	6
Nonunion	20	55	20	3	2	8	6
1 to 99 workers	25	55	17	2	1	7	5
1 to 49 workers	24	56	16	2	1	7	5
50 to 99 workers	27	52	17	—	—	7	5
100 workers or more	16	53	26	3	3	9	6
100 to 499 workers	17	61	18	2	2	8	6

See footnotes at end of table.

Table 35. Paid sick leave: Number of annual days by service requirement,¹ private industry workers, National Compensation Survey, March 2014—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	20	53	22	3	2	9	6
Full time	18	54	23	3	2	9	6
Nonunion	20	55	21	3	2	8	6
1 to 99 workers	25	55	17	2	1	7	5
1 to 49 workers	24	56	17	3	1	7	5
50 to 99 workers	27	52	18	—	—	8	5
100 workers or more	16	52	26	3	3	10	6
100 to 499 workers	17	61	18	2	2	8	6
After 20 years							
All workers	20	54	22	3	2	9	6
Full time	18	54	23	3	2	9	6
Nonunion	20	55	21	3	2	9	6
1 to 99 workers	25	55	17	3	1	7	5
1 to 49 workers	24	56	17	3	1	7	5
50 to 99 workers	27	52	18	—	—	8	5
100 workers or more	15	52	26	3	3	10	6
100 to 499 workers	17	61	18	2	2	9	6

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

² Employees eligible for paid sick leave but who have not fulfilled the minimum service requirement are included as receiving 0 days.

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/glossary20132014.htm.

Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,¹ private industry workers, National Compensation Survey, March 2014

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	0.8	0.3	0.2	0.2	0.0
Full time	0.9	1.0	0.9	0.4	0.2	0.2	0.0
Nonunion	1.0	1.1	0.9	0.4	0.2	0.2	0.0
1 to 99 workers	1.6	1.7	1.3	0.4	0.3	0.3	0.0
1 to 49 workers	2.1	2.0	1.6	0.5	0.3	0.3	(³)
50 to 99 workers	2.5	3.0	2.5	–	–	0.4	0.2
100 workers or more	1.0	1.2	1.0	0.6	0.2	0.2	(³)
100 to 499 workers	1.3	1.6	1.3	0.6	0.2	0.2	0.0
After 5 years							
All workers	0.9	1.0	0.8	0.3	0.2	0.2	0.0
Full time	0.9	1.0	0.8	0.3	0.3	0.2	0.0
Nonunion	1.0	1.1	0.9	0.3	0.3	0.2	0.0
1 to 99 workers	1.6	1.7	1.3	0.4	0.3	0.3	0.1
1 to 49 workers	2.1	2.1	1.5	0.6	0.3	0.4	0.4
50 to 99 workers	2.5	3.0	2.5	–	–	0.8	0.3
100 workers or more	0.9	1.1	1.0	0.5	0.4	0.2	(³)
100 to 499 workers	1.3	1.6	1.3	0.6	0.4	0.3	0.0

See footnotes at end of table.

Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,¹ private industry workers, National Compensation Survey, March 2014—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	0.9	1.0	0.8	0.3	0.2	0.3	0.0
Full time	0.9	1.0	0.9	0.3	0.3	0.3	0.0
Nonunion	1.0	1.1	0.9	0.4	0.2	0.3	0.0
1 to 99 workers	1.6	1.7	1.3	0.4	0.3	0.4	0.2
1 to 49 workers	2.1	2.1	1.5	0.6	0.3	0.4	0.5
50 to 99 workers	2.5	3.0	2.5	—	—	1.3	0.6
100 workers or more	0.9	1.2	1.0	0.5	0.3	0.3	0.0
100 to 499 workers	1.3	1.5	1.3	0.6	0.4	0.4	0.0
After 20 years							
All workers	0.9	1.0	0.8	0.4	0.2	0.3	0.0
Full time	0.9	1.0	0.9	0.4	0.3	0.3	0.0
Nonunion	1.0	1.1	0.9	0.4	0.3	0.3	0.0
1 to 99 workers	1.6	1.7	1.3	0.5	0.3	0.4	0.2
1 to 49 workers	2.1	2.1	1.5	0.6	0.3	0.4	0.5
50 to 99 workers	2.5	3.0	2.5	—	—	1.3	0.7
100 workers or more	0.9	1.2	1.0	0.5	0.3	0.4	0.0
100 to 499 workers	1.3	1.5	1.3	0.6	0.4	0.5	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/glossary20132014.htm.

Table 36. Paid sick leave: Carryover provisions, private industry workers, National Compensation Survey, March 2014

(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	46	10	36	54
Worker characteristics				
Management, professional, and related	49	15	35	51
Management, business, and financial	41	12	29	59
Professional and related	55	16	39	45
Service	45	6	40	55
Protective service	36	–	–	64
Sales and office	48	11	37	52
Sales and related	55	10	44	45
Office and administrative support	44	11	33	56
Natural resources, construction, and maintenance	32	6	26	68
Installation, maintenance, and repair	37	6	32	63
Full time	45	11	35	55
Nonunion	46	11	35	54
Average wage within the following categories ² :				
Second 25 percent	50	11	39	50
Third 25 percent	46	11	35	54
Highest 25 percent	44	11	33	56
Highest 10 percent	46	12	34	54
Establishment characteristics				
Service-providing industries	49	11	38	51
Trade, transportation, and utilities	53	8	44	47
Wholesale trade	31	7	24	69
Retail trade	58	9	49	42
Utilities	59	15	43	41
Information	32	10	22	68
Financial activities	42	10	32	58
Finance and insurance	42	9	33	58
Credit intermediation and related activities	42	7	35	58
Real estate and rental and leasing	45	–	–	55
Professional and business services	34	10	23	66
Professional and technical services	37	15	22	63
Education and health services	66	17	49	34
Educational services	66	18	47	34
Junior colleges, colleges, and universities	84	22	62	16
Health care and social assistance	67	17	50	33
Other services	56	–	–	44

See footnotes at end of table.

Table 36. Paid sick leave: Carryover provisions, private industry workers, National Compensation Survey, March 2014—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	
1 to 99 workers	35	10	25	65
1 to 49 workers	33	10	23	67
50 to 99 workers	39	9	30	61
100 workers or more	55	11	45	45
100 to 499 workers	55	10	45	45
Geographic areas				
Northeast	40	6	34	60
New England	40	7	34	60
Middle Atlantic	40	6	34	60
South	50	14	36	50
South Atlantic	50	15	35	50
East South Central	54	19	36	46
West South Central	48	10	38	52
Midwest	39	8	31	61
East North Central	36	7	28	64
West	51	11	40	49
Mountain	57	11	46	43
Pacific	49	10	38	51

¹ Plans that allow employees to accumulate unused sick leave from year to year.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

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/glossary20132014.htm.

Table 36. Standard errors for paid sick leave: Carryover provisions, private industry workers, National Compensation Survey, March 2014

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	1.1	0.8	1.0	1.1
Worker characteristics				
Management, professional, and related	1.7	1.5	1.5	1.7
Management, business, and financial	1.7	1.5	1.6	1.7
Professional and related	2.3	2.1	2.0	2.3
Service	3.0	1.1	2.9	3.0
Protective service	9.3	–	–	9.3
Sales and office	1.3	1.1	1.2	1.3
Sales and related	2.2	1.0	2.0	2.2
Office and administrative support	1.7	1.6	1.4	1.7
Natural resources, construction, and maintenance	2.2	1.2	2.1	2.2
Installation, maintenance, and repair	2.7	1.1	2.8	2.7
Full time	1.1	0.9	1.0	1.1
Nonunion	1.1	0.9	1.0	1.1
Average wage within the following categories ² :				
Second 25 percent	2.1	2.1	1.8	2.1
Third 25 percent	1.5	1.0	1.3	1.5
Highest 25 percent	1.5	0.9	1.4	1.5
Highest 10 percent	2.2	1.4	2.2	2.2
Establishment characteristics				
Service-providing industries	1.2	1.0	1.1	1.2
Trade, transportation, and utilities	1.4	0.7	1.4	1.4
Wholesale trade	2.3	1.5	2.2	2.3
Retail trade	2.2	1.0	2.0	2.2
Utilities	5.3	2.7	5.7	5.3
Information	4.2	2.8	3.1	4.2
Financial activities	2.1	1.2	2.0	2.1
Finance and insurance	2.3	1.1	2.3	2.3
Credit intermediation and related activities	3.3	1.3	3.2	3.3
Real estate and rental and leasing	7.4	–	–	7.4
Professional and business services	2.9	1.9	2.6	2.9
Professional and technical services	4.0	3.4	3.6	4.0
Education and health services	3.2	3.4	3.0	3.2
Educational services	3.7	2.5	3.3	3.7
Junior colleges, colleges, and universities	1.8	2.4	2.7	1.8
Health care and social assistance	3.8	4.2	3.5	3.8
Other services	5.6	–	–	5.6

See footnotes at end of table.

Table 36. Standard errors for paid sick leave: Carryover provisions, private industry workers, National Compensation Survey, March 2014—continued

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
1 to 99 workers	1.5	1.4	1.2	1.5
1 to 49 workers	2.1	1.8	1.6	2.1
50 to 99 workers	3.3	2.1	3.2	3.3
100 workers or more	1.3	0.8	1.4	1.3
100 to 499 workers	1.7	1.1	1.9	1.7
Geographic areas				
Northeast	1.8	0.8	1.8	1.8
New England	5.2	1.4	4.8	5.2
Middle Atlantic	1.9	1.1	2.0	1.9
South	1.9	1.9	1.8	1.9
South Atlantic	2.9	3.1	2.5	2.9
East South Central	4.8	4.9	3.9	4.8
West South Central	2.6	1.7	3.3	2.6
Midwest	1.9	1.0	1.9	1.9
East North Central	2.3	1.1	2.3	2.3
West	2.9	1.6	2.4	2.9
Mountain	4.4	3.1	4.2	4.4
Pacific	3.4	1.8	2.8	3.4

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 37. Paid sick leave: Limit on days accumulated, private industry workers, National Compensation Survey, March 2014

(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	6	15	30	65	130	51
Worker characteristics						
Management, professional, and related	10	24	50	90	130	61
Management, business, and financial	–	15	38	75	130	55
Professional and related	12	30	50	90	138	64
Service	–	13	25	60	81	38
Protective service	–	–	–	–	–	30
Sales and office	–	20	25	60	120	45
Sales and related	10	20	24	30	75	34
Office and administrative support	–	19	30	80	130	53
Natural resources, construction, and maintenance	5	11	30	–	130	49
Installation, maintenance, and repair	–	12	30	–	130	51
Full time	6	16	30	65	130	50
Nonunion	–	15	30	60	120	44
Average wage within the following categories ³ :						
Second 25 percent	6	15	24	60	110	43
Third 25 percent	6	15	30	65	130	50
Highest 25 percent	10	20	50	105	150	67
Highest 10 percent	10	20	50	120	165	74
Establishment characteristics						
Service-providing industries	10	20	30	72	130	54
Trade, transportation, and utilities	6	20	24	80	150	51
Wholesale trade	–	–	–	30	–	30
Retail trade	6	24	24	30	43	28
Utilities	65	75	90	120	125	97
Information	14	–	65	90	130	61
Financial activities	–	20	50	90	120	61
Finance and insurance	15	–	60	90	130	68
Credit intermediation and related activities	15	–	60	90	120	64
Real estate and rental and leasing	–	–	–	–	–	32
Professional and business services	–	–	30	63	130	50
Professional and technical services	–	–	30	–	–	40
Education and health services	12	30	60	90	130	64
Educational services	10	30	60	120	130	77
Junior colleges, colleges, and universities	16	36	–	120	130	83
Health care and social assistance	13	30	60	72	130	61
Other services	–	–	–	–	–	39

See footnotes at end of table.

Table 37. Paid sick leave: Limit on days accumulated, private industry workers, National Compensation Survey, March 2014—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	
1 to 99 workers	—	13	30	45	90	39
1 to 49 workers	—	12	30	36	90	35
50 to 99 workers	10	15	25	60	—	45
100 workers or more	6	20	30	80	135	57
100 to 499 workers	6	15	24	60	110	41
Geographic areas						
Northeast	10	22	45	108	150	66
New England	—	—	30	—	151	56
Middle Atlantic	10	24	50	113	150	69
South	6	15	27	60	110	45
South Atlantic	—	15	25	60	105	42
East South Central	—	—	30	63	120	48
West South Central	5	—	30	65	120	48
Midwest	10	21	30	80	135	56
East North Central	10	24	30	80	135	57
West	5	12	30	60	110	44
Mountain	10	20	30	60	110	45
Pacific	5	10	24	60	110	43

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 37. Standard errors for paid sick leave: Limit on days accumulated, private industry workers, National Compensation Survey, March 2014

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	1.4	0.7	0.0	2.2	10.9	1.7
Worker characteristics						
Management, professional, and related	1.2	3.1	8.1	13.1	10.0	3.1
Management, business, and financial	–	1.8	9.3	13.3	7.3	2.3
Professional and related	1.3	5.3	10.8	9.6	16.1	4.3
Service	–	2.8	5.8	10.7	11.6	2.4
Protective service	–	–	–	–	–	6.9
Sales and office	–	2.2	1.8	2.7	7.6	2.1
Sales and related	0.9	5.7	0.0	1.0	11.4	2.6
Office and administrative support	–	4.6	0.0	15.9	13.9	2.7
Natural resources, construction, and maintenance	0.9	1.7	3.4	–	5.2	4.3
Installation, maintenance, and repair	–	2.5	3.0	–	7.3	4.7
Full time	1.5	2.6	0.0	1.9	14.9	1.7
Nonunion	–	0.2	0.0	0.0	15.8	1.4
Average wage within the following categories ² :						
Second 25 percent	0.8	2.8	0.2	0.0	14.9	1.7
Third 25 percent	0.5	2.0	0.0	5.6	5.2	2.2
Highest 25 percent	1.1	1.0	6.5	11.1	2.0	3.6
Highest 10 percent	1.8	2.9	11.3	12.7	47.9	7.1
Establishment characteristics						
Service-providing industries	1.0	1.6	0.0	6.4	4.5	1.9
Trade, transportation, and utilities	0.8	5.4	0.0	23.5	14.9	2.7
Wholesale trade	–	–	–	1.4	–	4.4
Retail trade	1.2	5.7	0.0	0.4	5.8	1.3
Utilities	16.5	18.8	17.9	0.0	8.6	4.1
Information	2.5	–	10.3	17.4	0.0	7.7
Financial activities	–	0.0	6.5	2.1	32.5	3.7
Finance and insurance	1.5	–	3.4	0.0	12.1	4.5
Credit intermediation and related activities	0.0	–	9.2	2.7	35.2	5.3
Real estate and rental and leasing	–	–	–	–	–	5.3
Professional and business services	–	–	2.8	13.0	31.6	6.1
Professional and technical services	–	–	0.9	–	–	5.4
Education and health services	2.3	1.0	3.2	15.8	20.3	4.3
Educational services	2.2	8.1	4.5	0.9	15.9	4.2
Junior colleges, colleges, and universities	1.1	10.1	–	6.6	9.4	2.9
Health care and social assistance	2.6	1.0	12.4	7.7	25.3	5.2
Other services	–	–	–	–	–	5.6

See footnotes at end of table.

Table 37. Standard errors for paid sick leave: Limit on days accumulated, private industry workers, National Compensation Survey, March 2014—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	
1 to 99 workers	—	1.8	2.2	9.7	0.0	3.3
1 to 49 workers	—	1.7	1.2	8.7	8.6	2.3
50 to 99 workers	1.2	2.7	5.8	8.9	—	8.4
100 workers or more	1.2	3.0	2.2	12.9	8.0	2.0
100 to 499 workers	1.2	2.0	1.3	1.8	17.1	1.7
Geographic areas						
Northeast	1.9	2.9	9.4	19.6	11.7	5.2
New England	—	—	7.0	—	35.3	5.9
Middle Atlantic	0.0	2.4	11.9	20.0	12.0	6.7
South	0.7	1.3	4.7	0.0	12.7	2.1
South Atlantic	—	1.3	1.3	10.9	14.4	2.9
East South Central	—	—	6.7	3.3	22.3	6.1
West South Central	1.0	—	1.8	5.1	11.5	3.8
Midwest	0.0	3.9	0.6	16.5	13.2	3.4
East North Central	0.7	6.0	0.9	11.4	15.6	2.5
West	1.3	1.9	4.3	1.5	3.3	2.9
Mountain	1.5	5.7	0.6	7.4	18.1	4.3
Pacific	0.0	0.6	3.4	5.0	3.9	3.7

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 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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 38. Paid vacations: Number of annual days by service requirement,¹ private industry workers, National Compensation Survey, March 2014

(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	6	37	34	13	7	2	10	10
Full time	4	36	37	15	7	2	10	10
Part time	24	49	17	5	4	1	7	5
Union	6	46	37	8	2	1	9	8
Nonunion	6	36	34	14	7	2	10	10
1 to 99 workers	8	45	33	10	3	1	9	8
1 to 49 workers	8	45	34	9	3	1	9	8
50 to 99 workers	8	46	30	11	4	1	9	8
100 workers or more	5	30	35	17	10	3	11	10
100 to 499 workers	6	39	34	14	5	2	10	10
500 workers or more	3	19	37	21	15	4	13	10
After 5 years								
All workers	2	10	36	33	13	6	14	15
Full time	1	8	36	35	14	7	15	15
Part time	8	22	42	18	7	4	12	10
Union	(³)	7	46	36	7	3	13	12
Nonunion	2	10	35	33	14	7	14	15
1 to 99 workers	2	13	41	31	9	3	13	11
1 to 49 workers	2	14	41	31	9	3	13	10
50 to 99 workers	2	10	41	32	11	4	13	12
100 workers or more	1	6	32	35	17	9	16	15
100 to 499 workers	1	8	39	32	15	5	14	15
500 workers or more	1	4	23	38	19	15	17	15

See footnotes at end of table.

Table 38. Paid vacations: Number of annual days by service requirement,¹ private industry workers, National Compensation Survey, March 2014—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	7	17	40	23	13	17	15
Full time	1	5	16	40	24	14	17	15
Part time	7	16	23	37	10	7	14	15
Union	(³)	3	11	57	21	7	17	15
Nonunion	2	7	17	38	23	14	17	15
1 to 99 workers	2	10	25	37	19	7	15	15
1 to 49 workers	2	11	26	36	17	7	15	15
50 to 99 workers	2	7	21	40	22	7	16	15
100 workers or more	1	3	9	42	26	19	19	18
100 to 499 workers	1	4	11	48	23	13	18	15
500 workers or more	1	2	6	35	31	25	21	20
After 20 years								
All workers	1	6	13	19	33	26	19	20
Full time	1	5	13	19	35	28	20	20
Part time	7	14	18	22	22	17	16	15
Union	(³)	2	6	11	45	36	22	20
Nonunion	2	7	14	20	32	25	19	20
1 to 99 workers	2	10	22	24	28	14	16	15
1 to 49 workers	2	11	23	25	26	13	16	15
50 to 99 workers	2	7	17	22	34	18	18	20
100 workers or more	1	3	6	15	39	38	22	20
100 to 499 workers	1	3	8	19	40	29	21	20
500 workers or more	1	1	4	10	37	48	24	24

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

² Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time off for workers to use for multiple purposes.

³ Less than 0.5.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 38. Standard errors for paid vacations: Number of annual days by service requirement,¹ private industry workers, National Compensation Survey, March 2014

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	0.3	0.8	0.7	0.6	0.5	0.2	0.1	0.0
Full time	0.3	0.8	0.8	0.6	0.5	0.2	0.1	0.0
Part time	1.7	2.1	1.6	0.7	0.8	0.3	0.3	0.0
Union	0.9	2.2	2.5	1.3	0.5	0.4	0.2	2.2
Nonunion	0.4	0.9	0.8	0.6	0.5	0.2	0.1	0.0
1 to 99 workers	0.6	1.3	1.2	0.7	0.7	0.2	0.2	1.1
1 to 49 workers	0.7	1.6	1.4	0.9	0.8	0.3	0.2	1.6
50 to 99 workers	1.2	2.4	2.1	1.5	1.2	0.6	0.3	1.5
100 workers or more	0.4	1.0	0.9	0.9	0.7	0.3	0.1	0.0
100 to 499 workers	0.6	1.3	1.2	0.9	0.7	0.4	0.2	0.0
500 workers or more	0.6	1.2	1.4	1.5	1.2	0.5	0.2	0.6
After 5 years								
All workers	0.2	0.4	0.8	0.8	0.6	0.5	0.1	0.0
Full time	0.1	0.4	0.8	0.8	0.7	0.5	0.1	0.0
Part time	1.2	1.6	2.2	1.4	1.0	0.5	0.3	0.0
Union	0.1	1.1	1.9	1.8	0.9	0.7	0.3	0.7
Nonunion	0.2	0.5	0.8	0.9	0.7	0.5	0.1	0.0
1 to 99 workers	0.4	0.8	1.2	1.2	0.7	0.7	0.2	1.4
1 to 49 workers	0.5	1.0	1.4	1.5	0.9	0.9	0.2	1.4
50 to 99 workers	0.6	1.4	2.1	2.0	1.4	1.2	0.3	1.4
100 workers or more	0.2	0.4	0.9	1.0	0.9	0.6	0.1	0.0
100 to 499 workers	0.2	0.6	1.2	1.5	1.1	0.6	0.2	0.0
500 workers or more	0.2	0.7	1.3	1.4	1.4	1.1	0.2	0.0

See footnotes at end of table.

Table 38. Standard errors for paid vacations: Number of annual days by service requirement,¹ private industry workers, National Compensation Survey, March 2014—continued

Characteristics	Paid vacation days by length of service ²						Mean number of days	Median number of days
	Less than 5 days	5 to 9 days	10 to 14 days	15 to 19 days	20 to 24 days	Greater than 24 days		
After 10 years								
All workers	0.2	0.3	0.6	0.8	0.6	0.6	0.1	0.0
Full time	0.1	0.3	0.7	0.8	0.7	0.7	0.1	0.0
Part time	1.2	1.6	1.7	1.7	1.4	1.0	0.3	0.0
Union	0.1	0.7	1.3	2.4	1.6	1.1	0.3	0.0
Nonunion	0.2	0.4	0.7	0.8	0.7	0.7	0.1	0.0
1 to 99 workers	0.4	0.7	1.2	1.2	1.1	0.8	0.2	0.0
1 to 49 workers	0.5	0.9	1.6	1.5	1.2	1.0	0.2	0.0
50 to 99 workers	0.6	1.2	2.0	2.1	2.0	1.4	0.3	0.0
100 workers or more	0.2	0.3	0.5	1.0	0.8	0.9	0.1	0.7
100 to 499 workers	0.2	0.5	0.7	1.3	1.1	1.1	0.2	0.0
500 workers or more	0.2	0.4	0.8	1.5	1.3	1.4	0.2	0.0
After 20 years								
All workers	0.2	0.3	0.7	0.6	0.7	0.7	0.2	0.0
Full time	0.1	0.3	0.7	0.7	0.8	0.8	0.2	0.0
Part time	1.2	1.5	1.6	1.8	1.7	1.4	0.3	0.9
Union	0.1	0.7	0.7	1.2	1.8	1.9	0.4	0.0
Nonunion	0.2	0.4	0.7	0.7	0.8	0.8	0.2	0.0
1 to 99 workers	0.4	0.7	1.2	1.1	1.1	0.9	0.2	0.1
1 to 49 workers	0.5	0.9	1.6	1.4	1.3	1.1	0.3	0.0
50 to 99 workers	0.6	1.2	1.9	1.6	2.1	1.8	0.3	(³)
100 workers or more	0.2	0.3	0.4	0.7	1.0	1.0	0.2	0.0
100 to 499 workers	0.2	0.5	0.6	1.1	1.2	1.3	0.3	0.0
500 workers or more	0.2	0.4	0.6	1.0	1.4	1.6	0.3	1.3

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

² Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time off for workers to use for multiple purposes.

³ Less than 0.05.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 39. Consolidated leave plans:¹ Access, private industry workers, National Compensation Survey, March 2014

(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	29	15	20	23	25	71	8	12	15	17
Worker characteristics										
Management, professional, and related	41	17	21	24	26	59	11	14	17	19
Management, business, and financial	35	18	21	24	26	65	11	15	17	20
Professional and related	44	17	21	24	27	56	10	14	17	19
Service	28	15	20	23	25	72	6	11	13	14
Protective service	21	14	17	21	23	79	6	11	14	16
Sales and office	26	15	19	22	24	74	8	12	15	17
Sales and related	18	12	17	20	22	82	7	11	14	17
Office and administrative support	30	15	20	23	25	70	8	12	15	17
Natural resources, construction, and maintenance	18	11	15	19	21	82	7	11	13	15
Construction, extraction, farming, fishing, and forestry	23	9	13	17	18	77	7	11	13	14
Installation, maintenance, and repair	15	12	17	20	23	85	7	11	14	16
Production, transportation, and material moving	17	11	16	18	21	83	7	11	15	18
Production	20	11	15	18	21	80	7	11	14	18
Transportation and material moving	13	11	16	19	21	87	7	11	15	18
Full time	29	15	20	23	25	71	8	13	15	18
Part time	22	13	17	20	21	78	6	10	12	15
Union	17	13	19	23	27	83	8	12	16	21
Nonunion	30	15	20	23	25	70	8	12	15	17
Average wage within the following categories ² :										
Lowest 25 percent	19	12	17	20	21	81	6	10	12	14
Lowest 10 percent	13	11	16	18	20	87	5	10	11	13
Second 25 percent	28	14	19	22	24	72	7	12	14	17
Third 25 percent	28	15	20	23	25	72	8	12	15	18
Highest 25 percent	36	17	21	24	26	64	10	14	17	20
Highest 10 percent	36	17	22	24	26	64	12	15	18	21
Establishment characteristics										
Goods-producing industries	20	12	16	19	21	80	7	12	15	18
Construction	18	10	14	16	17	82	7	11	12	13
Manufacturing	20	12	16	19	22	80	8	12	15	19
Service-providing industries	31	16	20	23	25	69	8	12	15	17
Trade, transportation, and utilities	14	11	15	18	21	86	7	11	14	18
Wholesale trade	19	12	16	19	22	81	8	12	15	17
Retail trade	12	10	14	17	19	88	6	11	14	17
Transportation and warehousing	14	11	16	19	21	86	7	12	16	20
Utilities	17	16	19	22	28	83	9	13	16	21

See footnotes at end of table.

Table 39. Consolidated leave plans:¹ Access, private industry workers, National Compensation Survey, March 2014—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	26	15	21	24	26	74	10	14	17	21
Financial activities	37	17	21	24	26	63	11	14	16	19
Finance and insurance	39	17	22	25	27	61	11	15	17	20
Credit intermediation and related activities	28	17	21	25	27	72	11	15	17	20
Insurance carriers and related activities	57	18	22	25	28	43	10	14	16	20
Real estate and rental and leasing	26	13	17	20	21	74	9	12	14	16
Professional and business services	34	16	20	22	24	66	9	12	14	16
Professional and technical services	41	17	20	21	23	59	10	14	16	17
Administrative and waste services	27	14	19	22	23	73	6	10	12	13
Education and health services	52	17	22	26	28	48	9	14	16	17
Educational services	16	15	18	20	21	84	13	16	18	20
Junior colleges, colleges, and universities	12	17	20	23	25	88	14	17	19	21
Health care and social assistance	56	18	22	26	28	44	9	13	16	17
Leisure and hospitality	19	11	17	20	22	81	6	11	12	13
Accommodation and food services	18	11	17	20	22	82	5	11	12	13
Other services	20	14	17	20	21	80	8	12	15	15
1 to 99 workers	24	13	17	20	21	76	7	12	13	15
1 to 49 workers	22	13	17	19	21	78	7	12	13	15
50 to 99 workers	27	14	18	21	23	73	7	12	14	16
100 workers or more	33	17	21	24	27	67	9	13	16	20
100 to 499 workers	28	15	20	23	25	72	8	12	16	19
500 workers or more	40	18	23	26	29	60	10	14	17	21
Geographic areas										
Northeast	27	16	21	23	26	73	9	13	15	18
New England	32	17	21	24	26	68	9	13	15	17
Middle Atlantic	25	16	20	23	25	75	9	13	15	18
South	28	15	19	22	24	72	8	11	14	16
South Atlantic	31	16	20	22	25	69	8	11	14	16
East South Central	19	14	18	21	23	81	7	11	14	16
West South Central	29	14	18	21	23	71	8	12	14	16
Midwest	30	15	20	23	25	70	8	12	15	18
East North Central	28	15	20	23	26	72	8	12	15	18
West North Central	33	15	19	22	24	67	8	12	14	18
West	29	14	20	23	24	71	8	13	15	17
Mountain	33	14	19	22	24	67	8	12	15	17
Pacific	27	14	20	23	25	73	8	13	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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 39. Standard errors for consolidated leave plans:¹ Access, private industry workers, National Compensation Survey, March 2014

Characteristics	With consolidated leave plan					With no consolidated leave plan				
	Access	Paid days by length of service (Mean number of days)				Access	Paid vacation days by length of service (Mean number of days)			
		1 year	5 years	10 years	20 years		1 year	5 years	10 years	20 years
All workers	0.8	0.2	0.2	0.2	0.3	0.8	0.1	0.1	0.1	0.2
Worker characteristics										
Management, professional, and related	1.3	0.3	0.3	0.3	0.4	1.3	0.1	0.1	0.1	0.2
Management, business, and financial	1.6	0.5	0.4	0.4	0.4	1.6	0.2	0.1	0.2	0.2
Professional and related	1.8	0.3	0.3	0.4	0.5	1.8	0.2	0.2	0.2	0.3
Service	2.0	0.5	0.5	0.6	0.7	2.0	0.2	0.3	0.3	0.4
Protective service	5.2	1.9	2.3	2.2	2.0	5.2	0.4	0.9	1.0	1.1
Sales and office	1.0	0.3	0.3	0.3	0.3	1.0	0.1	0.1	0.1	0.2
Sales and related	1.1	0.5	0.5	0.5	0.5	1.1	0.1	0.1	0.2	0.2
Office and administrative support	1.4	0.3	0.3	0.4	0.4	1.4	0.1	0.2	0.2	0.3
Natural resources, construction, and maintenance	1.5	0.6	0.7	0.7	0.8	1.5	0.3	0.3	0.4	0.4
Construction, extraction, farming, fishing, and forestry	2.9	0.7	0.8	1.0	1.0	2.9	0.8	0.9	0.9	0.9
Installation, maintenance, and repair	1.6	0.8	1.0	1.0	1.1	1.6	0.2	0.2	0.3	0.4
Production, transportation, and material moving ...	1.0	0.4	0.4	0.5	0.5	1.0	0.1	0.1	0.2	0.4
Production	1.4	0.4	0.4	0.5	0.6	1.4	0.1	0.1	0.2	0.7
Transportation and material moving	1.3	0.7	0.7	0.7	0.8	1.3	0.1	0.2	0.2	0.3
Full time	0.8	0.2	0.2	0.2	0.3	0.8	0.1	0.1	0.1	0.2
Part time	1.5	0.6	0.5	0.6	0.6	1.5	0.1	0.2	0.2	0.3
Union	1.3	0.5	1.3	1.6	1.8	1.3	0.2	0.2	0.2	0.2
Nonunion	0.9	0.2	0.2	0.2	0.3	0.9	0.1	0.1	0.1	0.2
Average wage within the following categories ² :										
Lowest 25 percent	1.3	0.5	0.4	0.5	0.6	1.3	0.1	0.2	0.2	0.3
Lowest 10 percent	1.7	1.4	1.4	1.5	1.7	1.7	0.2	0.3	0.4	0.5
Second 25 percent	1.2	0.4	0.4	0.4	0.4	1.2	0.1	0.1	0.1	0.3
Third 25 percent	0.9	0.3	0.3	0.4	0.4	0.9	0.1	0.1	0.1	0.2
Highest 25 percent	1.3	0.3	0.3	0.3	0.4	1.3	0.2	0.2	0.2	0.2
Highest 10 percent	1.9	0.5	0.5	0.5	0.6	1.9	0.3	0.3	0.3	0.3
Establishment characteristics										
Goods-producing industries	1.2	0.4	0.4	0.4	0.5	1.2	0.2	0.2	0.2	0.5
Construction	2.3	0.8	0.9	1.0	1.1	2.3	0.6	0.6	0.6	0.7
Manufacturing	1.2	0.4	0.4	0.5	0.6	1.2	0.1	0.1	0.1	0.6
Service-providing industries	0.9	0.2	0.2	0.3	0.3	0.9	0.1	0.1	0.1	0.2
Trade, transportation, and utilities	1.0	0.4	0.4	0.4	0.4	1.0	0.1	0.1	0.1	0.2
Wholesale trade	2.2	0.5	0.5	0.6	0.7	2.2	0.2	0.2	0.3	0.3
Retail trade	1.0	0.4	0.5	0.5	0.5	1.0	0.1	0.1	0.1	0.2
Transportation and warehousing	2.8	1.1	1.1	1.1	1.3	2.8	0.2	0.3	0.3	0.4
Utilities	4.8	0.5	0.8	0.6	1.1	4.8	0.3	0.4	0.3	0.3

See footnotes at end of table.

Table 39. Standard errors for consolidated leave plans:¹ Access, private industry workers, National Compensation Survey, March 2014—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	2.7	0.8	0.7	0.9	1.0	2.7	0.2	0.2	0.3	0.3
Financial activities	1.7	0.2	0.3	0.3	0.3	1.7	0.1	0.1	0.2	0.2
Finance and insurance	1.6	0.2	0.2	0.2	0.2	1.6	0.2	0.1	0.1	0.2
Credit intermediation and related activities	2.2	0.4	0.5	0.5	0.5	2.2	0.2	0.2	0.2	0.2
Insurance carriers and related activities	2.6	0.2	0.2	0.2	0.2	2.6	0.3	0.3	0.3	0.5
Real estate and rental and leasing	5.1	1.1	0.9	1.1	1.4	5.1	0.4	0.5	0.6	0.7
Professional and business services	2.3	0.5	0.4	0.4	0.6	2.3	0.3	0.2	0.3	0.4
Professional and technical services	3.4	0.7	0.5	0.5	0.6	3.4	0.3	0.3	0.4	0.5
Administrative and waste services	4.0	0.9	0.9	1.0	0.9	4.0	0.3	0.3	0.4	0.6
Education and health services	2.4	0.4	0.4	0.5	0.5	2.4	0.3	0.3	0.4	0.4
Educational services	2.3	0.8	1.1	1.3	1.5	2.3	0.3	0.3	0.3	0.3
Junior colleges, colleges, and universities	1.4	0.7	0.9	0.9	1.1	1.4	0.3	0.3	0.4	0.4
Health care and social assistance	2.6	0.4	0.4	0.5	0.5	2.6	0.3	0.4	0.5	0.5
Leisure and hospitality	2.8	1.2	1.2	1.3	1.6	2.8	0.3	0.4	0.5	0.6
Accommodation and food services	2.9	1.3	1.3	1.5	1.9	2.9	0.2	0.5	0.6	0.6
Other services	3.4	1.3	1.4	1.3	1.5	3.4	0.5	0.5	0.5	0.6
1 to 99 workers	1.2	0.4	0.4	0.5	0.5	1.2	0.1	0.1	0.2	0.2
1 to 49 workers	1.5	0.5	0.5	0.6	0.6	1.5	0.1	0.2	0.2	0.3
50 to 99 workers	2.2	0.6	0.6	0.5	0.6	2.2	0.2	0.2	0.2	0.3
100 workers or more	1.1	0.2	0.2	0.3	0.3	1.1	0.1	0.1	0.1	0.2
100 to 499 workers	1.5	0.4	0.3	0.3	0.4	1.5	0.1	0.2	0.2	0.4
500 workers or more	1.8	0.3	0.3	0.4	0.4	1.8	0.2	0.1	0.2	0.2
Geographic areas										
Northeast	1.7	0.5	0.5	0.5	0.6	1.7	0.2	0.2	0.2	0.2
New England	3.4	1.1	1.0	1.1	1.1	3.4	0.3	0.5	0.5	0.6
Middle Atlantic	2.0	0.6	0.6	0.6	0.7	2.0	0.2	0.2	0.2	0.2
South	1.4	0.5	0.4	0.5	0.5	1.4	0.1	0.1	0.2	0.2
South Atlantic	1.7	0.5	0.4	0.4	0.5	1.7	0.2	0.2	0.2	0.4
East South Central	2.6	0.7	0.7	0.7	0.8	2.6	0.4	0.3	0.4	0.6
West South Central	3.1	1.0	1.0	1.2	1.2	3.1	0.2	0.2	0.3	0.3
Midwest	1.7	0.3	0.3	0.3	0.4	1.7	0.1	0.2	0.2	0.5
East North Central	2.2	0.4	0.4	0.5	0.5	2.2	0.2	0.2	0.2	0.2
West North Central	2.5	0.5	0.4	0.4	0.5	2.5	0.3	0.3	0.6	1.7
West	1.7	0.3	0.5	0.6	0.7	1.7	0.2	0.2	0.2	0.2
Mountain	2.7	0.5	0.7	0.9	1.1	2.7	0.2	0.3	0.4	0.5
Pacific	2.0	0.4	0.7	0.8	0.9	2.0	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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 40. Quality of life benefits: Access, private industry workers, National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	10	6	6	37	50
Worker characteristics					
Management, professional, and related	18	14	11	54	67
Management, business, and financial	19	20	14	58	71
Professional and related	18	11	10	52	65
Service	8	1	4	20	32
Protective service	10	–	7	26	37
Sales and office	9	6	6	40	54
Sales and related	4	4	3	39	53
Office and administrative support	12	7	8	41	54
Natural resources, construction, and maintenance	6	2	3	26	38
Construction, extraction, farming, fishing, and forestry	2	2	2	16	25
Installation, maintenance, and repair	9	2	4	36	50
Production, transportation, and material moving ...	5	2	2	32	48
Production	7	3	3	37	51
Transportation and material moving	2	2	2	27	45
Full time	12	8	7	41	55
Part time	5	1	3	24	36
Union	15	2	6	44	71
Nonunion	10	6	6	36	48
Average wage within the following categories ² :					
Lowest 25 percent	5	1	2	20	31
Lowest 10 percent	6	–	1	14	23
Second 25 percent	7	3	4	34	49
Third 25 percent	11	6	7	41	55
Highest 25 percent	19	15	12	56	70
Highest 10 percent	21	21	15	63	76
Establishment characteristics					
Goods-producing industries	8	5	2	38	50
Construction	2	1	1	17	23
Manufacturing	10	7	3	47	60
Service-providing industries	11	6	7	37	50
Trade, transportation, and utilities	3	2	2	39	56
Wholesale trade	6	7	2	29	49
Retail trade	2	1	1	41	56
Transportation and warehousing	2	2	3	39	64
Utilities	13	–	22	73	84

See footnotes at end of table.

Table 40. Quality of life benefits: Access, private industry workers, National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
Information	34	9	14	71	83
Financial activities	22	15	17	57	69
Finance and insurance	28	19	21	68	78
Credit intermediation and related activities	30	11	20	67	77
Insurance carriers and related activities	19	26	20	67	77
Real estate and rental and leasing	—	2	7	23	41
Professional and business services	11	16	9	32	43
Professional and technical services	15	29	17	43	53
Administrative and waste services	6	4	3	12	23
Education and health services	16	3	6	46	58
Educational services	18	7	18	45	57
Junior colleges, colleges, and universities	27	10	26	72	82
Health care and social assistance	15	3	5	46	58
Leisure and hospitality	7	—	4	14	26
Accommodation and food services	6	—	4	13	26
Other services	6	6	5	14	28
1 to 99 workers	4	4	3	19	30
1 to 49 workers	4	4	3	16	25
50 to 99 workers	5	4	4	28	43
100 workers or more	17	8	9	57	74
100 to 499 workers	10	6	5	49	66
500 workers or more	27	11	14	70	85
Geographic areas					
Northeast	12	7	9	38	50
New England	14	7	7	39	52
Middle Atlantic	11	7	10	37	49
South	9	7	4	38	52
South Atlantic	11	7	5	39	51
East South Central	6	6	3	38	51
West South Central	8	6	3	38	52
Midwest	10	6	4	37	51
East North Central	11	6	4	38	52
West North Central	9	5	4	36	49
West	9	5	8	32	47
Mountain	10	4	6	30	47
Pacific	9	5	8	34	47

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 40. Standard errors for quality of life benefits: Access, private industry workers, National Compensation Survey, March 2014

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	0.4	0.3	0.4	0.7	0.8
Worker characteristics					
Management, professional, and related	1.0	0.9	0.8	1.4	1.4
Management, business, and financial	1.5	1.9	1.3	1.5	1.5
Professional and related	1.2	1.0	0.8	1.9	1.9
Service	1.0	0.2	0.6	1.3	1.4
Protective service	2.9	–	2.8	5.0	5.8
Sales and office	0.6	0.4	0.6	1.1	1.2
Sales and related	0.5	0.6	0.5	1.6	1.6
Office and administrative support	0.9	0.5	0.8	1.4	1.5
Natural resources, construction, and maintenance	0.7	0.6	0.4	1.6	1.9
Construction, extraction, farming, fishing, and forestry	0.5	0.8	0.5	1.8	2.4
Installation, maintenance, and repair	1.2	0.8	0.6	2.4	2.6
Production, transportation, and material moving ...	0.5	0.4	0.4	1.2	1.6
Production	1.0	0.5	0.6	1.7	2.0
Transportation and material moving	0.3	0.6	0.4	1.4	1.9
Full time	0.5	0.4	0.5	0.8	0.9
Part time	0.6	0.2	0.5	1.1	1.3
Union	1.4	0.7	0.7	1.8	2.0
Nonunion	0.4	0.4	0.5	0.8	0.9
Average wage within the following categories ² :					
Lowest 25 percent	0.6	0.2	0.4	1.0	1.2
Lowest 10 percent	1.2	–	0.4	1.2	1.7
Second 25 percent	0.6	0.3	0.5	1.1	1.4
Third 25 percent	0.6	0.5	0.8	1.1	1.2
Highest 25 percent	1.0	0.9	0.7	1.1	1.1
Highest 10 percent	1.4	1.6	0.9	1.7	1.4
Establishment characteristics					
Goods-producing industries	0.8	0.6	0.4	1.4	1.4
Construction	0.6	0.6	0.4	1.7	2.2
Manufacturing	1.2	0.9	0.6	1.8	1.8
Service-providing industries	0.5	0.4	0.5	0.8	0.9
Trade, transportation, and utilities	0.4	0.3	0.4	1.2	1.4
Wholesale trade	1.2	1.3	0.9	2.2	2.7
Retail trade	0.4	0.2	0.5	1.5	1.7
Transportation and warehousing	0.6	0.8	0.8	3.1	3.1
Utilities	3.1	–	5.4	5.7	4.0

See footnotes at end of table.

Table 40. Standard errors for quality of life benefits: Access, private industry workers, National Compensation Survey, March 2014—continued

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
Information	3.4	1.5	1.9	3.1	2.8
Financial activities	1.2	0.9	1.4	1.7	1.8
Finance and insurance	1.3	1.0	1.4	1.5	1.3
Credit intermediation and related activities	2.1	1.2	2.4	2.2	1.9
Insurance carriers and related activities	1.9	2.0	2.2	2.9	2.4
Real estate and rental and leasing	—	0.9	2.5	3.5	5.8
Professional and business services	1.5	1.3	1.7	2.1	2.2
Professional and technical services	2.5	2.4	2.7	3.3	3.3
Administrative and waste services	1.4	1.1	1.6	2.3	2.9
Education and health services	1.4	0.7	0.6	2.4	2.4
Educational services	1.4	1.0	2.0	2.8	3.3
Junior colleges, colleges, and universities	1.6	1.2	1.6	2.0	1.9
Health care and social assistance	1.6	0.7	0.6	2.7	2.8
Leisure and hospitality	1.3	—	1.1	1.8	2.2
Accommodation and food services	1.4	—	1.2	1.9	2.3
Other services	2.3	1.7	1.3	2.5	3.4
1 to 99 workers	0.5	0.4	0.4	0.9	1.0
1 to 49 workers	0.5	0.4	0.4	0.8	1.0
50 to 99 workers	1.0	0.8	0.7	1.9	2.2
100 workers or more	0.8	0.6	0.7	1.0	0.9
100 to 499 workers	0.9	0.7	0.6	1.5	1.6
500 workers or more	1.3	0.9	1.5	1.5	1.5
Geographic areas					
Northeast	0.7	0.9	1.8	1.7	2.1
New England	1.5	1.5	0.9	2.7	2.6
Middle Atlantic	0.7	1.2	2.2	1.9	2.7
South	0.8	0.6	0.3	1.2	1.5
South Atlantic	1.4	0.9	0.4	1.9	2.3
East South Central	1.2	1.7	0.6	3.2	3.2
West South Central	1.0	1.0	0.5	1.7	2.0
Midwest	1.0	0.6	0.6	1.7	1.8
East North Central	1.3	0.7	0.8	1.9	1.9
West North Central	1.4	0.9	0.6	3.6	4.0
West	0.8	0.5	0.8	1.5	1.5
Mountain	1.3	1.2	1.3	2.8	2.4
Pacific	1.0	0.6	1.1	1.7	1.9

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 41. Financial benefits: Access, private industry workers, National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ¹	Payroll deduction IRA ²	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			
All workers	22	17	36	38	17	5	19
Worker characteristics							
Management, professional, and related	33	29	58	61	23	8	28
Management, business, and financial	41	32	62	66	22	9	34
Professional and related	29	27	55	59	24	8	25
Service	8	9	18	20	11	2	9
Protective service	—	14	26	29	10	2	10
Sales and office	27	17	35	38	16	4	22
Sales and related	24	8	30	32	12	2	22
Office and administrative support	28	22	39	42	19	5	23
Natural resources, construction, and maintenance	16	12	24	28	15	4	14
Construction, extraction, farming, fishing, and forestry	10	7	12	14	11	3	7
Installation, maintenance, and repair	22	16	34	40	20	5	19
Production, transportation, and material moving ...	17	15	32	34	15	4	14
Production	20	18	35	37	16	6	17
Transportation and material moving	14	13	29	31	14	3	11
Full time	26	21	42	46	18	6	22
Part time	9	6	18	17	11	2	10
Union	18	16	44	47	25	7	24
Nonunion	22	17	35	38	16	5	18
Average wage within the following categories ⁵ :							
Lowest 25 percent	8	6	16	16	10	2	10
Lowest 10 percent	4	3	10	9	8	1	4
Second 25 percent	22	16	32	35	15	4	17
Third 25 percent	26	22	41	43	19	6	20
Highest 25 percent	34	29	61	64	24	9	30
Highest 10 percent	39	32	68	71	26	10	34
Establishment characteristics							
Goods-producing industries	21	18	34	36	16	5	17
Construction	11	9	10	14	11	3	7
Manufacturing	26	22	44	45	18	7	22
Service-providing industries	22	17	36	39	17	5	19
Trade, transportation, and utilities	24	13	33	35	14	3	21
Wholesale trade	26	20	34	38	14	6	17
Retail trade	24	7	28	29	13	2	22
Transportation and warehousing	21	20	42	44	22	4	15
Utilities	49	49	80	80	8	5	50

See footnotes at end of table.

Table 41. Financial benefits: Access, private industry workers, National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total ³	Performance	Signing	Other
All workers	8	3	1	6
Worker characteristics				
Management, professional, and related	12	5	3	8
Management, business, and financial	17	7	5	11
Professional and related	10	4	2	6
Service	2	1	—	2
Protective service	—	1	—	—
Sales and office	10	3	1	8
Sales and related	9	2	1	8
Office and administrative support	11	3	2	8
Natural resources, construction, and maintenance	6	2	—	4
Construction, extraction, farming, fishing, and forestry	2	—	—	2
Installation, maintenance, and repair	9	4	—	5
Production, transportation, and material moving ...	7	1	1	6
Production	6	2	1	5
Transportation and material moving	8	1	1	7
Full time	9	3	2	7
Part time	5	1	(⁴)	4
Union	11	6	3	5
Nonunion	8	2	1	6
Average wage within the following categories ⁵ :				
Lowest 25 percent	4	(⁴)	—	3
Lowest 10 percent	3	—	—	3
Second 25 percent	7	2	1	6
Third 25 percent	9	2	1	7
Highest 25 percent	14	7	3	9
Highest 10 percent	17	8	4	11
Establishment characteristics				
Goods-producing industries	8	4	1	5
Construction	3	—	—	2
Manufacturing	10	5	2	7
Service-providing industries	8	2	1	6
Trade, transportation, and utilities	9	2	1	8
Wholesale trade	6	2	1	6
Retail trade	10	2	(⁴)	8
Transportation and warehousing	13	2	4	9
Utilities	12	2	—	9

See footnotes at end of table.

Table 41. Financial benefits: Access, private industry workers, National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ¹	Payroll deduction IRA ²	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			
Information	38	23	77	77	27	5	39
Financial activities	46	34	63	64	22	10	38
Finance and insurance	56	38	74	75	23	12	46
Credit intermediation and related activities	63	39	75	77	24	13	41
Insurance carriers and related activities	48	40	70	71	21	9	51
Real estate and rental and leasing	—	21	27	28	18	4	—
Professional and business services	25	20	37	42	17	5	19
Professional and technical services	37	26	49	53	20	9	28
Administrative and waste services	12	10	18	25	12	2	5
Education and health services	21	24	46	51	23	7	18
Educational services	17	25	55	55	34	15	20
Junior colleges, colleges, and universities	25	34	78	80	47	18	35
Health care and social assistance	21	24	45	50	21	5	18
Leisure and hospitality	4	4	11	10	8	1	7
Accommodation and food services	3	3	11	9	7	1	7
Other services	8	6	13	16	11	4	7
1 to 99 workers	14	10	19	22	12	4	9
1 to 49 workers	12	8	17	19	11	3	7
50 to 99 workers	20	15	26	29	16	6	13
100 workers or more	31	26	55	58	22	6	30
100 to 499 workers	29	19	44	47	17	5	26
500 workers or more	33	36	70	73	28	8	36
Geographic areas							
Northeast	17	15	37	39	21	7	18
New England	17	16	42	46	22	7	18
Middle Atlantic	17	15	35	37	20	7	19
South	22	20	35	37	16	5	20
South Atlantic	22	19	36	37	17	6	20
East South Central	22	22	29	29	14	4	17
West South Central	21	20	38	40	15	2	20
Midwest	25	21	37	41	16	4	19
East North Central	26	19	37	40	18	4	20
West North Central	24	23	37	42	11	3	18
West	22	12	35	37	15	4	17
Mountain	23	14	37	39	13	3	17
Pacific	21	11	34	36	15	5	17

See footnotes at end of table.

Table 41. Financial benefits: Access, private industry workers, National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Stock options			
	Total ³	Performance	Signing	Other
Information	31	19	1	14
Financial activities	22	7	6	20
Finance and insurance	26	9	6	23
Credit intermediation and related activities	29	12	10	27
Insurance carriers and related activities	21	6	2	17
Real estate and rental and leasing	—	—	—	—
Professional and business services	11	4	3	8
Professional and technical services	12	4	3	8
Administrative and waste services	7	—	—	5
Education and health services	2	—	(⁴)	1
Educational services	1	—	1	—
Junior colleges, colleges, and universities	2	—	—	—
Health care and social assistance	2	—	—	1
Leisure and hospitality	—	—	—	—
Accommodation and food services	—	—	—	—
Other services	2	—	—	—
1 to 99 workers	5	1	1	3
1 to 49 workers	4	1	1	3
50 to 99 workers	7	2	1	5
100 workers or more	12	4	2	9
100 to 499 workers	9	3	1	7
500 workers or more	16	6	3	12
Geographic areas				
Northeast	9	2	2	6
New England	7	2	1	5
Middle Atlantic	9	2	2	7
South	8	2	1	6
South Atlantic	8	2	1	7
East South Central	9	3	2	6
West South Central	7	2	1	5
Midwest	8	3	1	6
East North Central	7	3	1	5
West North Central	9	3	(⁴)	6
West	8	4	2	5
Mountain	6	2	1	5
Pacific	9	4	2	6

¹ 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.

² 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.

³ The sum of the individual components may be greater than the total because some employees may have access to more than one type of stock option.

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 41. Standard errors for financial benefits: Access, private industry workers, National Compensation Survey, March 2014

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ¹	Payroll deduction IRA ²	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			
All workers	0.7	0.6	0.7	0.7	0.6	0.3	0.7
Worker characteristics							
Management, professional, and related	1.3	1.3	1.4	1.4	1.3	0.8	1.4
Management, business, and financial	1.8	1.4	1.6	1.5	1.4	0.7	2.2
Professional and related	1.5	1.5	1.7	1.8	1.7	1.0	1.5
Service	1.0	0.8	1.2	1.4	1.0	0.4	1.1
Protective service	—	3.3	4.5	5.2	2.5	0.9	2.6
Sales and office	1.0	0.8	1.0	0.9	0.8	0.3	0.9
Sales and related	1.3	0.8	1.3	1.2	1.0	0.4	1.2
Office and administrative support	1.3	1.2	1.4	1.3	1.0	0.5	1.1
Natural resources, construction, and maintenance	1.2	1.1	1.5	1.9	1.3	0.7	1.1
Construction, extraction, farming, fishing, and forestry	1.5	1.1	1.7	1.6	1.4	0.6	1.4
Installation, maintenance, and repair	1.7	1.8	2.1	2.8	1.9	1.1	1.6
Production, transportation, and material moving ...	1.1	0.9	1.3	1.3	0.9	0.6	0.9
Production	1.7	1.4	1.6	1.7	1.0	0.8	1.4
Transportation and material moving	1.1	1.1	1.8	1.8	1.4	0.6	1.1
Full time	0.8	0.7	0.7	0.8	0.7	0.4	0.8
Part time	0.7	0.5	0.9	0.8	0.8	0.4	0.7
Union	1.6	1.2	2.0	2.0	1.7	1.1	1.8
Nonunion	0.8	0.6	0.7	0.8	0.6	0.3	0.7
Average wage within the following categories ³ :							
Lowest 25 percent	0.6	0.5	1.0	0.9	0.8	0.3	0.7
Lowest 10 percent	0.6	0.6	1.1	0.9	1.1	0.4	0.7
Second 25 percent	1.0	0.9	1.0	1.1	0.9	0.5	0.8
Third 25 percent	1.2	0.9	1.0	1.0	0.9	0.5	0.9
Highest 25 percent	1.2	1.1	1.0	1.2	1.1	0.7	1.3
Highest 10 percent	1.6	1.6	1.4	1.5	1.7	1.2	2.2
Establishment characteristics							
Goods-producing industries	1.4	1.1	1.3	1.3	0.8	0.6	1.1
Construction	1.5	1.2	1.3	1.5	1.3	0.6	1.2
Manufacturing	1.9	1.5	1.6	1.6	1.1	0.8	1.5
Service-providing industries	0.8	0.6	0.7	0.8	0.7	0.3	0.8
Trade, transportation, and utilities	1.0	0.8	1.1	1.1	1.1	0.5	1.1
Wholesale trade	2.6	2.2	2.3	2.4	2.0	1.5	2.0
Retail trade	1.2	0.7	1.3	1.3	1.0	0.4	1.2
Transportation and warehousing	2.2	2.4	3.1	3.2	3.3	1.4	2.4
Utilities	6.0	5.4	4.6	4.3	1.8	1.1	5.3

See footnotes at end of table.

Table 41. Standard errors for financial benefits: Access, private industry workers, National Compensation Survey, March 2014—continued

Characteristics	Stock options			
	Total	Performance	Signing	Other
All workers	0.4	0.2	0.2	0.3
Worker characteristics				
Management, professional, and related	0.7	0.5	0.3	0.5
Management, business, and financial	1.0	0.8	0.5	0.9
Professional and related	0.8	0.5	0.3	0.6
Service	0.6	0.3	—	0.6
Protective service	—	0.3	—	—
Sales and office	0.6	0.3	0.2	0.6
Sales and related	0.8	0.3	0.3	0.7
Office and administrative support	0.7	0.4	0.3	0.7
Natural resources, construction, and maintenance	0.8	0.4	—	0.8
Construction, extraction, farming, fishing, and forestry	0.8	—	—	0.8
Installation, maintenance, and repair	1.4	0.7	—	1.2
Production, transportation, and material moving ...	0.6	0.3	0.3	0.6
Production	0.8	0.5	0.4	0.8
Transportation and material moving	1.0	0.3	0.3	0.9
Full time	0.4	0.2	0.2	0.3
Part time	0.5	0.2	0.1	0.5
Union	1.3	1.0	0.8	1.0
Nonunion	0.4	0.2	0.2	0.3
Average wage within the following categories ³ :				
Lowest 25 percent	0.5	0.1	—	0.4
Lowest 10 percent	1.0	—	—	0.7
Second 25 percent	0.6	0.4	0.3	0.6
Third 25 percent	0.5	0.2	0.2	0.5
Highest 25 percent	0.7	0.6	0.3	0.5
Highest 10 percent	1.1	1.0	0.6	0.8
Establishment characteristics				
Goods-producing industries	0.8	0.6	0.3	0.6
Construction	1.1	—	—	0.7
Manufacturing	1.1	0.8	0.4	0.9
Service-providing industries	0.4	0.2	0.2	0.4
Trade, transportation, and utilities	0.7	0.3	0.2	0.6
Wholesale trade	1.1	0.7	0.6	1.1
Retail trade	0.9	0.3	0.2	0.9
Transportation and warehousing	2.2	0.6	0.7	1.9
Utilities	2.8	1.2	—	1.9

See footnotes at end of table.

Table 41. Standard errors for financial benefits: Access, private industry workers, National Compensation Survey, March 2014—continued

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ¹	Payroll deduction IRA ²	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account			
Information	3.8	2.7	3.3	3.3	3.3	1.4	3.5
Financial activities	1.7	1.5	1.8	1.8	1.6	1.1	1.7
Finance and insurance	1.6	1.7	1.3	1.3	1.7	1.3	1.6
Credit intermediation and related activities	2.0	2.5	2.0	2.0	2.4	2.1	2.5
Insurance carriers and related activities	2.5	3.1	2.4	2.6	2.6	1.8	2.5
Real estate and rental and leasing	–	3.7	5.1	4.9	3.8	1.7	–
Professional and business services	2.4	1.9	2.0	2.3	1.7	1.1	2.2
Professional and technical services	3.8	3.2	3.3	3.7	3.0	2.2	3.9
Administrative and waste services	2.8	2.1	2.7	3.8	2.2	0.8	1.4
Education and health services	1.7	1.8	2.3	2.4	1.7	0.9	1.8
Educational services	1.5	2.6	2.7	2.7	2.6	2.0	1.7
Junior colleges, colleges, and universities	2.1	2.7	1.8	1.7	2.0	1.7	2.1
Health care and social assistance	1.9	2.1	2.7	2.8	1.9	1.0	2.1
Leisure and hospitality	0.9	1.1	1.6	1.5	1.4	0.6	1.1
Accommodation and food services	1.0	1.0	1.8	1.6	1.6	0.7	1.2
Other services	1.9	1.5	2.1	2.5	2.2	1.3	1.8
1 to 99 workers	0.8	0.7	0.8	0.9	0.7	0.4	0.6
1 to 49 workers	0.9	0.7	0.8	1.1	0.9	0.4	0.7
50 to 99 workers	1.8	1.6	1.7	1.8	1.6	0.9	1.6
100 workers or more	1.0	0.9	0.9	0.9	0.8	0.5	1.1
100 to 499 workers	1.2	1.0	1.3	1.2	1.0	0.6	1.4
500 workers or more	1.5	1.6	1.6	1.5	1.4	0.7	1.6
Geographic areas							
Northeast	1.8	1.5	1.3	1.8	2.0	1.0	1.5
New England	2.9	2.3	3.0	4.2	2.9	1.7	1.2
Middle Atlantic	2.2	1.9	1.5	1.9	2.1	1.2	2.2
South	1.1	1.1	1.2	1.1	1.0	0.5	1.3
South Atlantic	1.3	1.5	1.9	1.6	1.2	0.8	1.8
East South Central	3.8	4.1	2.6	3.2	3.2	1.6	2.3
West South Central	2.2	1.6	1.5	1.8	1.8	0.6	2.4
Midwest	1.5	1.3	1.6	1.5	1.0	0.5	1.3
East North Central	1.7	1.4	1.8	1.6	1.3	0.5	1.6
West North Central	3.2	2.8	3.3	3.2	1.4	1.2	2.1
West	1.8	0.9	1.2	1.3	0.7	0.5	1.3
Mountain	2.5	2.0	2.1	2.2	1.6	0.8	2.1
Pacific	2.3	0.9	1.4	1.6	0.8	0.6	1.6

See footnotes at end of table.

Table 41. Standard errors for financial benefits: Access, private industry workers, National Compensation Survey, March 2014—continued

Characteristics	Stock options			
	Total	Performance	Signing	Other
Information	2.8	2.6	0.4	1.9
Financial activities	1.6	0.6	1.2	1.6
Finance and insurance	1.4	0.8	0.8	1.4
Credit intermediation and related activities	2.2	1.4	1.5	2.2
Insurance carriers and related activities	2.2	1.0	0.5	2.3
Real estate and rental and leasing	—	—	—	—
Professional and business services	1.7	0.8	0.7	1.5
Professional and technical services	1.8	1.3	0.9	1.5
Administrative and waste services	2.4	—	—	2.0
Education and health services	0.5	—	0.1	0.4
Educational services	0.5	—	0.4	—
Junior colleges, colleges, and universities	0.5	—	—	—
Health care and social assistance	0.6	—	—	0.5
Leisure and hospitality	—	—	—	—
Accommodation and food services	—	—	—	—
Other services	0.9	—	—	—
1 to 99 workers	0.5	0.1	0.2	0.4
1 to 49 workers	0.5	0.2	0.2	0.4
50 to 99 workers	1.0	0.4	0.5	1.0
100 workers or more	0.7	0.4	0.3	0.7
100 to 499 workers	0.7	0.5	0.2	0.5
500 workers or more	1.3	0.7	0.6	1.2
Geographic areas				
Northeast	1.1	0.4	0.5	0.9
New England	1.0	0.8	0.4	1.0
Middle Atlantic	1.4	0.5	0.7	1.0
South	0.6	0.3	0.2	0.5
South Atlantic	0.8	0.3	0.3	0.8
East South Central	1.4	1.1	0.7	0.8
West South Central	1.0	0.3	0.4	0.8
Midwest	0.5	0.3	0.3	0.5
East North Central	0.5	0.4	0.4	0.5
West North Central	1.2	0.7	0.2	1.0
West	0.6	0.5	0.3	0.5
Mountain	0.9	0.6	0.5	0.9
Pacific	0.8	0.7	0.4	0.6

¹ 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.

² 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.

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 42. Health-related benefits: Access, private industry workers, National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
All workers	16	16	14
Worker characteristics			
Management, professional, and related	29	23	22
Management, business, and financial	35	31	28
Professional and related	26	19	18
Service	7	5	3
Protective service	7	11	7
Sales and office	16	17	16
Sales and related	11	14	13
Office and administrative support	20	20	18
Natural resources, construction, and maintenance	11	15	14
Construction, extraction, farming, fishing, and forestry	3	10	9
Installation, maintenance, and repair	18	19	18
Production, transportation, and material moving ...	12	17	14
Production	11	16	14
Transportation and material moving	13	17	13
Full time	20	19	17
Part time	7	7	7
Union	24	42	35
Nonunion	16	13	12
Average wage within the following categories ³ :			
Lowest 25 percent	6	5	5
Lowest 10 percent	5	4	4
Second 25 percent	12	12	10
Third 25 percent	18	18	17
Highest 25 percent	33	30	28
Highest 10 percent	40	35	33
Establishment characteristics			
Goods-producing industries	13	18	16
Construction	3	8	8
Manufacturing	18	22	20
Service-providing industries	17	15	14
Trade, transportation, and utilities	14	18	16
Wholesale trade	13	11	8
Retail trade	9	15	14
Transportation and warehousing	25	30	26
Utilities	51	66	62

See footnotes at end of table.

Table 42. Health-related benefits: Access, private industry workers, National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
Information	49	44	43
Financial activities	40	40	38
Finance and insurance	49	51	48
Credit intermediation and related activities	53	53	50
Insurance carriers and related activities	42	43	41
Real estate and rental and leasing	12	4	4
Professional and business services	20	14	13
Professional and technical services	29	18	19
Administrative and waste services	6	5	4
Education and health services	16	11	9
Educational services	28	24	24
Junior colleges, colleges, and universities	50	44	44
Health care and social assistance	14	9	7
Leisure and hospitality	5	2	2
Accommodation and food services	6	2	2
Other services	5	6	5
1 to 99 workers	8	6	6
1 to 49 workers	7	5	5
50 to 99 workers	13	10	9
100 workers or more	26	27	23
100 to 499 workers	18	18	17
500 workers or more	37	38	33
Geographic areas			
Northeast	16	16	16
New England	18	15	16
Middle Atlantic	16	17	16
South	18	17	13
South Atlantic	19	15	12
East South Central	15	20	16
West South Central	17	18	14
Midwest	15	16	15
East North Central	16	17	16
West North Central	13	14	13
West	15	13	13
Mountain	15	12	12
Pacific	15	13	13

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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 42. Standard errors for health-related benefits: Access, private industry workers, National Compensation Survey, March 2014

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
All workers	0.5	0.5	0.5
Worker characteristics			
Management, professional, and related	1.2	1.1	1.1
Management, business, and financial	1.4	1.7	1.6
Professional and related	1.4	1.1	1.1
Service	0.8	0.5	0.4
Protective service	1.5	2.4	1.8
Sales and office	0.8	0.7	0.6
Sales and related	1.0	0.9	0.8
Office and administrative support	1.0	0.9	0.8
Natural resources, construction, and maintenance	1.0	1.2	1.2
Construction, extraction, farming, fishing, and forestry	0.8	1.4	1.5
Installation, maintenance, and repair	1.6	1.8	1.6
Production, transportation, and material moving ...	0.7	1.0	0.9
Production	1.0	1.2	1.2
Transportation and material moving	1.0	1.4	1.3
Full time	0.6	0.6	0.5
Part time	0.6	0.5	0.5
Union	1.6	1.9	1.7
Nonunion	0.5	0.5	0.4
Average wage within the following categories ³ :			
Lowest 25 percent	0.6	0.5	0.5
Lowest 10 percent	0.8	0.7	0.6
Second 25 percent	0.7	0.6	0.6
Third 25 percent	0.8	0.8	0.8
Highest 25 percent	1.1	1.1	1.0
Highest 10 percent	1.7	1.7	1.7
Establishment characteristics			
Goods-producing industries	1.1	1.2	1.2
Construction	0.8	1.2	1.5
Manufacturing	1.4	1.5	1.5
Service-providing industries	0.6	0.6	0.5
Trade, transportation, and utilities	0.8	0.9	0.9
Wholesale trade	2.3	1.9	1.5
Retail trade	0.9	1.1	1.0
Transportation and warehousing	2.4	2.6	2.5
Utilities	5.6	4.9	4.9

See footnotes at end of table.

Table 42. Standard errors for health-related benefits: Access, private industry workers, National Compensation Survey, March 2014—continued

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
Information	3.7	3.7	3.5
Financial activities	1.6	1.6	1.5
Finance and insurance	1.6	1.5	1.5
Credit intermediation and related activities	2.4	2.3	2.3
Insurance carriers and related activities	2.2	2.6	2.7
Real estate and rental and leasing	3.3	1.5	1.9
Professional and business services	1.7	1.7	1.7
Professional and technical services	3.3	3.0	3.0
Administrative and waste services	1.4	1.5	1.3
Education and health services	1.3	1.0	0.8
Educational services	2.1	2.0	1.8
Junior colleges, colleges, and universities	2.6	2.2	2.0
Health care and social assistance	1.5	1.1	0.9
Leisure and hospitality	1.1	0.7	0.6
Accommodation and food services	1.2	0.7	0.6
Other services	1.6	1.7	1.1
1 to 99 workers	0.7	0.5	0.4
1 to 49 workers	0.7	0.4	0.4
50 to 99 workers	1.5	1.1	1.1
100 workers or more	0.7	0.7	0.7
100 to 499 workers	0.9	0.9	0.8
500 workers or more	1.4	1.5	1.4
Geographic areas			
Northeast	0.9	1.3	1.2
New England	1.8	1.7	1.6
Middle Atlantic	1.0	1.6	1.4
South	1.0	0.7	0.7
South Atlantic	1.4	1.1	1.1
East South Central	2.7	1.3	1.4
West South Central	1.9	1.2	1.0
Midwest	0.9	1.1	1.0
East North Central	1.0	1.1	1.1
West North Central	1.8	2.6	2.3
West	1.0	0.9	0.8
Mountain	1.9	1.5	1.4
Pacific	1.2	1.1	0.9

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

² A health plan that provides coverage to a retiree beyond what is mandated by COBRA or other health continuation laws. The plan, although sponsored by the employer, may be fully paid for by the employee.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 43. Nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2014

(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	5	3	10	8	4	3	6	11
Worker characteristics									
Management, professional, and related	50	7	5	14	6	8	2	9	16
Management, business, and financial	58	9	7	19	6	7	2	8	18
Professional and related	46	6	4	11	6	9	2	9	14
Service	24	1	2	6	6	2	1	4	7
Protective service	34	—	—	—	4	3	—	4	—
Sales and office	43	5	3	11	11	3	6	6	9
Sales and related	35	4	1	7	11	2	10	3	6
Office and administrative support	49	6	5	14	11	4	4	8	10
Natural resources, construction, and maintenance	37	6	3	11	10	2	1	5	11
Construction, extraction, farming, fishing, and forestry	31	3	1	12	10	1	—	1	8
Installation, maintenance, and repair	43	8	5	9	10	4	2	8	14
Production, transportation, and material moving ...	43	8	2	9	9	5	2	5	16
Production	47	10	2	10	9	5	2	5	18
Transportation and material moving	39	5	1	7	9	4	2	6	14
Full time	47	6	4	12	9	5	3	7	14
Part time	23	1	1	5	6	1	3	4	4
Union	36	10	4	6	2	7	1	5	18
Nonunion	41	5	3	11	9	4	3	6	11
Average wage within the following categories ³ :									
Lowest 25 percent	26	1	1	6	7	1	3	4	5
Lowest 10 percent	19	(⁴)	1	5	6	1	1	3	3
Second 25 percent	40	4	3	9	12	4	5	5	9
Third 25 percent	46	6	3	12	9	6	2	6	14
Highest 25 percent	54	10	6	15	5	8	1	9	18
Highest 10 percent	57	11	7	17	5	7	1	8	19
Establishment characteristics									
Goods-producing industries	48	10	2	13	10	5	1	4	16
Construction	35	3	—	16	10	1	—	1	7
Manufacturing	52	13	3	11	9	6	2	5	19
Service-providing industries	39	4	3	10	8	4	3	7	10
Trade, transportation, and utilities	39	5	1	7	12	2	8	4	9
Wholesale trade	48	7	2	12	10	5	1	4	16
Retail trade	35	3	1	5	15	1	12	4	3
Transportation and warehousing	42	11	2	5	7	3	3	4	18
Utilities	56	—	6	18	—	3	—	—	23

See footnotes at end of table.

Table 43. Nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2014—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	67	18	11	16	3	10	—	25	28
Financial activities	68	11	7	22	7	4	3	11	19
Finance and insurance	74	13	9	24	5	4	3	12	22
Credit intermediation and related activities	75	13	7	23	5	4	1	15	22
Insurance carriers and related activities	74	12	14	23	5	3	8	11	21
Real estate and rental and leasing	45	—	—	14	14	—	—	6	—
Professional and business services	45	6	6	13	7	5	2	9	12
Professional and technical services	54	8	9	20	10	6	—	7	14
Administrative and waste services	31	3	4	5	5	3	2	11	6
Education and health services	34	1	2	8	6	8	2	8	9
Educational services	22	—	2	3	3	12	1	1	3
Junior colleges, colleges, and universities	21	—	2	—	—	14	—	2	2
Health care and social assistance	36	1	2	8	6	7	2	9	10
Leisure and hospitality	21	—	2	5	7	—	—	2	6
Accommodation and food services	20	—	2	5	6	—	—	2	7
Other services	28	—	—	12	7	4	—	—	4
1 to 99 workers	35	3	2	11	10	3	1	3	7
1 to 49 workers	35	3	2	12	11	3	1	2	6
50 to 99 workers	37	5	2	9	7	4	1	6	11
100 workers or more	47	7	5	9	6	6	5	10	16
100 to 499 workers	44	5	4	8	8	4	7	9	13
500 workers or more	50	11	5	10	3	9	3	11	19
Geographic areas									
Northeast	39	4	3	12	5	6	2	6	11
New England	34	3	3	13	2	5	—	6	8
Middle Atlantic	42	4	3	12	6	7	3	6	12
South	44	5	3	10	12	3	4	7	12
South Atlantic	44	5	4	9	12	3	5	6	11
East South Central	39	4	1	9	10	2	4	7	14
West South Central	47	5	3	13	14	2	3	7	13
Midwest	41	7	3	10	6	5	3	7	13
East North Central	43	7	3	10	7	7	4	6	14
West North Central	38	8	3	10	5	3	2	8	10
West	35	5	3	9	7	4	2	4	8
Mountain	43	6	3	14	9	4	4	5	7
Pacific	31	5	3	7	6	4	2	4	9

¹ The sum of the individual components may be greater than the total because some employees may have access to more than one type of nonproduction bonus.

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

⁴ Less than 0.5.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 43. Standard errors for nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2014

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	0.8	0.3	0.2	0.4	0.5	0.4	0.2	0.4	0.4
Worker characteristics									
Management, professional, and related	1.3	0.5	0.5	0.8	0.8	0.9	0.5	0.7	0.8
Management, business, and financial	1.7	0.7	0.9	1.4	0.7	0.8	0.4	0.8	1.1
Professional and related	1.7	0.6	0.6	0.9	1.2	1.2	0.7	0.9	1.0
Service	1.6	0.2	0.4	0.8	0.8	0.3	0.4	0.6	0.9
Protective service	5.5	—	—	—	1.8	1.0	—	1.5	—
Sales and office	1.0	0.4	0.4	0.6	0.6	0.3	0.5	0.5	0.5
Sales and related	1.3	0.5	0.1	0.7	0.8	0.4	0.8	0.4	0.8
Office and administrative support	1.4	0.5	0.6	0.8	0.9	0.4	0.4	0.7	0.7
Natural resources, construction, and maintenance	1.7	0.5	0.7	1.1	1.2	0.4	0.4	0.7	1.1
Construction, extraction, farming, fishing, and forestry	2.4	0.7	0.4	1.6	1.7	0.3	—	0.3	1.6
Installation, maintenance, and repair	2.3	0.8	1.3	1.5	1.4	0.7	0.7	1.2	1.7
Production, transportation, and material moving ...	1.4	0.7	0.3	0.8	0.8	0.5	0.4	0.9	1.0
Production	1.9	1.1	0.6	1.1	1.1	0.6	0.5	0.8	1.4
Transportation and material moving	1.8	0.8	0.3	1.0	1.0	0.8	0.6	1.3	1.4
Full time	0.9	0.3	0.3	0.5	0.5	0.5	0.2	0.4	0.5
Part time	1.1	0.2	0.2	0.5	0.7	0.2	0.4	0.6	0.5
Union	2.0	0.8	0.7	1.0	0.3	1.0	0.5	0.8	1.6
Nonunion	0.8	0.3	0.2	0.5	0.5	0.4	0.3	0.4	0.4
Average wage within the following categories ² :									
Lowest 25 percent	1.3	0.2	0.3	0.6	0.7	0.2	0.4	0.6	0.6
Lowest 10 percent	1.7	0.2	0.4	1.0	0.9	0.3	0.2	0.9	0.7
Second 25 percent	1.4	0.4	0.4	0.6	0.9	0.4	0.5	0.6	0.7
Third 25 percent	1.0	0.5	0.3	0.6	0.7	0.6	0.3	0.5	0.7
Highest 25 percent	1.3	0.6	0.6	1.0	0.5	0.7	0.3	0.7	0.8
Highest 10 percent	1.9	1.0	0.8	1.7	0.9	0.9	0.2	0.9	1.3
Establishment characteristics									
Goods-producing industries	1.4	0.9	0.5	0.9	0.9	0.6	0.3	0.6	1.0
Construction	2.2	0.7	—	1.5	1.4	0.3	—	0.4	1.3
Manufacturing	1.8	1.2	0.6	1.0	1.0	0.9	0.5	0.7	1.3
Service-providing industries	0.9	0.3	0.2	0.5	0.5	0.4	0.3	0.4	0.4
Trade, transportation, and utilities	1.0	0.5	0.3	0.5	0.7	0.4	0.6	0.5	0.7
Wholesale trade	2.9	1.4	0.7	1.8	1.6	1.1	0.4	1.2	2.0
Retail trade	1.4	0.5	0.2	0.5	0.9	0.3	0.9	0.5	0.4
Transportation and warehousing	3.2	1.9	0.9	1.3	1.5	1.0	1.3	1.7	2.5
Utilities	5.5	—	2.0	4.4	—	1.2	—	—	3.8

See footnotes at end of table.

Table 43. Standard errors for nonproduction bonuses: Access, private industry workers, National Compensation Survey, March 2014—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	3.1	2.6	2.4	2.5	1.3	1.9	—	3.4	3.0
Financial activities	1.8	0.8	0.8	1.1	0.9	0.7	0.6	1.1	1.2
Finance and insurance	1.5	1.1	1.0	1.5	0.6	0.6	0.7	1.1	1.2
Credit intermediation and related activities	1.9	1.6	1.5	1.8	0.9	0.7	0.4	1.9	1.9
Insurance carriers and related activities	2.0	1.5	1.9	2.3	1.0	0.9	1.7	1.6	2.2
Real estate and rental and leasing	5.8	—	—	2.4	3.6	—	—	2.7	—
Professional and business services	2.2	0.8	1.0	1.2	1.0	0.9	0.6	1.3	1.1
Professional and technical services	3.5	1.4	1.6	2.3	1.8	1.7	—	1.4	2.0
Administrative and waste services	3.4	1.0	1.3	1.1	1.3	1.1	0.9	2.4	1.6
Education and health services	2.2	0.3	0.3	1.3	1.4	1.4	0.7	0.9	1.0
Educational services	2.3	—	0.6	0.5	1.4	1.4	0.3	0.4	0.9
Junior colleges, colleges, and universities	2.0	—	0.3	—	—	1.8	—	0.2	0.3
Health care and social assistance	2.6	0.4	0.3	1.5	1.6	1.6	0.8	1.1	1.2
Leisure and hospitality	2.3	—	0.7	1.4	1.4	—	—	0.7	1.4
Accommodation and food services	2.6	—	0.8	1.4	1.6	—	—	0.8	1.6
Other services	3.5	—	—	2.5	1.8	1.4	—	—	1.2
1 to 99 workers	1.0	0.3	0.3	0.7	0.7	0.3	0.2	0.3	0.6
1 to 49 workers	1.1	0.4	0.3	0.8	0.9	0.3	0.3	0.3	0.6
50 to 99 workers	1.8	0.7	0.5	1.0	1.0	0.9	0.3	1.1	1.3
100 workers or more	1.1	0.4	0.4	0.5	0.4	0.7	0.4	0.6	0.6
100 to 499 workers	1.4	0.5	0.5	0.7	0.6	0.4	0.5	0.9	0.9
500 workers or more	1.7	0.8	0.5	0.8	0.6	1.5	0.5	0.9	1.0
Geographic areas									
Northeast	1.5	0.5	0.5	1.0	0.6	0.7	0.4	0.9	0.7
New England	2.7	0.7	1.6	2.3	0.5	1.3	—	1.6	1.6
Middle Atlantic	1.8	0.7	0.4	0.9	0.9	0.9	0.5	1.0	0.8
South	1.2	0.4	0.4	0.7	1.0	0.3	0.5	0.8	0.9
South Atlantic	1.7	0.6	0.7	1.0	1.6	0.4	0.8	1.2	1.1
East South Central	2.8	1.3	0.5	1.7	2.0	0.7	0.9	1.7	2.8
West South Central	2.3	0.7	0.7	1.3	1.5	0.6	0.7	1.1	1.4
Midwest	2.0	0.6	0.4	1.0	0.8	1.2	0.5	0.6	0.9
East North Central	2.4	0.5	0.4	1.3	1.1	1.7	0.7	0.7	1.1
West North Central	3.6	1.4	0.7	1.6	0.9	0.7	0.5	1.3	1.6
West	1.4	0.7	0.4	0.7	0.8	0.6	0.4	0.6	0.4
Mountain	3.6	1.5	0.5	1.7	1.7	1.5	1.2	1.3	0.9
Pacific	1.1	0.8	0.5	0.8	0.9	0.6	0.3	0.7	0.4

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 44. Unmarried domestic partner benefits: Access¹, private industry workers, National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	9	9	35	30
Worker characteristics				
Management, professional, and related	14	14	50	42
Management, business, and financial	18	18	57	49
Professional and related	12	12	47	38
Service	3	3	19	16
Protective service	4	4	21	15
Sales and office	10	10	38	34
Sales and related	5	5	36	32
Office and administrative support	13	13	40	36
Natural resources, construction, and maintenance	9	9	28	23
Construction, extraction, farming, fishing, and forestry	6	7	17	17
Installation, maintenance, and repair	12	11	37	29
Production, transportation, and material moving ...	9	8	31	27
Production	7	6	29	26
Transportation and material moving	11	11	32	27
Full time	11	11	42	35
Part time	4	5	16	14
Union	28	25	52	39
Nonunion	7	8	33	29
Average wage within the following categories ² :				
Lowest 25 percent	3	3	15	14
Lowest 10 percent	2	2	8	7
Second 25 percent	7	8	34	30
Third 25 percent	11	10	41	35
Highest 25 percent	18	18	56	45
Highest 10 percent	20	19	65	53
Establishment characteristics				
Goods-producing industries	8	7	32	28
Construction	5	7	20	20
Manufacturing	9	7	37	31
Service-providing industries	10	9	36	31
Trade, transportation, and utilities	9	9	39	34
Wholesale trade	5	5	34	30
Retail trade	6	6	37	34
Transportation and warehousing	19	19	50	38
Utilities	35	35	69	63

See footnotes at end of table.

Table 44. Unmarried domestic partner benefits: Access¹, private industry workers, National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
Information	28	25	67	42
Financial activities	28	27	56	53
Finance and insurance	35	34	67	62
Credit intermediation and related activities	36	35	66	62
Insurance carriers and related activities	31	29	63	56
Real estate and rental and leasing	—	—	22	21
Professional and business services	7	8	38	33
Professional and technical services	8	9	51	44
Administrative and waste services	3	3	20	20
Education and health services	10	10	34	29
Educational services	9	9	48	39
Junior colleges, colleges, and universities	9	9	62	47
Health care and social assistance	10	10	32	27
Leisure and hospitality	2	2	18	14
Accommodation and food services	1	1	18	13
Other services	4	4	19	16
1 to 99 workers	5	5	22	20
1 to 49 workers	4	4	19	17
50 to 99 workers	6	6	31	29
100 workers or more	15	14	51	42
100 to 499 workers	10	10	45	41
500 workers or more	22	20	59	43
Geographic areas				
Northeast	12	13	39	32
New England	10	10	42	36
Middle Atlantic	13	13	38	31
South	8	8	29	25
South Atlantic	9	9	30	25
East South Central	6	6	30	24
West South Central	7	8	25	25
Midwest	7	6	28	22
East North Central	7	5	26	18
West North Central	8	7	32	28
West	11	11	50	45
Mountain	8	8	39	33
Pacific	12	12	55	51

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 the Unmarried Domestic Partners Benefit Fact Sheet at: www.bls.gov/ncs/ebs_domestic2012.pdf.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 44. Standard errors for unmarried domestic partner benefits: Access¹, private industry workers, National Compensation Survey, March 2014

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	0.4	0.4	0.7	0.6
Worker characteristics				
Management, professional, and related	0.8	0.8	1.3	1.3
Management, business, and financial	1.2	1.4	1.6	1.4
Professional and related	1.1	1.0	1.7	1.6
Service	0.6	0.6	1.4	1.3
Protective service	1.3	1.3	3.2	3.1
Sales and office	0.5	0.5	1.0	1.0
Sales and related	0.5	0.5	1.5	1.4
Office and administrative support	0.7	0.7	1.3	1.3
Natural resources, construction, and maintenance	1.0	1.2	1.6	1.5
Construction, extraction, farming, fishing, and forestry	1.1	1.9	1.7	2.0
Installation, maintenance, and repair	1.5	1.5	2.5	2.3
Production, transportation, and material moving ...	0.7	0.7	1.4	1.3
Production	1.0	0.8	1.6	1.4
Transportation and material moving	1.0	1.0	2.1	2.2
Full time	0.5	0.4	0.8	0.7
Part time	0.4	0.4	0.9	0.8
Union	1.6	1.5	2.3	2.2
Nonunion	0.4	0.4	0.8	0.7
Average wage within the following categories ² :				
Lowest 25 percent	0.3	0.3	0.8	0.8
Lowest 10 percent	0.3	0.4	0.9	0.8
Second 25 percent	0.5	0.5	1.1	1.1
Third 25 percent	0.7	0.7	1.1	1.1
Highest 25 percent	0.8	0.8	1.2	1.1
Highest 10 percent	1.3	1.3	1.6	1.7
Establishment characteristics				
Goods-producing industries	0.9	0.9	1.3	1.1
Construction	1.1	1.6	1.7	1.6
Manufacturing	1.2	1.0	1.8	1.5
Service-providing industries	0.4	0.4	0.9	0.7
Trade, transportation, and utilities	0.7	0.7	1.2	1.1
Wholesale trade	1.2	1.2	2.5	2.4
Retail trade	0.7	0.7	1.3	1.3
Transportation and warehousing	2.3	2.2	3.7	3.4
Utilities	4.8	4.8	4.7	5.4

See footnotes at end of table.

Table 44. Standard errors for unmarried domestic partner benefits: Access¹, private industry workers, National Compensation Survey, March 2014—continued

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
Information	3.5	3.3	3.4	3.3
Financial activities	1.3	1.3	1.8	1.7
Finance and insurance	1.4	1.4	1.5	1.5
Credit intermediation and related activities	2.5	2.4	2.2	2.2
Insurance carriers and related activities	2.6	2.6	2.6	2.6
Real estate and rental and leasing	—	—	3.9	3.8
Professional and business services	1.2	1.2	2.2	2.0
Professional and technical services	2.0	2.1	3.4	3.3
Administrative and waste services	1.3	1.3	3.7	3.7
Education and health services	1.4	1.4	2.4	2.2
Educational services	1.9	1.9	3.0	2.8
Junior colleges, colleges, and universities	1.1	1.1	2.3	2.1
Health care and social assistance	1.7	1.6	2.7	2.5
Leisure and hospitality	0.6	0.6	1.8	1.5
Accommodation and food services	0.6	0.6	2.0	1.6
Other services	1.4	1.5	2.7	2.5
1 to 99 workers	0.4	0.4	0.8	0.8
1 to 49 workers	0.4	0.5	0.9	0.9
50 to 99 workers	0.8	0.8	1.9	1.9
100 workers or more	0.7	0.7	1.1	1.0
100 to 499 workers	0.8	0.8	1.4	1.4
500 workers or more	1.3	1.2	1.7	1.5
Geographic areas				
Northeast	0.9	0.9	1.8	1.3
New England	1.7	1.7	1.9	2.6
Middle Atlantic	1.1	1.1	2.5	1.7
South	0.6	0.6	1.1	1.0
South Atlantic	0.8	0.9	1.5	1.4
East South Central	1.2	1.2	3.0	2.7
West South Central	1.0	1.3	2.0	1.8
Midwest	0.6	0.4	1.4	1.2
East North Central	0.5	0.4	1.6	1.3
West North Central	1.4	1.0	2.4	2.5
West	1.0	1.0	1.8	1.6
Mountain	1.6	1.6	2.0	1.7
Pacific	1.3	1.2	2.3	2.0

¹ The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer's policy on providing the benefit to unmarried domestic partners. For more information, see the Unmarried Domestic Partners Benefit Fact Sheet at: www.bls.gov/ncs/ebs_domestic2012.pdf.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2014

(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	11	6	24	56	14	1	29
Worker characteristics								
Management, professional, and related	76	11	3	10	77	10	1	12
Management, business, and financial	83	12	1	4	86	9	1	5
Professional and related	73	10	4	13	72	11	1	16
Service	30	10	8	52	26	14	2	58
Protective service	39	4	23	34	34	—	—	44
Sales and office	60	11	9	20	56	15	1	28
Sales and related	51	9	16	24	45	16	1	38
Office and administrative support	65	12	5	18	63	14	1	22
Natural resources, construction, and maintenance	64	13	3	21	55	21	1	22
Construction, extraction, farming, fishing, and forestry	56	13	4	27	47	—	—	30
Installation, maintenance, and repair	71	13	2	15	63	21	1	15
Production, transportation, and material moving ...	66	11	4	19	65	12	1	23
Production	73	11	2	14	73	12	1	15
Transportation and material moving	59	10	7	25	57	12	1	30
Full time	72	13	2	12	71	14	1	13
Part time	19	4	18	60	12	11	1	76
Union	90	4	2	4	85	9	1	5
Nonunion	55	12	7	26	53	14	1	32
Average wage within the following categories ² :								
Lowest 25 percent	25	9	13	53	21	13	1	64
Lowest 10 percent	13	7	14	65	11	9	1	78
Second 25 percent	61	13	6	20	57	17	1	25
Third 25 percent	73	13	3	11	72	14	1	13
Highest 25 percent	83	10	2	5	84	9	1	7
Highest 10 percent	86	8	2	4	89	6	1	5
Establishment characteristics								
Goods-producing industries	74	13	2	12	72	14	1	13
Construction	53	17	4	26	44	—	—	29
Manufacturing	81	11	1	6	82	10	1	7
Service-providing industries	56	11	7	27	53	13	1	33
Trade, transportation, and utilities	62	9	11	18	55	16	1	28
Wholesale trade	73	14	3	11	69	18	1	13
Retail trade	52	8	16	23	42	18	1	38
Transportation and warehousing	76	9	3	13	76	—	—	15
Utilities	98	—	—	1	96	—	—	1

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2014—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	18	51	(¹)	30	54	15	6	25
Worker characteristics								
Management, professional, and related	26	61	(¹)	13	73	14	3	10
Management, business, and financial	31	64	—	—	81	14	1	4
Professional and related	23	59	(¹)	17	69	13	4	13
Service	6	33	(¹)	60	26	14	8	52
Protective service	—	38	—	56	38	4	22	36
Sales and office	16	55	1	29	56	14	9	20
Sales and related	10	51	1	38	48	12	15	24
Office and administrative support	20	57	1	22	61	16	5	18
Natural resources, construction, and maintenance	24	53	—	—	57	20	3	21
Construction, extraction, farming, fishing, and forestry	—	44	—	31	46	23	4	27
Installation, maintenance, and repair	23	60	—	—	66	17	2	15
Production, transportation, and material moving ...	23	54	(¹)	23	57	19	4	19
Production	22	62	—	16	68	16	2	14
Transportation and material moving	23	45	1	31	47	22	6	25
Full time	22	64	(¹)	14	68	18	2	12
Part time	7	16	1	76	15	8	17	60
Union	71	23	1	5	54	40	2	4
Nonunion	13	54	(¹)	33	54	13	6	27
Average wage within the following categories ² :								
Lowest 25 percent	4	30	1	65	23	11	12	53
Lowest 10 percent	3	18	1	79	11	9	14	66
Second 25 percent	13	61	1	25	56	18	5	21
Third 25 percent	24	62	(¹)	14	67	19	3	11
Highest 25 percent	36	57	(¹)	7	78	15	2	5
Highest 10 percent	37	58	—	—	83	12	2	4
Establishment characteristics								
Goods-producing industries	26	61	(¹)	14	69	18	2	12
Construction	—	51	—	30	45	25	4	26
Manufacturing	28	64	—	—	77	15	1	6
Service-providing industries	17	49	(¹)	33	51	15	7	27
Trade, transportation, and utilities	18	53	1	28	53	18	10	19
Wholesale trade	—	74	—	13	69	17	3	11
Retail trade	12	48	1	38	45	16	15	24
Transportation and warehousing	35	50	—	—	57	28	3	13
Utilities	79	20	—	—	92	6	—	—

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2014—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	86	6	2	6	88	—	—	8
Financial activities	81	8	3	9	81	7	1	10
Finance and insurance	89	4	3	4	88	4	1	6
Credit intermediation and related activities	91	3	3	3	91	—	—	4
Insurance carriers and related activities	86	4	3	7	85	5	1	9
Real estate and rental and leasing	53	21	4	23	56	—	—	25
Professional and business services	55	12	5	28	55	12	3	30
Professional and technical services	68	16	4	13	72	—	—	16
Administrative and waste services	34	11	8	48	29	15	4	51
Education and health services	63	12	6	19	60	15	1	24
Educational services	70	8	1	20	65	—	—	21
Junior colleges, colleges, and universities	88	3	1	9	86	4	(1)	10
Health care and social assistance	62	13	7	19	59	15	2	24
Leisure and hospitality	21	10	7	62	19	—	—	68
Accommodation and food services	20	10	6	64	18	—	—	70
Other services	38	11	9	42	33	—	—	49
1 to 99 workers	42	15	7	35	39	18	1	42
1 to 49 workers	38	15	7	39	35	19	1	46
50 to 99 workers	55	14	8	23	53	16	1	30
100 workers or more	77	6	5	12	75	8	2	15
100 to 499 workers	71	8	6	14	68	11	2	18
500 workers or more	86	3	3	8	85	4	1	10
Geographic areas								
Northeast	58	11	6	25	54	15	1	29
New England	59	9	5	28	55	13	1	31
Middle Atlantic	58	12	6	24	54	16	1	29
South	59	11	6	24	58	12	2	29
South Atlantic	59	11	6	23	57	13	1	28
East South Central	60	10	4	26	59	—	—	29
West South Central	58	12	7	24	60	10	2	28
Midwest	62	9	8	21	60	11	1	28
East North Central	62	10	7	21	61	11	1	27
West North Central	62	6	9	23	56	12	1	31
West	55	12	5	28	50	17	1	32
Mountain	52	12	7	29	55	—	—	35
Pacific	56	12	5	27	47	21	1	31

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2014—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	43	49	—	—	84	8	2	6
Financial activities	41	47	—	—	80	9	3	9
Finance and insurance	51	42	—	—	88	4	3	4
Credit intermediation and related activities	50	43	—	—	90	3	3	3
Insurance carriers and related activities	48	41	—	—	85	5	3	7
Real estate and rental and leasing	—	64	—	26	50	23	4	23
Professional and business services	—	53	—	33	53	14	5	28
Professional and technical services	14	70	—	16	67	16	4	13
Administrative and waste services	—	39	—	55	32	12	8	48
Education and health services	17	58	(¹)	25	58	17	6	19
Educational services	—	64	—	21	63	16	1	20
Junior colleges, colleges, and universities	15	75	—	—	84	6	1	9
Health care and social assistance	17	57	(¹)	25	57	17	7	19
Leisure and hospitality	3	29	(¹)	69	19	12	7	62
Accommodation and food services	—	28	—	70	18	12	6	64
Other services	—	43	—	50	35	14	8	43
1 to 99 workers	8	49	(¹)	43	40	17	7	36
1 to 49 workers	6	47	(¹)	46	37	17	7	39
50 to 99 workers	12	57	1	30	50	18	8	23
100 workers or more	30	53	1	16	71	13	5	12
100 to 499 workers	19	60	1	20	66	14	6	14
500 workers or more	46	44	(¹)	10	78	12	2	8
Geographic areas								
Northeast	23	47	1	30	52	18	5	25
New England	—	49	—	32	55	12	4	28
Middle Atlantic	24	46	1	29	50	20	6	24
South	15	55	(¹)	30	56	14	6	24
South Atlantic	16	55	(¹)	30	56	14	6	24
East South Central	—	56	—	30	56	14	4	26
West South Central	—	55	—	30	55	14	7	24
Midwest	20	51	1	29	57	14	7	22
East North Central	22	50	1	27	57	16	7	21
West North Central	—	51	—	32	59	9	9	23
West	17	50	(¹)	33	50	17	5	28
Mountain	—	52	—	35	50	15	6	29
Pacific	19	49	(¹)	32	50	18	4	28

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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2014

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	0.7	0.4	0.3	0.8	0.8	0.5	0.1	0.8
Worker characteristics								
Management, professional, and related	1.2	1.0	0.6	0.8	1.1	0.8	0.2	0.9
Management, business, and financial	1.4	1.2	0.4	0.7	1.1	0.7	0.2	0.7
Professional and related	1.6	1.2	0.9	1.1	1.5	1.1	0.2	1.3
Service	1.5	0.9	0.9	1.8	1.5	1.3	0.4	1.7
Protective service	5.1	1.7	4.9	5.9	4.8	–	–	6.1
Sales and office	1.0	0.6	0.5	0.9	1.0	0.7	0.2	1.0
Sales and related	1.4	0.8	0.9	1.4	1.3	0.9	0.3	1.3
Office and administrative support	1.3	0.8	0.6	1.1	1.4	0.9	0.2	1.2
Natural resources, construction, and maintenance	2.0	1.1	0.7	1.7	2.1	1.6	0.6	1.6
Construction, extraction, farming, fishing, and forestry	3.4	2.0	1.2	3.1	3.3	–	–	3.0
Installation, maintenance, and repair	2.3	1.6	0.5	1.7	2.8	2.5	0.7	1.7
Production, transportation, and material moving ...	1.7	0.8	0.5	1.7	1.8	0.7	0.2	1.7
Production	1.6	1.0	0.4	1.4	1.9	1.1	0.3	1.4
Transportation and material moving	2.3	1.2	0.9	2.5	2.2	1.1	0.2	2.4
Full time	0.7	0.5	0.2	0.6	0.9	0.7	0.2	0.6
Part time	1.1	0.5	1.0	1.6	0.8	0.8	0.2	1.2
Union	1.2	0.8	0.7	0.7	1.4	1.1	0.3	0.9
Nonunion	0.8	0.5	0.3	0.9	0.9	0.6	0.2	0.8
Average wage within the following categories ¹ :								
Lowest 25 percent	1.2	0.8	0.8	1.4	1.1	0.9	0.3	1.3
Lowest 10 percent	1.2	1.1	1.4	2.1	1.2	1.0	0.6	1.7
Second 25 percent	1.2	0.7	0.6	1.0	1.3	1.1	0.2	1.1
Third 25 percent	0.9	0.8	0.4	0.8	1.0	0.8	0.3	0.8
Highest 25 percent	1.0	0.9	0.4	0.6	0.7	0.5	0.2	0.7
Highest 10 percent	1.3	1.2	0.7	0.5	1.0	0.7	0.2	0.8
Establishment characteristics								
Goods-producing industries	1.3	1.0	0.4	0.9	1.3	0.9	0.2	0.9
Construction	2.8	1.9	1.1	2.6	2.7	–	–	2.5
Manufacturing	1.4	1.1	0.3	0.8	1.5	1.0	0.2	0.9
Service-providing industries	0.9	0.5	0.4	0.9	0.9	0.6	0.2	0.9
Trade, transportation, and utilities	1.3	0.6	0.6	1.0	1.3	0.8	0.2	1.1
Wholesale trade	2.4	1.9	0.7	1.3	2.3	1.7	0.3	1.4
Retail trade	1.3	0.7	0.9	1.3	1.4	1.1	0.3	1.3
Transportation and warehousing	3.0	1.7	0.9	2.5	2.6	–	–	2.5
Utilities	0.7	–	–	0.6	1.8	–	–	0.6

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2014—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	0.7	0.5	0.3	0.8
Worker characteristics								
Management, professional, and related	1.2	1.4	0.1	0.9	1.3	1.0	0.6	0.8
Management, business, and financial	1.4	1.5	—	—	1.4	1.2	0.4	0.7
Professional and related	1.5	1.9	0.1	1.3	1.7	1.3	0.9	1.1
Service	0.7	1.5	0.1	1.7	1.4	1.2	0.9	1.8
Protective service	—	5.2	—	4.9	5.1	1.8	4.8	6.0
Sales and office	0.7	0.9	0.2	1.0	1.0	0.7	0.5	0.9
Sales and related	0.8	1.2	0.2	1.3	1.3	0.8	0.9	1.4
Office and administrative support	0.9	1.3	0.1	1.2	1.3	0.9	0.6	1.1
Natural resources, construction, and maintenance	1.7	1.7	—	—	2.0	1.2	0.7	1.7
Construction, extraction, farming, fishing, and forestry	—	2.7	—	3.0	3.1	2.2	1.2	3.1
Installation, maintenance, and repair	1.9	2.3	—	—	2.4	1.7	0.5	1.7
Production, transportation, and material moving ...	1.1	1.7	0.1	1.8	1.5	1.2	0.5	1.7
Production	1.4	1.9	—	1.5	1.7	1.3	0.4	1.4
Transportation and material moving	1.5	2.2	0.2	2.5	2.0	1.6	0.9	2.5
Full time	0.7	0.9	0.1	0.7	0.8	0.6	0.2	0.6
Part time	0.5	1.0	0.2	1.2	1.0	0.6	1.0	1.6
Union	2.0	1.8	0.1	0.9	2.0	2.0	0.7	0.7
Nonunion	0.5	0.8	0.1	0.9	0.8	0.5	0.3	0.9
Average wage within the following categories ¹ :								
Lowest 25 percent	0.4	1.1	0.1	1.2	1.1	0.9	0.8	1.4
Lowest 10 percent	0.3	1.4	0.3	1.6	1.2	1.2	1.4	2.1
Second 25 percent	0.7	1.3	0.1	1.1	1.2	0.8	0.6	1.0
Third 25 percent	1.0	1.2	0.1	0.8	1.0	1.0	0.4	0.8
Highest 25 percent	1.2	1.3	0.1	0.6	1.0	0.9	0.4	0.6
Highest 10 percent	1.7	1.7	—	—	1.4	1.3	0.7	0.5
Establishment characteristics								
Goods-producing industries	1.3	1.4	(²)	0.9	1.5	1.2	0.4	0.9
Construction	—	2.4	—	2.6	2.6	1.9	1.1	2.6
Manufacturing	1.7	1.8	—	—	1.5	1.4	0.3	0.8
Service-providing industries	0.6	0.9	0.1	0.9	0.8	0.6	0.4	0.9
Trade, transportation, and utilities	0.9	1.1	0.2	1.1	1.2	0.8	0.6	1.0
Wholesale trade	—	2.0	—	1.4	2.4	2.0	0.7	1.3
Retail trade	0.9	1.2	0.3	1.3	1.3	1.1	0.9	1.3
Transportation and warehousing	2.8	3.4	—	—	3.3	2.5	0.8	2.5
Utilities	5.6	5.6	—	—	2.2	2.1	—	—

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2014—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	2.3	1.6	0.6	1.3	2.2	—	—	1.5
Financial activities	1.7	1.0	0.5	1.3	1.6	0.9	0.5	1.3
Finance and insurance	1.0	0.6	0.5	0.6	1.0	0.6	0.6	0.7
Credit intermediation and related activities	1.4	0.5	1.2	0.6	1.4	—	—	0.6
Insurance carriers and related activities	1.8	0.8	0.9	1.3	1.8	0.9	0.5	1.6
Real estate and rental and leasing	5.6	3.8	1.4	4.7	5.2	—	—	4.6
Professional and business services	1.9	1.5	0.9	2.1	2.4	1.8	0.6	2.2
Professional and technical services	2.7	2.2	1.1	2.0	2.9	—	—	2.4
Administrative and waste services	3.5	2.0	1.7	3.6	3.3	3.5	1.2	3.6
Education and health services	2.2	1.5	0.9	1.9	2.4	1.9	0.4	1.9
Educational services	3.0	1.6	0.5	2.7	2.6	—	—	2.6
Junior colleges, colleges, and universities	1.4	1.0	0.3	1.0	1.3	1.0	0.1	1.1
Health care and social assistance	2.6	1.8	1.0	2.1	2.8	2.2	0.5	2.1
Leisure and hospitality	2.1	1.5	1.0	2.6	2.1	—	—	2.3
Accommodation and food services	2.3	1.6	1.2	2.9	2.2	—	—	2.6
Other services	4.0	1.9	1.7	4.3	3.5	—	—	4.3
1 to 99 workers	1.0	0.7	0.5	1.1	1.2	1.0	0.1	1.1
1 to 49 workers	1.1	0.9	0.6	1.3	1.2	1.1	0.1	1.3
50 to 99 workers	2.3	1.3	1.0	2.0	2.4	1.4	0.4	2.0
100 workers or more	0.9	0.5	0.4	0.8	0.9	0.5	0.3	0.7
100 to 499 workers	1.4	0.8	0.6	1.2	1.3	0.7	0.4	1.1
500 workers or more	1.2	0.6	0.4	1.0	1.2	0.5	0.2	1.0
Geographic areas								
Northeast	1.9	1.0	0.6	2.5	2.0	0.9	0.2	2.3
New England	3.3	1.6	0.9	5.0	3.6	2.1	0.5	4.4
Middle Atlantic	2.3	1.2	0.8	3.0	2.5	0.9	0.2	2.8
South	1.4	0.7	0.5	1.3	1.5	1.0	0.3	1.2
South Atlantic	2.1	1.0	0.7	2.0	2.5	1.7	0.2	1.9
East South Central	2.9	1.3	0.8	3.0	3.5	—	—	2.6
West South Central	2.2	1.3	0.7	1.7	1.8	1.0	0.8	1.6
Midwest	1.3	0.8	0.8	1.3	1.8	1.2	0.2	1.3
East North Central	1.6	1.0	1.0	1.4	1.7	0.9	0.3	1.5
West North Central	2.4	1.3	1.4	2.9	4.2	3.3	0.4	2.8
West	1.4	0.9	0.8	1.7	1.5	1.0	0.3	1.7
Mountain	1.9	1.4	1.9	2.0	2.6	—	—	2.2
Pacific	1.9	1.2	0.7	2.3	1.9	1.4	0.3	2.2

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, private industry workers, National Compensation Survey, March 2014—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	3.6	3.5	—	—	2.3	1.6	0.6	1.3
Financial activities	1.7	1.5	—	—	1.7	1.1	0.5	1.3
Finance and insurance	1.8	1.7	—	—	1.0	0.6	0.5	0.6
Credit intermediation and related activities	2.5	2.5	—	—	1.4	0.6	1.2	0.6
Insurance carriers and related activities	3.0	2.8	—	—	1.9	0.9	0.9	1.3
Real estate and rental and leasing	—	4.6	—	4.8	5.2	3.9	1.4	4.7
Professional and business services	—	2.4	—	2.2	1.9	1.4	0.9	2.1
Professional and technical services	2.6	2.9	—	2.4	2.7	2.1	1.1	2.0
Administrative and waste services	—	3.7	—	3.6	3.5	2.0	1.7	3.6
Education and health services	1.8	2.0	0.1	1.9	2.1	1.8	0.8	1.9
Educational services	—	2.9	—	2.6	3.3	2.4	0.4	2.6
Junior colleges, colleges, and universities	0.9	1.4	—	—	1.5	1.1	0.3	1.0
Health care and social assistance	2.1	2.3	0.2	2.1	2.5	2.1	1.0	2.1
Leisure and hospitality	0.9	2.1	0.1	2.3	1.9	1.6	1.0	2.6
Accommodation and food services	—	2.3	—	2.6	2.1	1.8	1.2	2.9
Other services	—	4.3	—	4.2	4.1	2.1	1.7	4.3
1 to 99 workers	0.5	1.1	0.1	1.1	1.0	0.8	0.5	1.1
1 to 49 workers	0.5	1.2	0.1	1.3	1.1	1.0	0.6	1.3
50 to 99 workers	1.3	2.1	0.3	2.0	2.2	1.4	1.0	2.0
100 workers or more	1.0	1.0	0.1	0.8	0.9	0.6	0.4	0.8
100 to 499 workers	1.0	1.3	0.2	1.2	1.3	0.9	0.6	1.2
500 workers or more	1.8	1.7	0.1	1.0	1.2	1.0	0.4	1.0
Geographic areas								
Northeast	1.8	2.0	0.2	2.4	1.7	1.5	0.6	2.5
New England	—	2.5	—	4.5	3.3	1.7	0.9	5.0
Middle Atlantic	1.9	2.3	0.3	2.9	1.9	2.0	0.8	2.9
South	0.7	1.3	0.1	1.3	1.3	0.7	0.5	1.3
South Atlantic	1.2	2.0	0.1	2.0	1.9	1.1	0.7	2.0
East South Central	—	3.3	—	2.6	2.8	1.2	0.8	3.0
West South Central	—	1.8	—	1.9	2.0	1.2	0.8	1.6
Midwest	1.4	1.7	0.2	1.4	1.5	1.1	0.8	1.3
East North Central	1.7	2.1	0.3	1.5	2.0	1.3	0.9	1.4
West North Central	—	2.8	—	3.0	2.2	1.6	1.4	2.9
West	1.1	1.4	0.1	1.6	1.4	1.1	0.7	1.7
Mountain	—	2.0	—	2.2	2.2	1.5	1.8	1.9
Pacific	1.4	1.9	0.1	2.1	1.8	1.5	0.7	2.3

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

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/glossary20132014.htm.

Table 46. Paid leave combinations: Access, private industry workers, National Compensation Survey, March 2014

(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	37	33	58	71	67	80	83
Worker characteristics							
Management, professional, and related	54	51	79	86	88	92	93
Management, business, and financial	60	56	88	96	94	97	97
Professional and related	51	49	74	80	85	90	90
Service	19	17	36	44	45	61	63
Protective service	30	25	43	64	52	72	80
Sales and office	40	36	62	74	69	81	84
Sales and related	32	28	49	61	58	71	76
Office and administrative support	45	41	70	82	77	87	89
Natural resources, construction, and maintenance	28	23	52	76	60	82	88
Construction, extraction, farming, fishing, and forestry	17	12	35	58	43	69	80
Installation, maintenance, and repair	37	32	67	91	75	94	95
Production, transportation, and material moving ...	32	24	54	79	65	84	88
Production	32	23	57	88	68	92	95
Transportation and material moving	31	26	51	70	61	77	82
Full time	45	41	72	87	80	93	94
Part time	12	9	18	26	30	44	48
Union	49	42	69	88	81	93	95
Nonunion	36	32	57	70	66	79	81
Average wage within the following categories ² :							
Lowest 25 percent	14	10	27	39	36	54	59
Lowest 10 percent	7	5	16	25	24	44	49
Second 25 percent	39	33	62	78	72	86	88
Third 25 percent	45	40	71	87	79	92	93
Highest 25 percent	56	53	82	89	90	95	95
Highest 10 percent	58	55	85	91	93	96	96
Establishment characteristics							
Goods-producing industries	31	24	58	85	67	90	93
Construction	17	14	40	62	46	72	82
Manufacturing	38	29	64	94	75	97	98
Service-providing industries	38	34	59	68	67	78	80
Trade, transportation, and utilities	35	30	57	72	65	80	83
Wholesale trade	38	34	73	90	80	92	94
Retail trade	29	23	45	62	55	71	77
Transportation and warehousing	46	42	71	81	79	89	90
Utilities	65	63	91	99	93	99	100

See footnotes at end of table.

Table 46. Paid leave combinations: Access, private industry workers, National Compensation Survey, March 2014—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	72	71	90	93	94	96	97
Financial activities	61	57	86	92	92	95	96
Finance and insurance	67	63	90	96	95	98	98
Credit intermediation and related activities	60	57	90	97	95	98	99
Insurance carriers and related activities	74	68	88	96	95	97	97
Real estate and rental and leasing	40	37	73	77	80	88	89
Professional and business services	39	35	62	74	70	79	85
Professional and technical services	51	45	77	89	85	92	92
Administrative and waste services	21	19	40	54	48	63	74
Education and health services	48	46	69	76	81	86	88
Educational services	32	41	52	53	81	82	77
Junior colleges, colleges, and universities	43	46	70	72	87	89	87
Health care and social assistance	51	47	72	79	81	87	89
Leisure and hospitality	12	9	24	30	32	51	50
Accommodation and food services	9	7	21	27	29	50	48
Other services	29	26	51	62	59	73	72
1 to 99 workers	26	23	49	62	57	73	76
1 to 49 workers	24	21	47	60	54	70	74
50 to 99 workers	32	27	53	68	63	80	82
100 workers or more	50	44	70	82	79	89	90
100 to 499 workers	43	37	63	77	74	85	87
500 workers or more	59	55	79	89	87	94	95
Geographic areas							
Northeast	48	43	61	71	73	81	83
New England	40	36	59	69	72	80	81
Middle Atlantic	51	46	62	72	74	81	84
South	36	32	59	73	67	82	85
South Atlantic	38	34	60	72	68	82	85
East South Central	34	29	53	71	63	82	84
West South Central	32	28	60	75	69	83	85
Midwest	36	30	55	73	65	80	83
East North Central	39	32	55	73	66	81	83
West North Central	31	26	56	72	64	80	82
West	29	27	58	67	63	75	78
Mountain	33	29	56	67	62	77	79
Pacific	28	26	59	67	64	75	78

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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 46. Standard errors for paid leave combinations: Access, private industry workers, National Compensation Survey, March 2014

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	0.7	0.8	0.8	0.8	0.8	0.8
Worker characteristics							
Management, professional, and related	1.3	1.3	1.2	0.9	0.9	0.7	0.7
Management, business, and financial	1.4	1.6	1.2	0.8	0.8	0.7	0.7
Professional and related	1.8	1.8	1.5	1.3	1.3	1.0	1.0
Service	1.4	1.1	1.7	1.9	1.9	2.1	2.2
Protective service	5.1	4.2	5.4	5.5	5.8	5.6	4.5
Sales and office	1.1	1.0	1.0	0.9	1.0	1.0	0.9
Sales and related	1.4	1.2	1.4	1.3	1.5	1.4	1.3
Office and administrative support	1.3	1.3	1.3	1.1	1.1	1.0	1.0
Natural resources, construction, and maintenance	1.4	1.3	2.0	1.8	1.9	1.6	1.3
Construction, extraction, farming, fishing, and forestry	2.1	1.9	3.0	3.3	2.8	2.7	2.2
Installation, maintenance, and repair	2.1	2.0	2.4	1.3	2.1	0.8	0.9
Production, transportation, and material moving ...	1.4	1.2	1.6	1.4	1.5	1.3	1.2
Production	1.6	1.4	2.2	1.2	2.0	1.0	0.9
Transportation and material moving	2.1	1.8	2.0	2.0	2.1	2.1	2.0
Full time	1.0	1.0	0.8	0.6	0.7	0.5	0.5
Part time	0.8	0.6	1.1	1.3	1.3	1.6	1.7
Union	2.0	2.1	2.0	1.3	1.6	1.0	0.7
Nonunion	0.8	0.8	0.8	0.8	0.8	0.8	0.9
Average wage within the following categories ² :							
Lowest 25 percent	0.9	0.7	1.3	1.5	1.4	1.6	1.7
Lowest 10 percent	1.1	0.8	1.6	2.1	1.8	2.3	2.5
Second 25 percent	1.3	1.2	1.2	1.0	1.1	0.8	0.8
Third 25 percent	1.1	1.1	1.0	0.8	0.9	0.8	0.7
Highest 25 percent	1.2	1.2	1.0	0.7	0.8	0.6	0.6
Highest 10 percent	1.7	1.7	1.0	0.7	0.7	0.5	0.5
Establishment characteristics							
Goods-producing industries	1.3	1.2	1.7	1.0	1.5	0.8	0.7
Construction	1.6	1.4	2.3	2.4	2.2	2.2	1.9
Manufacturing	1.7	1.6	2.0	0.7	1.7	0.6	0.5
Service-providing industries	0.8	0.8	0.9	0.9	0.9	0.9	0.9
Trade, transportation, and utilities	1.0	0.9	1.0	1.1	1.1	1.1	1.0
Wholesale trade	2.4	2.4	2.1	1.3	1.9	1.1	0.9
Retail trade	1.3	1.0	1.0	1.3	1.2	1.2	1.1
Transportation and warehousing	3.5	3.4	3.0	2.4	2.9	2.2	2.3
Utilities	6.9	6.9	5.4	0.4	5.3	0.3	0.2

See footnotes at end of table.

Table 46. Standard errors for paid leave combinations: Access, private industry workers, National Compensation Survey, March 2014—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	3.3	3.4	1.9	1.4	1.4	1.0	0.8
Financial activities	1.9	1.7	1.4	1.2	1.3	0.8	0.7
Finance and insurance	1.7	1.7	0.9	0.4	0.7	0.4	0.3
Credit intermediation and related activities	2.6	2.5	1.8	0.5	1.3	0.5	0.4
Insurance carriers and related activities	2.1	2.2	1.6	0.7	1.1	0.7	0.7
Real estate and rental and leasing	5.1	4.2	4.9	4.5	4.7	2.8	2.9
Professional and business services	2.4	2.5	2.0	1.8	2.0	1.9	1.8
Professional and technical services	3.6	3.6	2.8	1.9	2.3	1.7	1.6
Administrative and waste services	3.0	3.0	3.6	3.0	4.0	3.7	3.4
Education and health services	2.2	2.1	1.9	1.8	1.8	1.5	1.4
Educational services	2.5	2.8	2.6	2.4	2.7	2.7	3.0
Junior colleges, colleges, and universities	2.0	2.1	1.4	1.3	1.3	1.3	1.3
Health care and social assistance	2.5	2.4	2.1	2.0	2.1	1.6	1.5
Leisure and hospitality	1.8	1.5	2.2	2.3	2.4	2.9	3.0
Accommodation and food services	1.8	1.4	2.3	2.5	2.5	3.2	3.3
Other services	3.3	3.1	4.1	4.6	3.5	3.0	3.8
1 to 99 workers	1.0	0.9	1.2	1.1	1.2	1.1	1.2
1 to 49 workers	1.2	1.2	1.3	1.2	1.4	1.3	1.4
50 to 99 workers	2.0	2.0	2.0	2.1	1.9	1.6	1.7
100 workers or more	1.1	1.1	0.9	0.8	0.8	0.7	0.7
100 to 499 workers	1.3	1.3	1.3	1.3	1.3	1.2	1.1
500 workers or more	1.6	1.6	1.3	0.9	1.1	0.9	0.8
Geographic areas							
Northeast	1.5	1.4	1.8	1.9	1.8	2.3	2.4
New England	3.1	2.7	2.7	3.4	2.7	2.5	4.4
Middle Atlantic	1.7	1.7	2.3	2.2	2.4	2.9	2.6
South	1.4	1.3	1.4	1.3	1.3	0.9	0.8
South Atlantic	1.9	1.7	1.9	1.9	1.9	1.4	1.1
East South Central	3.2	3.4	4.2	2.8	3.1	2.3	2.4
West South Central	2.9	2.5	2.4	2.0	1.9	1.5	1.6
Midwest	1.6	1.7	1.6	1.5	1.8	1.5	1.6
East North Central	2.0	2.1	1.7	1.7	1.9	1.6	1.8
West North Central	2.6	2.6	3.7	3.1	3.7	3.3	3.0
West	1.4	1.2	1.7	1.8	1.6	1.8	1.9
Mountain	2.3	2.1	2.3	2.4	2.6	1.7	2.0
Pacific	1.7	1.6	2.2	2.4	1.9	2.5	2.6

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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

State and Local Government Tables

Types of Benefits:

- Retirement benefits
- Healthcare benefits
- Life, short-term, and long-term disability insurance benefits
- Paid time-off benefits
- Other benefits (Quality of life, financial, health-related, nonproduction bonuses, and unmarried domestic partner)
- Benefit combinations (Medical care and paid leave)

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation ³	Take-up rate ³	Access	Participation ³	Take-up rate ³	Access	Participation	Take-up rate
All workers	89	81	91	83	75	89	33	16	48
Worker characteristics									
Management, professional, and related	92	83	90	87	77	88	34	16	47
Professional and related	92	83	90	87	77	88	33	15	45
Teachers	91	82	90	88	77	88	31	13	41
Primary, secondary, and special education school teachers	99	90	91	98	89	90	27	9	34
Service	84	76	91	77	70	91	29	13	45
Protective service	91	85	93	84	78	93	35	16	46
Sales and office	89	82	92	81	74	91	36	19	53
Office and administrative support	90	83	92	82	75	91	36	19	52
Natural resources, construction, and maintenance	95	86	90	89	78	88	36	20	54
Production, transportation, and material moving ...	85	74	87	78	68	88	26	12	47
Full time	99	90	91	92	83	89	37	18	48
Part time	38	33	86	35	31	88	10	4	44
Union	97	89	92	95	86	91	33	13	38
Nonunion	83	74	89	74	65	88	33	19	57
Average wage within the following categories ⁴ :									
Lowest 25 percent	73	66	90	65	58	89	26	13	50
Lowest 10 percent	59	52	89	51	45	89	19	10	53
Second 25 percent	93	84	91	86	77	90	35	18	50
Third 25 percent	95	86	91	89	80	89	35	17	49
Highest 25 percent	98	89	91	94	84	89	37	16	44
Highest 10 percent	98	90	92	91	82	90	44	18	40
Establishment characteristics									
Service-providing industries	89	81	91	83	74	89	33	16	48
Education and health services	90	81	90	85	75	88	32	14	45
Educational services	91	81	90	88	77	88	28	11	40
Elementary and secondary schools	92	83	90	91	82	89	23	7	32
Junior colleges, colleges, and universities	86	76	88	76	62	82	47	25	52
Health care and social assistance	89	79	89	68	60	87	52	32	61
Hospitals	95	83	87	72	62	86	57	34	60
Public administration	91	84	92	85	78	91	37	18	49
1 to 99 workers	77	69	89	67	57	86	28	20	71
1 to 49 workers	68	60	87	57	47	82	26	17	67
50 to 99 workers	90	81	90	81	73	90	32	24	76
100 workers or more	91	83	91	86	77	90	34	15	45
100 to 499 workers	88	80	92	81	73	91	31	15	49
500 workers or more	92	84	91	88	78	89	35	15	44

See footnotes at end of table.

Table 2. Retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation ³	Take-up rate ³	Access	Participation ³	Take-up rate ³	Access	Participation	Take-up rate
State government	93	84	90	86	76	87	43	21	49
Local government	88	80	91	82	74	90	30	14	47
Geographic areas									
Northeast	90	81	91	86	77	90	29	8	27
New England	86	80	93	82	76	93	—	9	—
Middle Atlantic	91	82	90	87	77	88	36	7	21
South	91	80	89	84	73	87	38	17	46
South Atlantic	91	80	88	88	76	86	51	18	35
East South Central	92	80	87	85	73	86	23	15	64
West South Central	89	81	91	77	70	90	24	17	71
Midwest	87	80	92	79	71	90	40	19	48
East North Central	84	78	92	79	71	90	44	18	41
West North Central	91	83	91	79	70	89	32	21	63
West	90	83	93	85	79	92	21	17	81
Mountain	88	76	86	83	71	85	22	13	60
Pacific	91	86	95	86	82	95	21	19	88

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

² Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.

³ The 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 2. Standard errors for retirement benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2014

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation ³	Take-up rate ³	Access	Participation ³	Take-up rate ³	Access	Participation	Take-up rate
All workers	0.7	0.9	0.6	1.0	1.0	0.8	1.7	1.2	2.5
Worker characteristics									
Management, professional, and related	0.6	0.9	0.8	1.0	1.0	1.0	1.9	1.4	2.8
Professional and related	0.5	0.9	0.8	0.9	1.1	1.1	1.9	1.4	3.0
Teachers	0.7	1.1	1.0	1.1	1.2	1.2	2.0	1.6	3.5
Primary, secondary, and special education school teachers	0.3	1.1	1.0	0.3	1.2	1.1	2.1	1.5	3.6
Service	1.7	1.6	0.8	1.9	1.8	0.9	1.8	1.2	2.9
Protective service	1.2	1.3	1.0	2.1	2.1	0.9	2.9	2.1	4.5
Sales and office	2.1	2.1	1.0	2.5	2.3	1.1	2.6	2.2	3.8
Office and administrative support	1.9	2.0	1.0	2.4	2.2	1.1	2.6	2.2	3.9
Natural resources, construction, and maintenance	1.9	2.0	1.6	2.6	2.5	1.8	3.6	2.7	4.6
Production, transportation, and material moving ...	4.6	4.2	2.1	4.7	4.2	2.2	3.8	2.7	6.2
Full time	0.3	0.7	0.6	0.9	0.9	0.8	1.9	1.4	2.6
Part time	2.1	1.9	1.4	2.0	1.9	1.5	1.0	0.6	3.9
Union	0.4	0.8	0.7	0.6	1.0	0.8	2.2	1.9	3.8
Nonunion	1.3	1.5	1.1	1.8	1.6	1.4	2.1	1.3	3.1
Average wage within the following categories ⁴ :									
Lowest 25 percent	2.0	2.0	1.0	2.3	2.2	1.0	2.5	1.5	3.2
Lowest 10 percent	3.3	3.3	1.6	3.8	3.7	1.6	2.5	1.8	5.0
Second 25 percent	0.7	1.0	0.9	1.4	1.4	1.0	2.3	1.9	3.5
Third 25 percent	1.3	1.4	0.8	1.4	1.5	1.2	2.3	1.8	3.4
Highest 25 percent	0.3	0.9	0.9	0.9	1.0	1.0	1.7	1.5	2.8
Highest 10 percent	0.7	1.3	1.2	2.0	2.0	1.6	2.5	2.2	4.0
Establishment characteristics									
Service-providing industries	0.7	0.9	0.6	1.0	1.0	0.8	1.7	1.3	2.5
Education and health services	0.7	1.1	0.9	1.1	1.2	1.2	2.0	1.5	2.8
Educational services	0.6	1.1	0.9	0.9	1.1	1.1	1.9	1.2	2.7
Elementary and secondary schools	0.5	0.8	0.8	0.5	0.9	0.8	1.9	1.1	3.1
Junior colleges, colleges, and universities	1.9	3.4	2.8	3.0	3.1	3.8	3.8	2.8	4.1
Health care and social assistance	3.2	3.3	1.6	4.7	4.4	3.8	4.3	3.9	4.9
Hospitals	1.5	2.2	2.1	5.0	4.9	5.2	4.6	5.0	6.0
Public administration	1.4	1.4	0.8	1.6	1.5	0.9	2.7	2.0	4.2
1 to 99 workers	3.1	3.1	1.7	3.9	3.8	1.9	3.6	3.1	4.3
1 to 49 workers	4.8	4.6	2.7	5.2	4.8	3.4	3.9	3.4	7.3
50 to 99 workers	1.5	2.2	2.1	3.1	3.4	2.1	6.2	5.3	5.9
100 workers or more	0.6	0.8	0.6	0.9	0.9	0.9	1.7	1.3	2.6
100 to 499 workers	1.7	1.8	0.9	1.9	1.9	1.0	2.6	2.0	4.3
500 workers or more	0.6	0.9	0.8	1.0	1.1	1.0	1.9	1.3	2.7

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, National Compensation Survey, March 2014—continued

Characteristics	All retirement benefits ²			Defined benefit			Defined contribution		
	Access	Participation ³	Take-up rate ³	Access	Participation ³	Take-up rate ³	Access	Participation	Take-up rate
State government	1.2	1.8	1.5	1.9	2.0	2.3	3.1	2.9	5.0
Local government	0.8	0.9	0.6	1.0	1.1	0.6	1.6	1.1	2.2
Geographic areas									
Northeast	1.2	2.0	1.4	1.4	2.6	2.0	2.3	1.3	3.4
New England	2.8	4.7	3.7	4.7	7.1	3.7	—	2.9	—
Middle Atlantic	1.5	2.1	1.4	1.0	2.4	2.4	2.8	1.4	3.4
South	1.4	1.7	1.3	1.6	1.5	1.4	3.0	1.4	3.4
South Atlantic	1.6	1.8	1.4	1.8	1.5	1.4	4.5	1.8	3.3
East South Central	3.2	5.5	5.3	5.1	4.5	5.5	6.2	4.3	13.7
West South Central	2.9	3.4	1.0	2.8	3.2	1.2	2.2	2.2	6.2
Midwest	1.6	1.6	0.7	2.6	2.1	2.0	3.7	3.3	5.2
East North Central	2.4	2.4	1.0	3.0	2.8	1.3	4.0	3.8	6.3
West North Central	1.3	1.7	1.2	4.9	3.1	4.3	7.5	5.7	7.3
West	1.1	1.4	0.9	1.5	1.9	1.0	3.9	3.8	4.2
Mountain	1.8	3.7	3.4	2.9	5.1	3.7	5.3	3.9	7.9
Pacific	1.4	1.5	0.7	1.8	1.9	0.7	5.0	5.0	3.5

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. See Technical Note for more details.

² Includes defined benefit pension plans and defined contribution retirement plans. Workers are considered as having access or as participating if they have access to or are participating in at least one of these plan types.

³ The 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 3. Retirement benefit combinations: Access, State and local government workers, National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	27	56	6
Worker characteristics			
Management, professional, and related	29	58	5
Professional and related	28	59	5
Teachers	28	60	3
Primary, secondary, and special education school teachers	26	72	–
Service	22	54	7
Protective service	28	56	7
Sales and office	29	53	8
Office and administrative support	29	54	8
Natural resources, construction, and maintenance	30	59	7
Production, transportation, and material moving	19	59	7
Full time	31	62	6
Part time	6	29	3
Union	31	64	2
Nonunion	23	50	9
Average wage within the following categories ¹ :			
Lowest 25 percent	18	47	8
Lowest 10 percent	11	40	8
Second 25 percent	28	58	7
Third 25 percent	29	60	5
Highest 25 percent	33	61	4
Highest 10 percent	38	54	6
Establishment characteristics			
Service-providing industries	27	56	6
Education and health services	26	59	5
Educational services	25	62	3
Elementary and secondary schools	22	69	1
Junior colleges, colleges, and universities	37	39	10
Health care and social assistance	31	37	21
Hospitals	34	38	23
Public administration	31	54	6
1 to 99 workers	17	49	11
1 to 49 workers	14	43	12
50 to 99 workers	23	58	9
100 workers or more	28	57	5
100 to 499 workers	25	56	7
500 workers or more	30	58	5
State government	37	50	6

See footnotes at end of table.

Table 3. Retirement benefit combinations: Access, State and local government workers, National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
Local government	24	59	6
Geographic areas			
Northeast	25	60	4
New England	9	74	—
Middle Atlantic	32	56	4
South	31	53	7
South Atlantic	49	39	3
East South Central	—	69	—
West South Central	12	65	12
Midwest	32	47	8
East North Central	38	40	6
West North Central	—	58	—
West	17	69	5
Mountain	16	66	6
Pacific	—	70	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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

**Table 3. Standard errors for retirement benefit combinations:
Access, State and local government workers, National
Compensation Survey, March 2014**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
All workers	1.7	1.7	0.7
Worker characteristics			
Management, professional, and related	2.0	1.9	0.8
Professional and related	1.9	1.8	0.8
Teachers	2.1	2.0	0.9
Primary, secondary, and special education school teachers	2.0	2.1	–
Service	1.7	2.4	1.1
Protective service	2.7	3.1	1.9
Sales and office	2.6	2.8	1.3
Office and administrative support	2.6	2.8	1.2
Natural resources, construction, and maintenance	3.1	4.0	1.9
Production, transportation, and material moving ...	3.2	4.3	2.4
Full time	1.9	1.9	0.8
Part time	0.9	2.1	0.6
Union	2.2	2.2	0.4
Nonunion	2.1	2.2	1.2
Average wage within the following categories ¹ :			
Lowest 25 percent	1.9	3.1	1.1
Lowest 10 percent	1.5	4.4	1.8
Second 25 percent	2.3	2.3	1.1
Third 25 percent	2.5	2.4	0.8
Highest 25 percent	1.9	1.8	0.9
Highest 10 percent	2.6	2.5	1.9
Establishment characteristics			
Service-providing industries	1.7	1.7	0.7
Education and health services	2.0	2.0	0.8
Educational services	2.0	1.9	0.6
Elementary and secondary schools	1.9	1.8	0.2
Junior colleges, colleges, and universities	5.2	4.0	2.5
Health care and social assistance	4.2	4.3	3.5
Hospitals	4.6	5.0	4.6
Public administration	2.7	2.6	0.8
1 to 99 workers	2.6	4.9	2.2
1 to 49 workers	2.4	5.2	2.9
50 to 99 workers	5.7	5.5	2.9
100 workers or more	1.8	1.7	0.7
100 to 499 workers	2.4	2.5	1.3
500 workers or more	2.0	1.9	0.8
State government	3.6	3.3	1.5

See footnotes at end of table.

**Table 3. Standard errors for retirement benefit combinations:
Access, State and local government workers, National
Compensation Survey, March 2014—continued**

Characteristics	Defined benefit and defined contribution	Defined benefit only	Defined contribution only
Local government	1.5	1.6	0.7
Geographic areas			
Northeast	2.4	2.9	1.0
New England	1.8	5.2	—
Middle Atlantic	3.1	3.6	0.7
South	3.2	2.8	0.9
South Atlantic	4.7	3.8	0.7
East South Central	—	7.7	—
West South Central	2.2	2.1	1.3
Midwest	3.7	3.8	2.2
East North Central	3.5	4.4	1.9
West North Central	—	7.5	—
West	4.1	3.8	1.3
Mountain	4.0	6.3	2.6
Pacific	—	4.7	1.4

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 4. Defined benefit retirement plans:¹ Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2014

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

Characteristics	Employee contribution required	Fixed percent of annual earnings ²			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers	88	78	6.8	6.6	12
Worker characteristics					
Management, professional, and related	89	80	6.8	6.8	11
Professional and related	90	82	6.9	6.8	10
Teachers	92	85	7.2	7.0	8
Primary, secondary, and special education school teachers	92	86	7.2	7.0	8
Service	88	76	7.0	6.9	12
Protective service	87	74	7.4	7.2	13
Sales and office	86	76	6.4	6.4	14
Office and administrative support	86	76	6.4	6.4	14
Natural resources, construction, and maintenance	87	74	6.1	6.0	13
Production, transportation, and material moving ...	84	71	6.6	6.8	16
Full time	88	78	6.7	6.6	12
Part time	88	75	7.0	7.0	12
Union	88	71	6.8	7.0	12
Nonunion	88	86	6.7	6.4	12
Average wage within the following categories ³ :					
Lowest 25 percent	87	82	6.6	6.4	13
Lowest 10 percent	90	86	7.0	6.4	10
Second 25 percent	86	76	6.6	6.6	14
Third 25 percent	89	79	6.6	6.4	11
Highest 25 percent	89	76	7.2	7.0	11
Highest 10 percent	92	74	7.4	7.3	8
Establishment characteristics					
Service-providing industries	88	78	6.8	6.6	12
Education and health services	91	83	6.9	6.8	9
Educational services	92	85	7.0	6.8	8
Elementary and secondary schools	92	85	7.0	6.9	8
Junior colleges, colleges, and universities	93	83	6.9	6.5	7
Health care and social assistance	78	67	6.1	6.4	22
Hospitals	75	64	6.3	6.4	25
Public administration	84	69	6.6	6.6	16
1 to 99 workers	84	78	6.9	6.4	16
1 to 49 workers	93	85	6.3	6.0	7
50 to 99 workers	76	71	7.5	7.0	24
100 workers or more	89	78	6.7	6.6	11
100 to 499 workers	86	78	7.0	6.8	14
500 workers or more	89	78	6.7	6.5	11

See footnotes at end of table.

Table 4. Defined benefit retirement plans:¹ Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2014—continued

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

Characteristics	Employee contribution required	Fixed percent of annual earnings ²			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
State government	89	74	6.4	6.4	11
Local government	88	79	6.9	6.8	12
Geographic areas					
Northeast	96	64	6.4	6.8	4
New England	98	59	7.2	7.0	2
Middle Atlantic	95	65	6.1	6.8	5
South	91	91	6.0	6.4	9
South Atlantic	93	93	5.1	6.0	7
Midwest	85	78	7.5	7.0	15
East North Central	80	68	8.2	9.0	20
West North Central	95	95	6.7	6.0	5
West	79	69	7.9	8.0	21
Pacific	78	64	7.0	7.0	22

¹ The 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.

² The employee contributes a fixed percentage of his or her earnings to the retirement plan.

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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 4. Standard errors for defined benefit retirement plans:¹ Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2014

Characteristics	Employee contribution required	Fixed percent of annual earnings ²			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
All workers	1.4	1.6	0.1	0.3	1.4
Worker characteristics					
Management, professional, and related	1.4	1.6	0.1	0.3	1.4
Professional and related	1.3	1.5	0.1	0.2	1.3
Teachers	1.2	1.5	0.1	(³)	1.2
Primary, secondary, and special education school teachers	1.2	1.5	0.2	0.0	1.2
Service	1.5	2.1	0.1	0.2	1.5
Protective service	2.0	2.8	0.2	0.9	2.0
Sales and office	2.1	2.4	0.2	0.1	2.1
Office and administrative support	2.2	2.4	0.2	0.1	2.2
Natural resources, construction, and maintenance	1.9	2.1	0.2	0.3	1.9
Production, transportation, and material moving ...	3.2	3.7	0.2	0.3	3.2
Full time	1.4	1.6	0.1	0.3	1.4
Part time	1.9	2.9	0.1	0.1	1.9
Union	1.7	1.9	0.1	0.0	1.7
Nonunion	1.5	1.6	0.2	0.0	1.5
Average wage within the following categories ⁴ :					
Lowest 25 percent	1.7	2.0	0.3	(³)	1.7
Lowest 10 percent	2.1	2.6	0.4	0.9	2.1
Second 25 percent	1.8	2.1	0.1	0.2	1.8
Third 25 percent	1.9	2.1	0.2	0.0	1.9
Highest 25 percent	1.2	1.6	0.1	0.0	1.2
Highest 10 percent	1.3	2.0	0.1	0.3	1.3
Establishment characteristics					
Service-providing industries	1.4	1.6	0.1	0.2	1.4
Education and health services	1.1	1.4	0.1	0.2	1.1
Educational services	1.1	1.4	0.1	0.2	1.1
Elementary and secondary schools	1.2	1.5	0.1	0.2	1.2
Junior colleges, colleges, and universities	2.4	3.1	0.2	0.5	2.4
Health care and social assistance	4.2	4.7	0.2	0.4	4.2
Hospitals	6.1	7.1	0.3	0.1	6.1
Public administration	2.5	2.6	0.2	0.3	2.5
1 to 99 workers	3.8	4.3	0.5	0.7	3.8
1 to 49 workers	2.1	3.6	0.3	0.4	2.1
50 to 99 workers	6.6	7.1	0.8	0.9	6.6
100 workers or more	1.3	1.5	0.1	0.3	1.3
100 to 499 workers	2.5	2.9	0.2	0.1	2.5
500 workers or more	1.1	1.3	0.1	0.2	1.1

See footnotes at end of table.

Table 4. Standard errors for defined benefit retirement plans:¹ Employee contribution requirement and method of contribution, State and local government workers, National Compensation Survey, March 2014—continued

Characteristics	Employee contribution required	Fixed percent of annual earnings ²			Employee contribution not required
		Total	Mean fixed percent of annual earnings	Median fixed percent of annual earnings	
State government	2.7	3.0	0.2	0.1	2.7
Local government	1.3	1.6	0.1	0.1	1.3
Geographic areas					
Northeast	0.9	2.3	0.1	0.0	0.9
New England	0.8	6.6	0.2	0.3	0.8
Middle Atlantic	1.2	2.0	0.2	0.0	1.2
South	1.4	1.5	0.2	0.1	1.4
South Atlantic	1.5	1.6	0.2	1.2	1.5
Midwest	2.1	2.9	0.3	(³)	2.1
East North Central	3.4	4.6	0.2	0.7	3.4
West North Central	1.2	1.2	0.5	0.0	1.2
West	4.8	4.9	0.3	0.0	4.8
Pacific	5.3	4.9	0.1	0.0	5.3

¹ The 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.

² The employee contributes a fixed percentage of his or her earnings to the retirement plan.

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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 5. Defined benefit retirement plans:¹ Open, soft and hard freeze plans, State and local government workers, National Compensation Survey, March 2014

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

Characteristics	Open plans ²	Soft freeze ³		Hard freeze ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	40	60	(5)	(5)
Worker characteristics				
Management, professional, and related	40	60	—	—
Professional and related	41	59	—	—
Teachers	43	57	—	—
Primary, secondary, and special education school teachers	43	57	—	—
Service	41	59	—	—
Protective service	46	54	—	(5)
Sales and office	38	62	—	—
Office and administrative support	37	62	—	—
Natural resources, construction, and maintenance	40	60	—	—
Production, transportation, and material moving ...	41	58	—	—
Full time	40	59	(5)	(5)
Part time	37	62	—	—
Union	39	60	—	—
Nonunion	41	59	—	—
Average wage within the following categories ⁶ :				
Lowest 25 percent	41	59	—	—
Lowest 10 percent	38	62	—	(5)
Second 25 percent	40	60	—	—
Third 25 percent	38	62	—	—
Highest 25 percent	41	59	—	—
Highest 10 percent	43	56	—	—
Establishment characteristics				
Service-providing industries	40	60	(5)	(5)
Education and health services	40	60	—	—
Educational services	39	60	—	—
Elementary and secondary schools	40	59	—	—
Junior colleges, colleges, and universities	36	64	—	—
Health care and social assistance	43	57	—	—
Hospitals	43	57	—	—
Public administration	40	59	—	—
1 to 99 workers	45	54	—	—
1 to 49 workers	39	60	—	—
50 to 99 workers	50	49	—	—
100 workers or more	39	60	(5)	(5)
100 to 499 workers	40	60	—	—
500 workers or more	39	60	(5)	(5)

See footnotes at end of table.

Table 5. Defined benefit retirement plans:¹ Open, soft and hard freeze plans, State and local government workers, National Compensation Survey, March 2014—continued

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

Characteristics	Open plans ²	Soft freeze ³		Hard freeze ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
State government	33	67	—	—
Local government	42	57	—	—
Geographic areas				
Northeast	30	70	(⁵)	—
New England	29	69	—	—
Middle Atlantic	30	70	—	—
South	38	62	—	—
South Atlantic	38	62	—	—
East South Central	43	57	—	—
West South Central	36	64	—	—
Midwest	48	50	—	1
East North Central	46	52	—	2
West North Central	53	47	—	—
West	43	57	—	—
Mountain	41	59	—	—
Pacific	44	56	—	—

¹ The 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.

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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 5. Standard errors for defined benefit retirement plans:¹ Open, soft and hard freeze plans, State and local government workers, National Compensation Survey, March 2014

Characteristics	Open plans ²	Soft freeze ³		Hard freeze ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
All workers	1.1	1.1	(⁵)	0.1
Worker characteristics				
Management, professional, and related	1.2	1.2	—	—
Professional and related	1.2	1.2	—	—
Teachers	1.6	1.6	—	—
Primary, secondary, and special education school teachers	1.7	1.7	—	—
Service	1.7	1.7	—	—
Protective service	2.3	2.3	—	0.1
Sales and office	1.8	1.8	—	—
Office and administrative support	1.8	1.8	—	—
Natural resources, construction, and maintenance	2.8	2.8	—	—
Production, transportation, and material moving ...	3.9	3.8	—	—
Full time	1.1	1.1	(⁵)	0.1
Part time	2.9	2.9	—	—
Union	1.3	1.3	—	—
Nonunion	1.7	1.7	—	—
Average wage within the following categories ⁶ :				
Lowest 25 percent	2.0	2.0	—	—
Lowest 10 percent	3.3	3.3	—	0.2
Second 25 percent	1.5	1.6	—	—
Third 25 percent	1.6	1.6	—	—
Highest 25 percent	1.3	1.3	—	—
Highest 10 percent	2.1	2.1	—	—
Establishment characteristics				
Service-providing industries	1.1	1.1	(⁵)	0.1
Education and health services	1.2	1.2	—	—
Educational services	1.3	1.3	—	—
Elementary and secondary schools	1.3	1.3	—	—
Junior colleges, colleges, and universities	2.6	2.6	—	—
Health care and social assistance	3.6	3.6	—	—
Hospitals	4.5	4.5	—	—
Public administration	1.9	1.9	—	—
1 to 99 workers	3.1	3.2	—	—
1 to 49 workers	4.9	4.8	—	—
50 to 99 workers	3.2	3.4	—	—
100 workers or more	1.1	1.1	(⁵)	0.1
100 to 499 workers	2.4	2.3	—	—
500 workers or more	1.2	1.2	(⁵)	(⁵)

See footnotes at end of table.

Table 5. Standard errors for defined benefit retirement plans:¹ Open, soft and hard freeze plans, State and local government workers, National Compensation Survey, March 2014—continued

Characteristics	Open plans ²	Soft freeze ³		Hard freeze ⁴
		All participants still accruing benefits	Some participants still accruing benefits	
State government	1.7	1.7	—	—
Local government	1.3	1.3	—	—
Geographic areas				
Northeast	2.1	2.0	0.2	—
New England	4.3	3.8	—	—
Middle Atlantic	2.3	2.3	—	—
South	2.2	2.2	—	—
South Atlantic	3.4	3.4	—	—
East South Central	6.1	6.1	—	—
West South Central	2.6	2.6	—	—
Midwest	2.0	2.0	—	0.4
East North Central	3.0	3.0	—	0.7
West North Central	2.8	2.8	—	—
West	1.9	1.9	—	—
Mountain	4.1	4.0	—	—
Pacific	2.1	2.1	—	—

¹ The 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.

² Plans open to new participants.

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

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

⁵ Less than 0.05.

⁶ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 6. Defined benefit frozen retirement plans:^{1,2} Selected attributes, State and local government workers, National Compensation Survey, March 2014

(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	18	49	33
Worker characteristics			
Management, professional, and related	17	48	35
Professional and related	17	47	36
Teachers	15	47	38
Primary, secondary, and special education school teachers	15	46	39
Service	19	50	31
Protective service	18	62	20
Sales and office	19	49	32
Office and administrative support	20	49	32
Natural resources, construction, and maintenance	19	56	25
Production, transportation, and material moving ...	13	53	34
Full time	16	50	33
Part time	34	38	28
Union	20	49	30
Nonunion	15	49	36
Average wage within the following categories ⁴ :			
Lowest 25 percent	14	50	36
Lowest 10 percent	9	44	47
Second 25 percent	23	51	26
Third 25 percent	14	51	34
Highest 25 percent	18	46	35
Highest 10 percent	21	39	39
Establishment characteristics			
Service-providing industries	18	49	33
Education and health services	17	46	37
Educational services	17	46	37
Elementary and secondary schools	16	46	39
Junior colleges, colleges, and universities	19	51	30
Health care and social assistance	18	45	38
Hospitals	20	38	43
Public administration	20	53	27
1 to 99 workers	14	58	28
1 to 49 workers	18	58	23
50 to 99 workers	—	58	—
100 workers or more	18	48	34
100 to 499 workers	13	48	39
500 workers or more	20	49	32

See footnotes at end of table.

Table 6. Defined benefit frozen retirement plans:^{1,2} Selected attributes, State and local government workers, National Compensation Survey, March 2014—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
State government	16	57	27
Local government	18	46	35
Geographic areas			
Northeast	(⁵)	53	47
New England	—	68	32
Middle Atlantic	1	47	52
South	11	52	37
South Atlantic	6	86	8
East South Central	—	—	54
West South Central	8	17	75
Midwest	19	59	22
East North Central	21	54	25
West North Central	—	69	—
West	45	32	22
Mountain	—	66	—
Pacific	59	—	—

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

² The 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.

³ The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2013 are included in the "1 year" column. Those frozen between 2009 and 2012 are included in the "2 to 5 year" column and plans frozen before 2009 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 ECEC data for March 2014.

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/glossary20132014.htm.

**Table 6. Standard errors for defined benefit frozen retirement plans:^{1,2}
Selected attributes, State and local government workers, National
Compensation Survey, March 2014**

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	1.9	1.8	1.9
Worker characteristics			
Management, professional, and related	2.1	2.1	2.1
Professional and related	2.2	2.1	2.2
Teachers	2.3	2.3	2.1
Primary, secondary, and special education school teachers	2.2	2.3	2.3
Service	2.6	2.7	3.1
Protective service	3.0	2.8	2.7
Sales and office	2.7	3.0	2.9
Office and administrative support	2.7	3.0	2.9
Natural resources, construction, and maintenance Production, transportation, and material moving ...	5.0	4.0	3.0
Production, transportation, and material moving ...	2.7	4.1	4.0
Full time	1.8	1.8	1.9
Part time	5.9	4.8	3.8
Union	2.0	1.8	2.2
Nonunion	2.7	2.7	2.8
Average wage within the following categories ⁴ :			
Lowest 25 percent	3.3	3.5	4.1
Lowest 10 percent	2.6	5.3	6.4
Second 25 percent	2.3	2.5	2.2
Third 25 percent	1.8	2.3	2.5
Highest 25 percent	2.2	2.2	2.4
Highest 10 percent	3.4	2.9	3.5
Establishment characteristics			
Service-providing industries	1.9	1.8	1.9
Education and health services	2.0	2.0	1.8
Educational services	2.1	2.0	1.8
Elementary and secondary schools	1.8	2.0	1.9
Junior colleges, colleges, and universities	4.0	4.3	3.9
Health care and social assistance	3.7	6.6	8.1
Hospitals	5.5	8.1	11.1
Public administration	2.3	2.8	3.1
1 to 99 workers	3.8	6.7	5.7
1 to 49 workers	4.6	5.7	5.5
50 to 99 workers	–	10.4	–
100 workers or more	1.8	1.7	1.8
100 to 499 workers	2.8	3.6	3.9
500 workers or more	2.0	1.7	1.8

See footnotes at end of table.

**Table 6. Standard errors for defined benefit frozen retirement plans:^{1,2}
Selected attributes, State and local government workers, National
Compensation Survey, March 2014—continued**

Characteristics	Time since plan closed to new workers or stopped accruing benefits ³		
	1 year	2 to 5 years	Greater than 5 years
State government	2.6	3.5	3.3
Local government	2.0	1.8	2.0
Geographic areas			
Northeast	0.2	1.8	1.8
New England	—	3.3	3.3
Middle Atlantic	0.2	1.6	1.7
South	2.9	2.7	3.5
South Atlantic	1.1	2.3	1.4
East South Central	—	—	12.2
West South Central	1.2	2.0	2.2
Midwest	3.9	5.9	3.9
East North Central	2.7	5.5	5.2
West North Central	—	12.2	—
West	5.2	3.3	5.2
Mountain	—	2.7	—
Pacific	6.1	—	—

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

² The 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.

³ The length of time is calculated based on the year the plan was modified. For example, plans frozen after January 2013 are included in the "1 year" column. Those frozen between 2009 and 2012 are included in the "2 to 5 year" column and plans frozen before 2009 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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 7. Defined benefit frozen retirement plans:^{1,2} Plan alternatives, State and local government workers, National Compensation Survey, March 2014

(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	Other
Worker characteristics							
Management, professional, and related	–	100	92	7	–	18	–
Professional and related	–	100	93	7	–	17	–
Teachers	–	100	94	6	–	19	–
Primary, secondary, and special education school teachers	–	100	94	6	–	19	–
Sales and office	–	100	92	8	–	19	1
Office and administrative support	–	100	92	8	–	20	1
Natural resources, construction, and maintenance	–	100	86	11	–	15	–
Production, transportation, and material moving ...	–	100	89	8	–	23	–
Part time	–	100	94	5	–	11	–
Union	–	100	92	7	–	24	(⁴)
Average wage within the following categories ⁵ :							
Lowest 25 percent	–	100	93	7	–	16	–
Lowest 10 percent	–	100	94	6	–	14	–
Highest 25 percent	–	100	93	7	–	20	–
Highest 10 percent	–	100	94	6	–	26	–
Establishment characteristics							
Service-providing industries:							
Education and health services	–	100	94	6	–	16	(⁴)
Educational services	–	100	94	6	–	17	–
Elementary and secondary schools	–	100	94	6	–	19	–
Junior colleges, colleges, and universities	–	100	95	4	–	9	–
Health care and social assistance	–	100	92	8	–	11	–
Hospitals	–	100	95	5	–	5	–
1 to 99 workers	–	100	88	–	–	–	–
1 to 49 workers	–	100	93	–	–	–	–
50 to 99 workers	–	100	82	–	–	–	–
100 workers or more:							
100 to 499 workers	–	100	91	8	–	20	–
State government	–	100	89	11	–	17	–

See footnotes at end of table.

Table 7. Defined benefit frozen retirement plans:^{1,2} Plan alternatives, State and local government workers, National Compensation Survey, March 2014—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	Other
Geographic areas							
Northeast	—	100	94	6	—	25	—
New England	—	100	97	3	—	3	—
Middle Atlantic	—	100	93	7	—	32	—
South							
East South Central	—	100	98	—	—	—	—
West South Central	—	100	96	—	—	—	—
Midwest	—	100	93	6	—	15	—
East North Central	—	100	96	3	—	22	—
West North Central	—	100	88	—	—	—	—
West	—	100	89	—	—	—	—
Mountain	—	100	96	—	—	—	—
Pacific	—	100	87	—	—	—	—

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

² The 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.

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

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 7. Standard errors for defined benefit frozen retirement plans:^{1,2} Plan alternatives, State and local government workers, National Compensation Survey, March 2014

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
Worker characteristics							
Management, professional, and related	–	0.0	1.4	1.4	–	2.2	–
Professional and related	–	0.0	1.3	1.3	–	2.0	–
Teachers	–	0.0	1.1	1.1	–	2.0	–
Primary, secondary, and special education school teachers	–	0.0	0.8	0.8	–	2.0	–
Sales and office	–	0.0	2.0	2.0	–	2.7	0.5
Office and administrative support	–	0.0	2.0	2.0	–	2.7	0.5
Natural resources, construction, and maintenance	–	0.0	2.2	2.2	–	2.5	–
Production, transportation, and material moving ...	–	0.0	2.8	2.2	–	4.6	–
Part time	–	0.0	1.4	1.3	–	2.8	–
Union	–	0.0	1.9	1.9	–	2.4	0.1
Average wage within the following categories ³ :							
Lowest 25 percent	–	0.0	1.2	1.2	–	3.2	–
Lowest 10 percent	–	0.0	1.4	1.4	–	3.3	–
Highest 25 percent	–	0.0	0.9	0.9	–	1.8	–
Highest 10 percent	–	0.0	1.2	1.3	–	2.9	–
Establishment characteristics							
Service-providing industries:							
Education and health services	–	0.0	0.8	0.8	–	1.6	0.1
Educational services	–	0.0	0.8	0.8	–	1.8	–
Elementary and secondary schools	–	0.0	0.8	0.8	–	2.0	–
Junior colleges, colleges, and universities	–	0.0	1.9	1.9	–	2.2	–
Health care and social assistance	–	0.0	1.9	1.9	–	2.2	–
Hospitals	–	0.0	1.3	1.3	–	1.0	–
1 to 99 workers	–	0.0	4.3	–	–	–	–
1 to 49 workers	–	0.0	4.3	–	–	–	–
50 to 99 workers	–	0.0	6.6	–	–	–	–
100 workers or more:							
100 to 499 workers	–	0.0	2.0	1.9	–	3.4	–
State government	–	0.0	3.0	3.0	–	4.0	–

See footnotes at end of table.

Table 7. Standard errors for defined benefit frozen retirement plans:^{1,2} Plan alternatives, State and local government workers, National Compensation Survey, March 2014—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
Geographic areas							
Northeast	—	0.0	0.9	0.9	—	2.6	—
New England	—	0.0	0.6	0.6	—	1.4	—
Middle Atlantic	—	0.0	1.2	1.1	—	2.9	—
South							
East South Central	—	0.0	1.5	—	—	—	—
West South Central	—	0.0	2.1	—	—	—	—
Midwest	—	0.0	2.2	2.2	—	3.9	—
East North Central	—	0.0	1.6	1.5	—	5.8	—
West North Central	—	0.0	5.7	—	—	—	—
West	—	0.0	5.2	—	—	—	—
Mountain	—	0.0	3.6	—	—	—	—
Pacific	—	0.0	6.8	—	—	—	—

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

² The 2014 estimates are not strictly comparable to corresponding estimates in previous years. See technical note for more information.

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 8. Defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2014

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	58	42	80	20
Worker characteristics				
Management, professional, and related	58	42	79	21
Professional and related	58	42	78	22
Teachers	57	43	77	23
Primary, secondary, and special education school teachers	44	56	68	32
Service	61	39	80	20
Protective service	70	30	85	15
Sales and office	59	41	86	14
Office and administrative support	59	41	85	15
Natural resources, construction, and maintenance Production, transportation, and material moving ...	58	42	69	31
Production, transportation, and material moving ...	45	55	69	31
Full time	58	42	80	20
Part time	57	43	73	27
Union	52	48	73	27
Nonunion	62	38	83	17
Average wage within the following categories ¹ :				
Lowest 25 percent	59	41	81	19
Lowest 10 percent	60	40	83	17
Second 25 percent	57	43	81	19
Third 25 percent	56	44	77	23
Highest 25 percent	61	39	80	20
Highest 10 percent	66	34	81	19
Establishment characteristics				
Service-providing industries	58	42	80	20
Education and health services	58	42	75	25
Educational services	57	43	74	26
Elementary and secondary schools	46	54	69	31
Junior colleges, colleges, and universities	70	30	80	20
Health care and social assistance	58	42	78	22
Hospitals	64	36	76	24
Public administration	60	40	84	16
1 to 99 workers	55	45	—	—
50 to 99 workers	33	67	—	—
100 workers or more	59	41	78	22
100 to 499 workers	58	42	83	17
500 workers or more	59	41	76	24

See footnotes at end of table.

Table 8. Defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2014—continued

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

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government	64	36	83	17
Local government	55	45	78	22
Geographic areas				
South	65	35	77	23
South Atlantic	55	45	71	29
East South Central	62	38	—	—
Midwest	56	44	77	23
East North Central	45	55	70	30
West	42	58	—	—
Mountain	43	57	—	—
Pacific	42	58	—	—

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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2014

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
All workers	4.1	4.1	2.5	2.5
Worker characteristics				
Management, professional, and related	4.7	4.7	3.2	3.2
Professional and related	4.9	4.9	3.7	3.7
Teachers	6.2	6.2	5.2	5.2
Primary, secondary, and special education school teachers	6.6	6.6	7.8	7.8
Service	4.4	4.4	3.2	3.2
Protective service	6.1	6.1	4.0	4.0
Sales and office	6.4	6.4	1.9	1.9
Office and administrative support	6.8	6.8	1.9	1.9
Natural resources, construction, and maintenance Production, transportation, and material moving ...	6.4	6.4	6.4	6.4
7.2	7.2	8.5	8.5	
Full time	4.1	4.1	2.5	2.5
Part time	5.9	5.9	5.5	5.5
Union	7.3	7.3	4.8	4.8
Nonunion	3.4	3.4	2.2	2.2
Average wage within the following categories ¹ :				
Lowest 25 percent	3.8	3.8	3.1	3.1
Lowest 10 percent	5.3	5.3	4.2	4.2
Second 25 percent	5.7	5.7	2.7	2.7
Third 25 percent	6.5	6.5	4.5	4.5
Highest 25 percent	4.0	4.0	3.3	3.3
Highest 10 percent	5.6	5.6	4.1	4.1
Establishment characteristics				
Service-providing industries	4.1	4.1	2.5	2.5
Education and health services	5.0	5.0	3.9	3.9
Educational services	6.0	6.0	5.1	5.1
Elementary and secondary schools	6.0	6.0	7.1	7.1
Junior colleges, colleges, and universities	8.2	8.2	5.8	5.8
Health care and social assistance	5.5	5.5	3.8	3.8
Hospitals	6.6	6.6	4.7	4.7
Public administration	6.4	6.4	2.9	2.9
1 to 99 workers	5.8	5.8	—	—
50 to 99 workers	8.5	8.5	—	—
100 workers or more	4.4	4.4	2.8	2.8
100 to 499 workers	5.9	5.9	3.8	3.8
500 workers or more	4.8	4.8	3.5	3.5

See footnotes at end of table.

Table 8. Standard errors for defined contribution retirement plans: Selected attributes, State and local government workers, National Compensation Survey, March 2014—continued

Characteristics	Employee contribution		Employee contribution option	
	Required	Not required	Pretax	Not pretax
State government	7.9	7.9	4.3	4.3
Local government	3.2	3.2	2.9	2.9
Geographic areas				
South	3.8	3.8	4.1	4.1
South Atlantic	4.8	4.8	5.8	5.8
East South Central	9.7	9.7	—	—
Midwest	7.9	7.9	4.3	4.3
East North Central	5.5	5.5	3.8	3.8
West	9.9	9.9	—	—
Mountain	12.4	12.4	—	—
Pacific	12.4	12.4	—	—

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/nsc/ebs/glossary20132014.htm.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	87	78	89	87	73	83
Worker characteristics						
Management, professional, and related	89	79	89	89	74	83
Professional and related	89	79	89	89	73	82
Teachers	88	79	89	88	73	82
Primary, secondary, and special education school teachers	98	86	88	98	80	82
Service	81	73	90	81	69	85
Protective service	89	82	92	89	78	88
Sales and office	87	79	90	87	73	84
Office and administrative support	88	79	90	88	74	84
Natural resources, construction, and maintenance	95	87	91	95	82	86
Production, transportation, and material moving ...	82	73	89	81	66	82
Full time	99	89	90	99	83	84
Part time	24	20	81	24	17	74
Union	95	87	91	95	80	84
Nonunion	81	70	87	81	67	83
Average wage within the following categories ³ :						
Lowest 25 percent	68	58	86	68	55	80
Lowest 10 percent	54	43	81	53	42	78
Second 25 percent	92	84	91	92	78	86
Third 25 percent	94	83	89	94	78	84
Highest 25 percent	97	88	91	97	81	83
Highest 10 percent	97	90	93	97	82	84
Establishment characteristics						
Service-providing industries	87	78	89	87	73	83
Education and health services	88	77	88	88	71	81
Educational services	88	77	88	88	71	81
Elementary and secondary schools	89	77	87	88	70	80
Junior colleges, colleges, and universities	84	78	92	84	73	87
Health care and social assistance	89	77	87	88	71	81
Hospitals	94	86	91	94	78	82
Public administration	88	82	92	88	77	88
1 to 99 workers	74	66	88	74	63	85
1 to 49 workers	65	57	87	65	54	84
50 to 99 workers	87	78	90	87	75	86
100 workers or more	89	80	90	89	74	83
100 to 499 workers	86	76	89	86	71	83
500 workers or more	90	81	90	90	75	83

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2014—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	57	49	86	38	32	83	85	71	83
Worker characteristics									
Management, professional, and related	57	49	86	38	31	82	88	73	83
Professional and related	57	49	85	37	30	81	88	72	82
Teachers	56	48	85	35	28	82	87	72	82
Primary, secondary, and special education school teachers	62	53	85	38	31	82	96	78	81
Service	52	45	87	36	30	83	79	66	84
Protective service	59	52	88	41	34	83	86	75	87
Sales and office	59	51	87	41	36	86	86	72	85
Office and administrative support	58	51	87	42	36	86	86	73	85
Natural resources, construction, and maintenance	66	57	86	42	37	87	93	80	86
Production, transportation, and material moving	59	50	85	39	33	85	79	65	81
Full time	64	56	87	43	36	84	97	81	84
Part time	18	14	77	14	10	74	23	17	74
Union	75	66	88	56	48	86	92	77	84
Nonunion	42	35	84	24	19	79	80	66	83
Average wage within the following categories ³ :									
Lowest 25 percent	35	29	83	21	16	79	66	53	81
Lowest 10 percent	22	17	79	11	9	76	53	41	78
Second 25 percent	62	54	87	42	35	85	89	76	85
Third 25 percent	60	52	86	40	33	83	93	78	84
Highest 25 percent	71	62	87	51	43	84	95	80	83
Highest 10 percent	74	65	87	55	47	85	95	81	85
Establishment characteristics									
Service-providing industries	57	49	86	38	32	83	85	71	83
Education and health services	54	46	85	34	28	81	86	70	81
Educational services	54	46	85	34	28	80	86	70	81
Elementary and secondary schools	54	46	84	35	28	80	87	69	80
Junior colleges, colleges, and universities	53	47	89	33	27	82	84	73	86
Health care and social assistance	55	48	86	35	29	85	87	71	82
Hospitals	58	51	87	33	29	87	93	78	83
Public administration	62	55	88	45	39	87	86	75	87
1 to 99 workers	42	37	89	30	26	86	71	61	85
1 to 49 workers	34	30	90	22	18	84	62	52	83
50 to 99 workers	53	47	89	41	36	87	84	74	87
100 workers or more	59	51	86	39	33	83	87	73	83
100 to 499 workers	53	47	88	31	28	90	84	69	83
500 workers or more	61	52	85	42	34	81	89	74	83

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	92	85	92	92	81	88
Local government	85	76	88	85	70	82
Geographic areas						
Northeast	87	80	92	86	75	87
New England	86	77	89	86	70	82
Middle Atlantic	87	81	93	86	76	88
South	90	78	86	90	75	83
South Atlantic	89	77	86	89	73	82
East South Central	92	83	90	92	81	87
West South Central	91	76	84	91	74	82
Midwest	82	72	88	82	65	80
East North Central	80	70	88	80	63	80
West North Central	85	74	87	85	68	80
West	88	83	95	87	74	85
Mountain	86	79	92	86	72	84
Pacific	88	84	96	88	75	86

See footnotes at end of table.

Table 9. Health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2014—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	59	54	90	41	36	87	91	80	88
Local government	56	47	85	37	30	82	84	68	82
Geographic areas									
Northeast	66	59	89	47	42	88	84	73	87
New England	57	50	87	20	16	79	82	66	81
Middle Atlantic	69	62	90	57	51	89	85	75	89
South	37	29	80	21	15	71	90	75	83
South Atlantic	48	39	82	32	21	65	88	72	82
East South Central	28	18	65	8	7	89	92	81	87
West South Central	24	20	86	13	11	91	91	74	82
Midwest	62	53	85	33	27	83	78	63	80
East North Central	66	55	83	46	38	83	79	63	80
West North Central	54	49	89	11	9	78	76	62	81
West	79	71	90	66	58	88	87	73	84
Mountain	71	65	91	—	—	—	85	71	83
Pacific	82	73	89	77	68	88	88	74	84

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

² Health care 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 health care.

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2014

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.7	0.7	0.5	0.7	0.7	0.6
Worker characteristics						
Management, professional, and related	0.7	0.8	0.6	0.7	0.8	0.8
Professional and related	0.6	0.7	0.6	0.6	0.8	0.8
Teachers	0.8	0.9	0.7	0.8	1.0	0.9
Primary, secondary, and special education school teachers	0.3	0.8	0.7	0.4	1.0	0.9
Service	1.5	1.4	0.8	1.5	1.4	0.9
Protective service	1.2	1.1	1.0	1.2	1.3	1.3
Sales and office	2.1	2.1	0.7	2.1	2.1	1.0
Office and administrative support	2.2	2.2	0.7	2.2	2.1	1.0
Natural resources, construction, and maintenance	1.9	2.1	1.3	1.9	2.2	1.6
Production, transportation, and material moving ...	4.6	4.2	1.3	4.6	4.4	1.6
Full time	0.2	0.5	0.5	0.2	0.6	0.6
Part time	2.0	1.7	2.6	2.0	1.7	2.7
Union	0.5	0.6	0.5	0.5	0.7	0.6
Nonunion	1.2	1.3	0.9	1.2	1.3	1.0
Average wage within the following categories ³ :						
Lowest 25 percent	1.9	1.8	1.0	1.9	1.9	1.2
Lowest 10 percent	3.3	3.3	2.3	3.3	3.3	2.6
Second 25 percent	0.8	1.0	0.6	0.9	1.0	0.6
Third 25 percent	1.3	1.4	0.9	1.3	1.4	1.0
Highest 25 percent	0.4	0.6	0.5	0.4	0.8	0.8
Highest 10 percent	0.7	0.9	0.7	0.8	1.2	1.1
Establishment characteristics						
Service-providing industries	0.7	0.7	0.5	0.7	0.7	0.6
Education and health services	0.8	0.9	0.7	0.8	0.9	0.8
Educational services	0.6	0.8	0.7	0.6	0.9	0.8
Elementary and secondary schools	0.6	0.7	0.7	0.5	0.7	0.8
Junior colleges, colleges, and universities	2.0	2.5	1.4	2.0	2.7	1.7
Health care and social assistance	3.2	3.3	1.9	3.2	3.3	2.1
Hospitals	1.5	2.4	1.6	1.5	2.9	2.4
Public administration	1.5	1.4	0.8	1.5	1.4	0.9
1 to 99 workers	3.3	3.5	1.9	3.3	3.5	2.0
1 to 49 workers	4.9	4.6	3.0	4.9	4.4	3.1
50 to 99 workers	1.8	2.6	1.7	1.8	2.6	2.0
100 workers or more	0.6	0.6	0.5	0.6	0.7	0.6
100 to 499 workers	1.5	1.5	0.9	1.5	1.6	1.2
500 workers or more	0.6	0.7	0.5	0.6	0.8	0.7

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2014—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	1.5	1.3	0.7	1.4	1.2	0.9	0.8	0.9	0.6
Worker characteristics									
Management, professional, and related	1.7	1.5	0.7	1.6	1.3	1.3	0.7	0.9	0.7
Professional and related	1.7	1.5	0.8	1.7	1.4	1.5	0.6	0.9	0.8
Teachers	1.8	1.7	1.1	2.0	1.6	1.8	0.9	1.1	0.9
Primary, secondary, and special education school teachers	2.2	1.9	1.2	2.4	1.9	2.1	0.6	1.0	0.9
Service	2.1	1.9	0.9	2.1	1.7	1.8	1.7	1.5	0.9
Protective service	3.1	2.9	1.3	3.2	2.9	2.4	1.8	1.7	1.3
Sales and office	2.6	2.3	1.2	2.6	2.4	1.0	2.3	2.2	0.9
Office and administrative support	2.7	2.3	1.2	2.5	2.3	1.0	2.4	2.3	0.9
Natural resources, construction, and maintenance	3.4	3.3	1.8	3.1	3.0	1.7	2.1	2.4	1.7
Production, transportation, and material moving	4.2	3.9	1.9	4.3	3.7	1.9	4.5	4.3	1.7
Full time	1.7	1.5	0.7	1.6	1.3	1.0	0.4	0.7	0.6
Part time	1.8	1.6	2.8	1.8	1.6	4.2	2.0	1.6	2.5
Union	1.5	1.5	0.7	1.7	1.6	0.7	0.8	1.0	0.6
Nonunion	2.0	1.7	1.3	1.5	1.2	2.5	1.2	1.4	1.0
Average wage within the following categories ³ :									
Lowest 25 percent	1.9	1.6	1.4	1.7	1.3	2.3	2.1	2.0	1.2
Lowest 10 percent	2.4	1.9	2.5	1.7	1.4	5.1	3.3	3.3	2.6
Second 25 percent	2.2	2.0	1.0	2.0	1.7	1.3	1.4	1.4	0.6
Third 25 percent	2.2	2.0	1.1	2.3	1.9	1.8	1.3	1.4	1.0
Highest 25 percent	1.6	1.5	0.7	1.6	1.4	0.9	0.6	0.9	0.7
Highest 10 percent	2.9	2.6	0.8	2.7	2.4	1.2	0.9	1.3	1.1
Establishment characteristics									
Service-providing industries	1.5	1.3	0.7	1.4	1.2	1.0	0.8	0.9	0.6
Education and health services	1.6	1.4	0.9	1.6	1.3	1.5	0.8	1.0	0.8
Educational services	1.7	1.6	1.0	1.7	1.4	1.7	0.7	0.9	0.8
Elementary and secondary schools	1.9	1.6	1.2	1.9	1.5	2.0	0.7	0.8	0.8
Junior colleges, colleges, and universities	3.8	3.5	1.3	3.6	3.2	3.0	2.0	2.7	1.7
Health care and social assistance	4.9	4.2	1.4	4.3	3.5	1.6	3.3	3.4	2.0
Hospitals	6.8	5.9	1.8	5.6	4.7	2.6	1.4	2.9	2.3
Public administration	2.6	2.3	0.9	2.4	2.2	1.3	1.7	1.6	0.9
1 to 99 workers	3.9	3.6	1.8	3.8	3.3	2.2	3.5	3.6	2.1
1 to 49 workers	4.6	4.1	2.5	4.0	3.2	3.2	5.2	4.5	3.2
50 to 99 workers	6.6	6.0	2.2	6.4	5.8	2.1	2.1	2.8	1.9
100 workers or more	1.5	1.4	0.7	1.4	1.1	1.0	0.7	0.8	0.6
100 to 499 workers	3.2	2.9	1.3	2.5	2.3	1.4	1.6	1.7	1.2
500 workers or more	1.7	1.5	0.9	1.6	1.3	1.2	0.8	0.9	0.7

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2014—continued

Characteristics	Health care ²			Medical care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	1.2	1.6	1.2	1.2	1.6	1.2
Local government	0.8	0.7	0.5	0.8	0.7	0.6
Geographic areas						
Northeast	1.3	1.1	0.8	1.2	1.2	0.8
New England	3.3	2.5	1.6	3.3	2.5	1.6
Middle Atlantic	1.5	1.4	0.9	1.5	1.6	1.0
South	1.1	1.3	1.1	1.1	1.4	1.2
South Atlantic	1.6	1.4	1.2	1.6	1.4	1.0
East South Central	3.4	4.3	3.5	3.4	4.5	3.9
West South Central	1.4	2.0	1.8	1.4	2.5	2.0
Midwest	1.7	1.6	1.1	1.7	1.6	1.2
East North Central	2.5	2.1	1.5	2.6	1.8	1.1
West North Central	1.8	2.1	1.5	1.8	2.7	2.5
West	1.3	1.3	0.5	1.3	1.1	0.9
Mountain	1.7	2.2	1.5	1.7	2.3	2.7
Pacific	1.7	1.6	0.5	1.7	1.3	0.8

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2014—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	3.4	3.1	0.9	2.9	2.7	1.8	1.6	2.0	1.2
Local government	1.4	1.2	0.9	1.4	1.2	1.2	0.8	0.8	0.6
Geographic areas									
Northeast	2.1	2.0	0.7	2.8	2.8	1.0	1.4	1.3	0.9
New England	3.8	3.2	1.2	4.7	3.9	4.4	3.5	2.7	2.1
Middle Atlantic	2.5	2.5	0.8	3.2	3.2	0.9	1.7	1.7	0.9
South	2.6	2.1	2.1	1.8	1.2	3.3	1.2	1.4	1.2
South Atlantic	4.2	3.8	1.6	3.3	2.0	4.0	1.8	1.5	0.9
East South Central	6.5	3.1	9.4	2.0	1.8	2.6	3.4	4.5	3.9
West South Central	2.6	2.4	3.5	1.9	1.8	1.5	1.4	2.5	2.0
Midwest	3.2	2.7	1.2	2.5	2.1	1.7	2.3	2.3	1.1
East North Central	2.7	2.3	1.5	3.6	3.1	1.9	2.4	1.7	1.2
West North Central	7.7	6.2	2.1	1.7	1.6	4.3	4.9	5.5	2.1
West	2.1	2.0	1.1	4.2	3.8	0.9	1.3	1.1	1.0
Mountain	5.7	5.0	0.8	—	—	—	2.2	2.0	2.6
Pacific	1.4	1.7	1.4	1.8	1.8	0.9	1.7	1.3	0.9

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. See Technical Note for more details.

² Health care 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 health care.

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2014

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	87	13	71	29
Worker characteristics				
Management, professional, and related	87	13	69	31
Professional and related	87	13	69	31
Teachers	87	13	67	33
Primary, secondary, and special education school teachers	87	13	66	34
Service	87	13	73	27
Protective service	87	13	78	22
Sales and office	88	12	72	28
Office and administrative support	88	12	72	28
Natural resources, construction, and maintenance	88	12	73	27
Production, transportation, and material moving	87	13	72	28
Full time	88	12	71	29
Part time	82	18	69	31
Union	87	13	77	23
Nonunion	88	12	64	36
Average wage within the following categories ¹ :				
Lowest 25 percent	87	13	63	37
Lowest 10 percent	89	11	56	44
Second 25 percent	88	12	73	27
Third 25 percent	88	12	71	29
Highest 25 percent	87	13	74	26
Highest 10 percent	88	12	79	21
Establishment characteristics				
Service-providing industries	87	13	71	29
Education and health services	87	13	67	33
Educational services	87	13	66	34
Elementary and secondary schools	86	14	64	36
Junior colleges, colleges, and universities	88	12	73	27
Health care and social assistance	88	12	71	29
Hospitals	88	12	71	29
Public administration	88	12	77	23
1 to 99 workers	91	9	71	29
1 to 49 workers	92	8	73	27
50 to 99 workers	91	9	69	31
100 workers or more	87	13	71	29
100 to 499 workers	88	12	69	31
500 workers or more	87	13	71	29

See footnotes at end of table.

Table 10. Medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2014—continued

(In percent)

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	87	13	74	26
Local government	87	13	69	31
Geographic areas				
Northeast	88	12	85	15
New England	84	16	79	21
Middle Atlantic	89	11	87	13
South	87	13	60	40
South Atlantic	88	12	67	33
East South Central	88	12	55	45
West South Central	87	13	54	46
Midwest	89	11	77	23
East North Central	87	13	81	19
West North Central	91	9	70	30
West	86	14	72	28
Mountain	89	11	63	37
Pacific	85	15	75	25

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

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/glossary20132014.htm.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2014

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.4	0.4	0.8	0.8
Worker characteristics				
Management, professional, and related	0.5	0.5	0.9	0.9
Professional and related	0.5	0.5	1.0	1.0
Teachers	0.6	0.6	1.2	1.2
Primary, secondary, and special education school teachers	0.6	0.6	1.2	1.2
Service	0.7	0.7	1.2	1.2
Protective service	0.7	0.7	1.0	1.0
Sales and office	0.7	0.7	1.3	1.3
Office and administrative support	0.7	0.7	1.3	1.3
Natural resources, construction, and maintenance	0.8	0.8	1.6	1.6
Production, transportation, and material moving	0.9	0.9	1.7	1.7
Full time	0.4	0.4	0.9	0.9
Part time	2.5	2.5	2.6	2.6
Union	0.5	0.5	0.6	0.6
Nonunion	0.7	0.7	1.5	1.5
Average wage within the following categories ¹ :				
Lowest 25 percent	0.7	0.7	1.6	1.6
Lowest 10 percent	1.0	1.0	2.4	2.4
Second 25 percent	0.6	0.6	1.0	1.0
Third 25 percent	0.6	0.6	1.1	1.1
Highest 25 percent	0.5	0.5	0.9	0.9
Highest 10 percent	0.6	0.6	1.1	1.1
Establishment characteristics				
Service-providing industries	0.4	0.4	0.9	0.9
Education and health services	0.6	0.6	1.1	1.1
Educational services	0.6	0.6	1.1	1.1
Elementary and secondary schools	0.6	0.6	1.0	1.0
Junior colleges, colleges, and universities	1.0	1.0	3.4	3.4
Health care and social assistance	1.3	1.3	1.5	1.5
Hospitals	1.8	1.8	1.8	1.8
Public administration	0.5	0.5	0.8	0.8
1 to 99 workers	0.7	0.7	2.5	2.5
1 to 49 workers	1.2	1.2	2.2	2.2
50 to 99 workers	1.4	1.4	4.1	4.1
100 workers or more	0.4	0.4	0.9	0.9
100 to 499 workers	0.8	0.8	1.8	1.8
500 workers or more	0.5	0.5	1.0	1.0

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, National Compensation Survey, March 2014—continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	1.0	1.0	1.8	1.8
Local government	0.4	0.4	0.8	0.8
Geographic areas				
Northeast	0.5	0.5	0.5	0.5
New England	1.8	1.8	0.9	0.9
Middle Atlantic	0.5	0.5	0.6	0.6
South	0.8	0.8	1.7	1.7
South Atlantic	1.0	1.0	1.8	1.8
East South Central	2.0	2.0	5.0	5.0
West South Central	1.6	1.6	2.0	2.0
Midwest	1.0	1.0	1.5	1.5
East North Central	0.6	0.6	1.3	1.3
West North Central	1.9	1.9	3.2	3.2
West	0.7	0.7	1.0	1.0
Mountain	1.4	1.4	2.3	2.3
Pacific	0.9	0.9	0.8	0.8

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 11. Medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2014

(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	\$476.39	29	\$520.88	71	\$458.33	\$104.73
Worker characteristics							
Management, professional, and related	100	481.07	29	526.68	71	462.46	107.69
Professional and related	100	479.05	30	525.82	70	459.44	111.07
Teachers	100	482.57	32	527.57	68	461.47	114.65
Primary, secondary, and special education school teachers	100	483.20	32	525.68	68	463.03	121.92
Service	100	467.09	28	504.62	72	452.45	103.13
Protective service	100	485.55	29	520.97	71	471.56	103.00
Sales and office	100	475.69	30	521.01	70	456.35	100.60
Office and administrative support	100	476.43	29	525.22	71	456.34	101.71
Natural resources, construction, and maintenance	100	463.95	29	522.54	71	440.55	92.73
Production, transportation, and material moving ...	100	477.90	29	516.63	71	462.63	102.76
Full time	100	477.39	29	519.87	71	460.14	103.60
Part time	100	451.20	29	546.32	71	412.34	133.47
Union	100	516.14	31	568.90	69	492.47	120.17
Nonunion	100	436.95	27	465.85	73	426.37	90.28
Average wage within the following categories ¹ :							
Lowest 25 percent	100	436.36	30	467.64	70	423.29	95.96
Lowest 10 percent	100	418.18	30	417.18	70	418.60	87.32
Second 25 percent	100	481.82	28	535.22	72	460.91	99.97
Third 25 percent	100	477.24	30	524.53	70	456.88	100.24
Highest 25 percent	100	498.54	28	544.02	72	480.81	118.12
Highest 10 percent	100	509.45	33	546.26	67	491.72	114.86
Establishment characteristics							
Service-providing industries	100	476.76	29	521.07	71	458.61	105.02
Education and health services	100	466.48	30	512.87	70	446.81	111.04
Educational services	100	466.00	29	511.56	71	447.39	111.62
Elementary and secondary schools	100	470.77	31	515.45	69	450.47	121.19
Junior colleges, colleges, and universities	100	455.30	23	492.44	77	444.39	81.32
Health care and social assistance	100	469.52	35	519.70	65	442.91	107.11
Hospitals	100	469.40	40	520.55	60	435.07	111.48
Public administration	100	495.33	27	549.41	73	475.89	98.31
1 to 99 workers	100	477.15	44	518.48	56	444.78	83.17
1 to 49 workers	100	486.98	40	513.57	60	468.80	74.52
50 to 99 workers	100	467.40	47	522.67	53	418.04	92.80
100 workers or more	100	476.30	27	521.36	73	459.60	106.75
100 to 499 workers	100	484.67	30	530.06	70	465.63	102.30
500 workers or more	100	473.62	26	518.22	74	457.75	108.12

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, National Compensation Survey, March 2014—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	\$471.91	20	\$546.83	80	\$453.03	\$87.75
Local government	100	478.22	33	514.34	67	460.87	112.89
Geographic areas							
Northeast	100	509.46	30	528.93	70	501.00	112.24
New England	100	541.82	12	570.04	88	537.93	121.11
Middle Atlantic	100	498.69	36	524.38	64	484.02	108.16
South	100	430.88	28	473.59	72	414.61	93.47
South Atlantic	100	459.69	22	503.26	78	447.44	88.24
East South Central	100	396.17	15	429.43	85	390.25	70.89
West South Central	100	409.58	45	461.10	55	367.48	128.90
Midwest	100	490.73	29	515.61	71	480.55	99.53
East North Central	100	505.84	18	558.70	82	494.04	103.76
West North Central	100	467.00	46	488.75	54	448.52	89.47
West	100	516.52	30	597.33	70	482.12	124.13
Mountain	100	477.94	34	496.50	66	468.03	93.62
Pacific	100	529.87	29	640.53	71	486.54	133.70

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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2014

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	\$5.09	1.6	\$12.50	1.6	\$4.84	\$2.63
Worker characteristics						
Management, professional, and related	5.74	1.9	14.65	1.9	5.77	3.17
Professional and related	5.64	2.0	13.26	2.0	5.97	3.75
Teachers	6.53	1.9	13.72	1.9	7.22	4.56
Primary, secondary, and special education school teachers	7.30	1.9	13.44	1.9	7.87	5.31
Service	6.13	1.7	11.60	1.7	7.19	3.49
Protective service	7.92	2.8	16.05	2.8	9.00	3.74
Sales and office	8.72	3.0	22.51	3.0	6.53	3.83
Office and administrative support	8.90	2.9	23.45	2.9	6.70	3.92
Natural resources, construction, and maintenance	8.84	2.7	14.19	2.7	8.51	5.75
Production, transportation, and material moving ...	10.44	3.7	18.80	3.7	11.57	5.00
Full time	5.14	1.6	12.86	1.6	4.87	2.65
Part time	22.86	3.4	34.32	3.4	22.72	9.17
Union	6.53	1.7	17.27	1.7	5.21	2.89
Nonunion	5.37	2.3	8.28	2.3	6.59	3.98
Average wage within the following categories ¹ :						
Lowest 25 percent	6.16	1.9	12.95	1.9	6.88	4.99
Lowest 10 percent	9.91	3.8	19.63	3.8	12.38	8.82
Second 25 percent	7.32	2.4	16.93	2.4	6.84	3.10
Third 25 percent	7.72	2.2	20.81	2.2	6.15	3.30
Highest 25 percent	5.22	2.1	11.20	2.1	5.83	3.71
Highest 10 percent	6.63	3.3	13.56	3.3	8.12	4.22
Establishment characteristics						
Service-providing industries	5.14	1.6	12.56	1.6	4.90	2.67
Education and health services	5.14	2.4	9.28	2.4	5.90	3.78
Educational services	5.56	2.3	10.17	2.3	6.32	4.24
Elementary and secondary schools	6.26	1.9	12.41	1.9	6.47	4.50
Junior colleges, colleges, and universities	10.32	6.0	9.36	6.0	11.80	6.46
Health care and social assistance	10.22	6.3	20.96	6.3	8.35	5.06
Hospitals	11.64	8.1	17.09	8.1	13.37	7.03
Public administration	10.16	2.2	30.10	2.2	6.62	2.80
1 to 99 workers	15.33	4.0	26.45	4.0	13.98	5.07
1 to 49 workers	13.28	5.0	20.96	5.0	16.11	7.01
50 to 99 workers	22.90	6.8	43.28	6.8	17.49	9.38
100 workers or more	4.95	1.6	11.82	1.6	5.00	2.74
100 to 499 workers	11.41	2.9	25.67	2.9	10.58	5.71
500 workers or more	4.91	1.9	10.30	1.9	5.31	2.97

See footnotes at end of table.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2014—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	\$12.92	4.5	\$45.72	4.5	\$8.49	\$3.96
Local government	4.85	1.2	8.47	1.2	5.15	3.07
Geographic areas						
Northeast	7.16	1.5	12.67	1.5	8.38	3.92
New England	18.03	2.8	60.82	2.8	17.30	8.19
Middle Atlantic	7.41	1.8	12.21	1.8	8.60	4.42
South	6.56	2.6	7.93	2.6	8.22	5.33
South Atlantic	10.28	3.2	15.63	3.2	12.71	4.61
East South Central	11.40	3.9	11.77	3.9	12.62	14.09
West South Central	9.92	5.1	10.52	5.1	10.98	7.25
Midwest	8.87	4.4	16.56	4.4	9.79	2.92
East North Central	9.83	2.2	31.61	2.2	11.91	3.38
West North Central	17.85	8.3	20.21	8.3	14.52	5.44
West	17.33	3.0	45.50	3.0	10.58	4.88
Mountain	30.69	3.8	53.12	3.8	23.78	11.31
Pacific	18.91	3.8	50.35	3.8	11.10	5.73

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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2014

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies ¹	Exists, but unknown	Other ²
All workers	100	70	20	5	5
Worker characteristics					
Management, professional, and related	100	69	20	5	5
Professional and related	100	70	20	5	5
Teachers	100	71	19	6	4
Primary, secondary, and special education school teachers	100	73	15	7	5
Service	100	73	18	5	4
Protective service	100	76	13	5	6
Sales and office	100	69	22	4	5
Office and administrative support	100	68	22	4	6
Natural resources, construction, and maintenance	100	70	19	7	4
Production, transportation, and material moving ...	100	69	18	—	—
Full time	100	70	19	5	5
Part time	100	63	28	—	—
Union	100	72	14	7	7
Nonunion	100	68	25	4	3
Average wage within the following categories ³ :					
Lowest 25 percent	100	71	22	4	3
Lowest 10 percent	100	80	15	—	—
Second 25 percent	100	72	19	4	5
Third 25 percent	100	72	18	6	4
Highest 25 percent	100	66	20	6	8
Highest 10 percent	100	68	17	7	7
Establishment characteristics					
Service-providing industries	100	70	20	5	5
Education and health services	100	69	23	5	3
Educational services	100	70	22	5	3
Elementary and secondary schools	100	73	16	7	4
Junior colleges, colleges, and universities	100	64	36	—	—
Health care and social assistance	100	62	28	4	5
Hospitals	100	65	25	—	—
Public administration	100	73	14	5	8
1 to 99 workers	100	65	20	—	—
1 to 49 workers	100	59	22	—	—
50 to 99 workers	100	72	17	—	—
100 workers or more	100	70	20	5	5
100 to 499 workers	100	72	18	4	6
500 workers or more	100	70	20	5	4

See footnotes at end of table.

Table 12. Medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2014—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies ¹	Exists, but unknown	Other ²
State government	100	65	32	—	—
Local government	100	72	14	8	6
Geographic areas					
Northeast	100	60	23	10	8
New England	100	87	—	—	—
Middle Atlantic	100	47	31	11	11
South	100	74	20	—	—
South Atlantic	100	72	25	—	—
East South Central	100	71	—	—	—
West South Central	100	82	—	8	—
Midwest	100	73	19	6	2
East North Central	100	75	19	—	—
West North Central	100	68	—	—	—
West	100	68	17	4	11
Mountain	100	72	—	—	—
Pacific	100	67	16	3	14

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

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/glossary20132014.htm.

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2014

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies ¹	Exists, but unknown	Other ²
All workers	0.0	1.8	1.7	0.7	0.7
Worker characteristics					
Management, professional, and related	0.0	2.0	2.0	0.8	0.8
Professional and related	0.0	2.1	2.1	0.9	0.7
Teachers	0.0	2.5	2.4	1.4	1.1
Primary, secondary, and special education school teachers	0.0	2.4	2.1	1.7	1.4
Service	0.0	2.7	2.3	0.9	0.5
Protective service	0.0	2.9	2.5	1.3	1.0
Sales and office	0.0	2.9	2.7	0.9	1.3
Office and administrative support	0.0	2.8	2.7	0.9	1.3
Natural resources, construction, and maintenance	0.0	3.4	2.5	2.1	1.5
Production, transportation, and material moving	0.0	4.7	3.1	–	–
Full time	0.0	1.8	1.7	0.7	0.7
Part time	0.0	7.9	8.1	–	–
Union	0.0	1.6	1.2	1.1	0.9
Nonunion	0.0	3.2	3.1	0.7	0.9
Average wage within the following categories ³ :					
Lowest 25 percent	0.0	3.4	3.0	0.9	1.3
Lowest 10 percent	0.0	4.0	3.4	–	–
Second 25 percent	0.0	2.3	2.0	0.8	0.8
Third 25 percent	0.0	2.2	2.2	1.0	0.7
Highest 25 percent	0.0	1.8	1.7	1.1	1.1
Highest 10 percent	0.0	2.5	1.8	2.1	0.9
Establishment characteristics					
Service-providing industries	0.0	1.8	1.7	0.7	0.6
Education and health services	0.0	2.3	2.4	0.9	0.6
Educational services	0.0	2.6	2.6	1.0	0.7
Elementary and secondary schools	0.0	2.3	2.2	1.3	0.7
Junior colleges, colleges, and universities	0.0	6.2	6.2	–	–
Health care and social assistance	0.0	4.2	4.2	1.8	1.0
Hospitals	0.0	6.4	6.7	–	–
Public administration	0.0	2.6	1.9	1.1	1.5
1 to 99 workers	0.0	4.9	4.4	–	–
1 to 49 workers	0.0	6.6	6.3	–	–
50 to 99 workers	0.0	5.7	4.5	–	–
100 workers or more	0.0	1.8	1.8	0.7	0.6
100 to 499 workers	0.0	3.3	3.0	1.1	1.5
500 workers or more	0.0	2.2	2.1	0.9	0.6

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, National Compensation Survey, March 2014—continued

Characteristics	Single coverage				
	Total with contributory coverage	Flat dollar amount	Varies ¹	Exists, but unknown	Other ²
State government	0.0	3.9	3.7	—	—
Local government	0.0	1.6	1.4	1.0	0.7
Geographic areas					
Northeast	0.0	3.0	3.7	2.3	1.4
New England	0.0	3.3	—	—	—
Middle Atlantic	0.0	3.4	4.8	2.8	2.0
South	0.0	3.6	3.5	—	—
South Atlantic	0.0	5.1	4.9	—	—
East South Central	0.0	8.8	—	—	—
West South Central	0.0	4.9	—	1.9	—
Midwest	0.0	3.6	3.7	1.7	1.0
East North Central	0.0	4.5	4.5	—	—
West North Central	0.0	5.7	—	—	—
West	0.0	3.0	2.3	1.1	1.7
Mountain	0.0	6.9	—	—	—
Pacific	0.0	3.3	2.4	1.0	2.3

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 13. Medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2014

(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	\$1,008.50	10	\$1,307.10	90	\$977.34	\$450.76
Worker characteristics							
Management, professional, and related	100	996.36	9	1,324.07	91	963.64	474.79
Professional and related	100	985.20	10	1,337.60	90	948.38	490.20
Teachers	100	960.27	11	1,347.19	89	912.14	517.50
Primary, secondary, and special education school teachers	100	951.28	13	1,343.12	87	895.51	550.27
Service	100	1,027.07	10	1,291.74	90	997.26	421.10
Protective service	100	1,126.30	10	1,367.41	90	1,100.59	359.03
Sales and office	100	1,029.21	10	1,268.15	90	1,003.66	422.33
Office and administrative support	100	1,032.74	10	1,274.84	90	1,007.69	423.18
Natural resources, construction, and maintenance	100	1,006.05	10	1,384.82	90	966.88	401.30
Production, transportation, and material moving ...	100	1,013.08	11	1,204.84	89	990.27	432.00
Full time	100	1,008.73	10	1,313.77	90	977.10	448.71
Part time	100	1,002.60	11	1,159.76	89	983.53	503.93
Union	100	1,155.52	16	1,326.18	84	1,122.88	433.40
Nonunion	100	862.71	3	1,202.36	97	852.57	465.65
Average wage within the following categories ¹ :							
Lowest 25 percent	100	843.28	6	1,287.94	94	818.10	492.01
Lowest 10 percent	100	732.85	2	1,371.09	98	720.14	541.71
Second 25 percent	100	1,041.87	8	1,255.11	92	1,022.87	411.16
Third 25 percent	100	1,004.60	10	1,315.71	90	972.18	451.52
Highest 25 percent	100	1,097.40	13	1,333.41	87	1,061.21	453.62
Highest 10 percent	100	1,167.32	18	1,319.76	82	1,134.18	413.50
Establishment characteristics							
Service-providing industries	100	1,008.01	10	1,308.24	90	976.65	452.24
Education and health services	100	944.44	9	1,327.76	91	905.08	503.74
Educational services	100	926.38	10	1,332.85	90	882.36	515.15
Elementary and secondary schools	100	908.09	11	1,342.70	89	853.03	562.49
Junior colleges, colleges, and universities	100	988.03	5	1,284.99	95	971.78	369.70
Health care and social assistance	100	1,057.50	6	1,279.39	94	1,042.23	434.84
Hospitals	100	1,039.61	8	1,287.88	92	1,018.29	435.33
Public administration	100	1,120.24	10	1,289.19	90	1,103.52	370.41
1 to 99 workers	100	971.98	8	1,246.95	92	949.09	410.46
1 to 49 workers	100	1,002.43	6	1,156.81	94	991.75	368.79
50 to 99 workers	100	942.08	—	—	—	—	—
100 workers or more	100	1,012.96	10	1,312.93	90	980.86	455.79
100 to 499 workers	100	1,026.40	9	1,428.10	91	991.36	462.62
500 workers or more	100	1,008.67	10	1,284.03	90	977.43	453.56

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, National Compensation Survey, March 2014—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	\$1,057.23	3	\$1,207.85	97	\$1,053.44	\$356.70
Local government	100	988.58	13	1,315.19	87	942.74	493.53
Geographic areas							
Northeast	100	1,255.89	28	1,292.97	72	1,241.51	344.22
New England	100	1,339.12	8	1,365.37	92	1,336.96	377.23
Middle Atlantic	100	1,228.15	35	1,287.67	65	1,196.49	328.65
South	100	778.48	(²)	1,237.81	100	777.22	499.45
South Atlantic	100	898.98	(²)	1,257.03	100	897.70	450.59
East South Central	100	654.88	—	—	—	—	—
West South Central	100	675.39	—	—	—	—	—
Midwest	100	1,157.35	12	1,309.70	88	1,137.29	395.80
East North Central	100	1,234.18	11	1,297.16	89	1,226.17	349.22
West North Central	100	1,037.55	12	1,327.83	88	997.29	469.16
West	100	1,071.54	9	1,351.03	91	1,047.35	476.96
Mountain	100	851.06	3	1,153.28	97	842.56	514.06
Pacific	100	1,148.02	11	1,370.23	89	1,123.94	463.08

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

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/glossary20132014.htm.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2014

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	\$15.55	0.7	\$22.56	0.7	\$16.49	\$8.75
Worker characteristics						
Management, professional, and related	17.05	0.8	30.08	0.8	17.86	10.78
Professional and related	18.67	0.9	32.75	0.9	19.47	11.99
Teachers	20.44	1.0	39.64	1.0	20.90	13.78
Primary, secondary, and special education school teachers	22.68	1.2	43.45	1.2	23.43	14.98
Service	22.42	1.0	28.27	1.0	24.14	11.81
Protective service	23.96	1.5	49.49	1.5	25.51	12.89
Sales and office	24.29	2.3	36.55	2.3	24.98	12.27
Office and administrative support	24.60	2.1	40.32	2.1	25.55	12.10
Natural resources, construction, and maintenance	29.79	1.6	64.71	1.6	28.74	22.79
Production, transportation, and material moving ...	36.40	3.1	48.67	3.1	40.35	22.86
Full time	15.93	0.7	22.52	0.7	16.77	8.83
Part time	58.73	1.7	33.40	1.7	65.03	32.38
Union	12.14	1.2	24.65	1.2	13.51	8.51
Nonunion	23.81	0.4	36.84	0.4	24.24	14.30
Average wage within the following categories ¹ :						
Lowest 25 percent	28.92	0.7	47.81	0.7	29.56	15.15
Lowest 10 percent	44.66	0.7	127.70	0.7	44.31	20.36
Second 25 percent	18.74	1.0	31.01	1.0	19.76	10.99
Third 25 percent	20.64	1.0	29.94	1.0	21.38	14.29
Highest 25 percent	17.43	1.2	29.16	1.2	18.43	11.47
Highest 10 percent	22.51	1.7	37.98	1.7	26.06	15.97
Establishment characteristics						
Service-providing industries	15.76	0.6	22.88	0.6	16.70	8.82
Education and health services	18.31	0.8	33.77	0.8	19.11	11.92
Educational services	19.09	0.8	33.97	0.8	19.71	12.46
Elementary and secondary schools	20.12	1.0	37.19	1.0	20.18	12.39
Junior colleges, colleges, and universities	46.78	1.3	56.49	1.3	48.75	33.39
Health care and social assistance	33.11	1.6	82.75	1.6	33.91	16.82
Hospitals	42.44	2.2	95.94	2.2	43.17	18.95
Public administration	17.97	0.8	35.88	0.8	19.42	10.28
1 to 99 workers	50.89	1.6	47.38	1.6	52.78	23.91
1 to 49 workers	50.70	2.2	108.23	2.2	53.22	27.34
50 to 99 workers	73.17	–	–	–	–	–
100 workers or more	15.28	0.7	24.53	0.7	16.29	9.17
100 to 499 workers	36.49	1.5	82.70	1.5	36.29	16.90
500 workers or more	15.53	0.7	20.40	0.7	16.97	10.97

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, National Compensation Survey, March 2014—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	\$29.11	1.1	\$54.02	1.1	\$29.90	\$17.62
Local government	16.70	0.8	23.02	0.8	17.73	8.77
Geographic areas						
Northeast	15.46	1.7	33.34	1.7	16.93	10.44
New England	20.38	2.1	203.86	2.1	26.76	18.41
Middle Atlantic	19.34	2.0	32.79	2.0	19.18	12.64
South	25.53	0.2	42.63	0.2	25.54	16.22
South Atlantic	31.85	0.1	44.79	0.1	32.02	20.61
East South Central	59.81	—	—	—	—	—
West South Central	30.32	—	—	—	—	—
Midwest	30.73	1.8	44.57	1.8	32.33	18.91
East North Central	30.74	1.9	54.50	1.9	34.34	20.09
West North Central	46.59	3.4	75.83	3.4	42.47	42.56
West	24.38	1.9	26.82	1.9	26.62	10.00
Mountain	46.41	0.8	146.51	0.8	46.09	17.98
Pacific	18.17	2.6	24.81	2.6	21.79	11.39

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2014

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies ¹	Exists, but unknown	Other ²
All workers	100	72	17	6	4
Worker characteristics					
Management, professional, and related	100	72	17	6	4
Professional and related	100	73	17	6	4
Teachers	100	74	15	7	3
Primary, secondary, and special education school teachers	100	76	13	8	4
Service	100	75	15	6	4
Protective service	100	78	11	5	6
Sales and office	100	69	20	7	4
Office and administrative support	100	69	20	7	4
Natural resources, construction, and maintenance	100	71	17	8	4
Production, transportation, and material moving ...	100	72	15	9	4
Full time	100	73	17	7	4
Part time	100	68	24	6	2
Union	100	72	14	8	6
Nonunion	100	73	20	5	2
Average wage within the following categories ³ :					
Lowest 25 percent	100	75	17	6	2
Lowest 10 percent	100	82	11	—	—
Second 25 percent	100	73	18	6	4
Third 25 percent	100	73	16	8	3
Highest 25 percent	100	70	17	6	7
Highest 10 percent	100	72	15	7	6
Establishment characteristics					
Service-providing industries	100	73	17	6	4
Education and health services	100	73	19	6	3
Educational services	100	74	18	6	2
Elementary and secondary schools	100	76	14	8	3
Junior colleges, colleges, and universities	100	70	30	—	—
Health care and social assistance	100	69	23	—	—
Hospitals	100	74	—	5	—
Public administration	100	72	14	7	7
1 to 99 workers	100	72	13	—	—
1 to 49 workers	100	71	14	—	—
50 to 99 workers	100	74	11	—	—
100 workers or more	100	72	18	6	4
100 to 499 workers	100	74	15	7	5
500 workers or more	100	72	19	6	4

See footnotes at end of table.

Table 14. Medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2014—continued

(All workers with contributory coverage = 100 percent)

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies ¹	Exists, but unknown	Other ²
State government	100	65	29	—	—
Local government	100	76	12	8	5
Geographic areas					
Northeast	100	61	22	9	7
New England	100	89	—	—	—
Middle Atlantic	100	48	30	11	11
South	100	78	15	4	2
South Atlantic	100	78	20	—	—
East South Central	100	75	—	—	—
West South Central	100	81	—	11	—
Midwest	100	75	16	7	2
East North Central	100	76	18	4	2
West North Central	100	73	—	—	—
West	100	66	18	8	9
Mountain	100	80	13	—	—
Pacific	100	60	19	—	—

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Includes contribution types not separately published such as composite rates, flexible benefits, and percent of earnings.

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

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/glossary20132014.htm.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2014

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies ¹	Exists, but unknown	Other ²
All workers	0.0	1.7	1.4	0.9	0.5
Worker characteristics					
Management, professional, and related	0.0	1.9	1.7	1.0	0.6
Professional and related	0.0	1.9	1.8	1.0	0.6
Teachers	0.0	2.0	1.9	1.3	0.9
Primary, secondary, and special education school teachers	0.0	1.9	1.6	1.4	1.1
Service	0.0	2.4	2.0	0.9	0.5
Protective service	0.0	2.6	2.2	1.1	1.0
Sales and office	0.0	2.5	2.2	1.4	1.0
Office and administrative support	0.0	2.6	2.2	1.5	1.1
Natural resources, construction, and maintenance	0.0	2.9	2.0	1.9	1.2
Production, transportation, and material moving	0.0	4.2	2.6	2.7	1.2
Full time	0.0	1.7	1.4	0.9	0.5
Part time	0.0	6.7	6.8	2.7	0.8
Union	0.0	1.7	1.1	1.5	0.8
Nonunion	0.0	2.7	2.5	0.7	0.7
Average wage within the following categories ³ :					
Lowest 25 percent	0.0	2.8	2.4	0.9	1.0
Lowest 10 percent	0.0	3.3	2.6	–	–
Second 25 percent	0.0	2.0	1.6	1.1	0.7
Third 25 percent	0.0	2.1	1.8	1.5	0.6
Highest 25 percent	0.0	1.7	1.5	1.0	0.9
Highest 10 percent	0.0	2.4	1.7	1.7	0.9
Establishment characteristics					
Service-providing industries	0.0	1.7	1.4	0.9	0.5
Education and health services	0.0	2.1	2.0	0.8	0.4
Educational services	0.0	2.3	2.2	0.9	0.5
Elementary and secondary schools	0.0	2.0	1.8	1.2	0.5
Junior colleges, colleges, and universities	0.0	5.3	5.3	–	–
Health care and social assistance	0.0	4.4	3.8	–	–
Hospitals	0.0	5.8	–	2.1	–
Public administration	0.0	2.5	1.7	1.8	1.2
1 to 99 workers	0.0	4.1	3.0	–	–
1 to 49 workers	0.0	5.1	4.1	–	–
50 to 99 workers	0.0	6.0	3.1	–	–
100 workers or more	0.0	1.7	1.5	0.8	0.5
100 to 499 workers	0.0	3.1	2.5	1.2	1.2
500 workers or more	0.0	1.9	1.8	0.9	0.4

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, National Compensation Survey, March 2014—continued

Characteristics	Family coverage				
	Total with contributory coverage	Flat dollar amount	Varies ¹	Exists, but unknown	Other ²
State government	0.0	3.7	3.2	—	—
Local government	0.0	1.4	1.2	0.9	0.6
Geographic areas					
Northeast	0.0	3.1	3.6	2.2	1.3
New England	0.0	3.6	—	—	—
Middle Atlantic	0.0	3.4	4.7	2.7	1.9
South	0.0	2.7	2.6	0.8	0.7
South Atlantic	0.0	3.9	3.8	—	—
East South Central	0.0	8.2	—	—	—
West South Central	0.0	3.4	—	2.3	—
Midwest	0.0	3.4	3.0	2.0	0.7
East North Central	0.0	4.0	3.9	1.6	0.1
West North Central	0.0	6.2	—	—	—
West	0.0	3.0	1.7	2.7	1.5
Mountain	0.0	4.5	3.7	—	—
Pacific	0.0	3.9	2.0	—	—

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2014

(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	\$20.00	\$43.33	\$76.93	\$118.80	\$192.93	\$128.98	\$219.64	\$367.14	\$605.00	\$873.71
Worker characteristics										
Management, professional, and related	20.00	42.39	75.46	123.00	217.78	129.99	222.93	409.57	666.18	940.66
Professional and related	20.00	42.03	76.93	128.12	232.00	132.00	231.08	411.52	667.00	976.14
Teachers	20.00	40.62	75.00	139.66	270.00	124.52	219.23	446.33	717.45	1060.00
Primary, secondary, and special education school teachers	20.00	42.86	80.10	150.00	289.32	124.52	222.93	504.75	756.09	1088.44
Service	20.57	47.80	76.93	118.80	162.91	122.12	210.13	324.98	522.11	768.91
Protective service	36.64	52.39	83.34	119.48	158.44	124.32	189.14	295.55	427.76	573.87
Sales and office	20.00	40.63	75.00	114.34	175.77	140.21	220.98	337.67	556.51	786.49
Office and administrative support	20.00	41.17	75.00	114.34	178.41	143.13	220.98	345.80	559.53	785.40
Natural resources, construction, and maintenance	28.96	42.88	75.00	114.34	142.97	118.01	189.14	313.70	495.88	769.38
Production, transportation, and material moving ...	23.06	49.25	84.02	118.80	156.62	120.25	217.64	351.20	605.07	834.00
Full time	20.00	43.33	75.46	117.69	190.96	129.99	219.64	367.14	601.00	868.50
Part time	–	46.04	97.68	149.61	251.57	98.17	222.93	400.30	669.72	1012.42
Union	25.00	52.00	78.08	124.81	203.70	100.00	183.34	302.72	526.47	957.24
Nonunion	20.00	38.42	71.00	114.49	168.79	170.30	250.46	431.03	644.84	834.92
Average wage within the following categories ² :										
Lowest 25 percent	20.00	38.00	71.34	115.50	183.46	154.00	242.19	474.99	667.00	886.00
Lowest 10 percent	20.00	20.00	50.00	105.85	168.79	164.18	272.46	556.51	667.00	925.00
Second 25 percent	22.76	43.02	76.93	114.34	160.80	129.99	210.13	321.00	517.92	744.62
Third 25 percent	24.00	48.77	79.00	114.49	183.27	131.00	222.93	362.37	590.08	886.00
Highest 25 percent	20.00	45.00	75.46	131.94	236.07	111.00	198.21	351.56	605.07	938.92
Highest 10 percent	20.00	45.96	73.90	127.83	270.04	115.28	198.38	330.55	547.78	938.92
Establishment characteristics										
Service-providing industries	20.00	43.33	76.93	118.80	194.39	129.99	220.00	368.00	606.16	877.40
Education and health services	20.00	40.00	75.98	126.30	235.00	129.99	232.00	426.56	667.00	989.22
Educational services	20.00	38.02	75.16	131.43	246.85	124.52	227.00	446.33	685.00	1014.38
Elementary and secondary schools	20.00	40.62	82.73	148.93	274.22	114.60	244.13	522.33	756.40	1088.44
Junior colleges, colleges, and universities	20.00	–	68.85	103.17	135.47	160.78	219.23	321.00	–	667.00
Health care and social assistance	–	47.40	76.93	114.28	149.15	181.99	257.90	409.57	513.20	714.35
Hospitals	–	46.04	76.93	114.34	153.00	222.93	310.78	409.57	487.70	667.00
Public administration	26.02	49.21	76.93	114.34	156.00	124.27	207.00	304.76	467.00	644.84
1 to 99 workers	22.76	40.63	71.00	101.54	136.80	140.21	185.52	338.48	609.00	862.47
1 to 49 workers	22.76	–	–	98.09	131.94	140.21	170.36	236.00	539.00	746.23
50 to 99 workers	–	40.00	77.90	105.03	–	–	253.72	427.92	667.00	895.09
100 workers or more	20.00	43.96	76.93	121.83	197.21	127.87	220.98	368.16	600.00	876.83
100 to 499 workers	20.00	38.42	69.10	118.80	185.24	129.99	221.07	409.57	625.10	871.17
500 workers or more	22.27	45.87	78.37	122.58	201.85	124.52	220.98	359.13	593.00	877.82

See footnotes at end of table.

Table 15. Medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2014—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	—	\$50.00	\$76.93	\$108.40	\$137.04	\$175.18	\$220.98	\$311.39	\$434.68	\$666.18
Local government	\$20.00	40.00	75.00	127.41	229.00	115.31	216.65	421.55	667.00	975.32
Geographic areas										
Northeast	38.02	61.88	85.33	130.25	190.67	97.70	196.13	304.76	413.19	627.51
New England	51.60	71.49	106.66	153.96	191.43	150.46	227.71	302.72	455.91	630.67
Middle Atlantic	29.16	54.16	73.90	106.29	183.78	60.31	140.82	304.76	359.98	627.51
South	20.00	38.00	70.06	112.48	166.50	170.30	269.20	449.44	667.00	862.47
South Atlantic	22.76	50.00	71.67	102.64	129.45	143.13	189.00	329.92	562.94	839.71
East South Central	20.00	20.00	—	—	139.49	—	315.26	593.00	667.00	685.00
West South Central	25.59	60.00	101.98	159.00	300.12	327.66	409.57	480.88	732.00	1001.92
Midwest	28.92	50.00	76.93	110.58	158.44	111.00	181.46	265.54	542.13	904.38
East North Central	28.49	50.00	76.93	109.34	199.66	99.61	159.31	222.93	439.20	879.32
West North Central	—	50.00	75.00	118.05	141.00	152.92	232.00	367.14	638.58	904.87
West	—	39.99	78.57	139.06	240.92	108.44	220.98	334.00	622.00	973.13
Mountain	26.37	39.99	48.15	89.69	240.92	202.78	232.23	484.00	728.82	930.69
Pacific	—	32.33	82.00	140.72	264.32	81.91	176.55	298.18	526.00	1056.20

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 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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 15. Standard errors for medical care benefits: Monthly employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2014

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	\$1.83	\$4.39	\$3.53	\$4.76	\$8.99	\$9.38	\$4.08	\$21.46	\$28.53	\$26.05
Worker characteristics										
Management, professional, and related	0.80	4.52	3.19	5.59	15.18	14.41	8.89	18.28	36.07	30.57
Professional and related	0.43	4.54	4.28	7.83	14.91	15.26	9.38	22.59	10.04	31.79
Teachers	1.06	4.88	4.90	9.71	17.31	5.37	14.06	37.82	33.87	39.16
Primary, secondary, and special education school teachers	1.25	5.37	7.18	9.08	18.01	9.95	24.27	37.57	21.94	30.13
Service	3.76	4.71	2.76	6.36	9.16	8.57	13.56	15.47	43.02	44.98
Protective service	8.45	4.79	6.74	6.63	7.60	13.64	17.41	17.96	33.90	45.50
Sales and office	1.78	3.52	2.86	4.36	15.82	10.06	6.32	22.95	32.54	67.15
Office and administrative support	2.19	4.12	2.96	3.58	14.97	7.87	6.23	25.89	35.05	63.14
Natural resources, construction, and maintenance	3.66	3.71	6.06	6.60	10.09	3.99	11.87	12.44	37.09	104.22
Production, transportation, and material moving ...	3.95	6.94	6.60	6.17	12.67	20.72	25.58	33.64	100.04	51.17
Full time	1.77	4.66	2.87	4.48	9.37	10.66	4.45	21.79	28.72	25.89
Part time	–	6.41	9.79	5.48	13.07	16.22	14.75	70.44	98.01	89.65
Union	2.61	2.31	2.90	5.26	25.07	10.87	8.14	9.22	20.98	36.39
Nonunion	0.01	4.67	7.72	5.83	20.38	12.67	25.95	35.29	45.54	35.47
Average wage within the following categories ² :										
Lowest 25 percent	0.00	6.62	10.80	6.82	21.82	18.23	24.14	15.66	18.28	56.24
Lowest 10 percent	0.00	5.25	10.72	13.57	45.05	24.17	55.63	48.99	10.43	92.26
Second 25 percent	3.84	4.23	3.34	3.07	8.90	14.11	15.19	15.70	53.17	36.98
Third 25 percent	3.80	4.68	2.85	5.96	23.94	19.56	6.65	23.68	46.68	53.06
Highest 25 percent	1.70	4.68	4.07	7.85	25.81	12.53	13.29	22.90	36.38	39.14
Highest 10 percent	5.08	4.71	2.86	7.13	44.20	14.65	19.03	31.45	81.79	74.69
Establishment characteristics										
Service-providing industries	1.66	4.67	3.67	4.75	8.79	9.85	3.89	21.48	28.46	27.79
Education and health services	0.48	5.09	3.70	6.88	12.07	14.06	9.22	30.98	7.22	30.28
Educational services	0.16	4.62	5.18	8.89	18.63	7.09	9.72	39.46	18.87	36.81
Elementary and secondary schools	1.07	5.59	7.73	7.66	20.38	11.60	22.73	25.82	25.05	24.72
Junior colleges, colleges, and universities	0.00	–	14.12	15.75	3.17	25.88	14.61	39.36	–	10.21
Health care and social assistance	–	8.30	2.58	5.98	10.73	32.78	39.78	46.58	58.33	52.90
Hospitals	–	7.62	4.91	10.26	30.48	18.26	45.00	21.59	53.51	34.09
Public administration	5.41	4.71	3.81	4.94	7.32	15.60	21.86	9.46	16.26	36.92
1 to 99 workers	3.84	8.36	13.28	4.13	13.39	31.78	22.48	68.43	37.86	109.47
1 to 49 workers	0.92	–	–	7.09	16.68	13.14	17.76	65.66	92.56	99.45
50 to 99 workers	–	10.73	13.51	3.29	–	–	40.46	116.74	74.38	104.05
100 workers or more	1.65	4.57	3.13	4.61	8.69	9.86	3.86	21.53	37.26	28.53
100 to 499 workers	1.17	7.87	9.19	7.93	11.46	16.78	9.22	31.12	67.88	63.47
500 workers or more	3.76	4.64	3.21	4.99	7.97	12.11	5.14	22.99	41.89	35.53

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, National Compensation Survey, March 2014—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	–	\$6.26	\$3.07	\$5.86	\$2.23	\$10.81	\$2.86	\$16.97	\$63.74	\$134.38
Local government	\$0.80	3.38	5.04	4.78	10.76	7.44	12.02	16.05	15.50	26.24
Geographic areas										
Northeast	7.97	4.78	10.02	9.02	4.99	13.86	9.03	3.17	16.39	17.95
New England	10.25	6.23	10.31	12.80	6.64	34.07	11.07	2.91	52.91	94.53
Middle Atlantic	1.29	3.59	0.00	4.76	13.38	10.69	20.22	5.88	29.96	33.86
South	0.00	8.36	7.07	6.28	24.89	13.61	37.70	35.19	37.53	41.07
South Atlantic	2.43	3.78	5.00	3.44	17.08	26.20	25.34	28.97	2.50	59.53
East South Central	0.00	0.00	–	–	12.90	–	67.47	171.01	0.00	0.00
West South Central	3.10	7.30	5.24	14.12	36.28	62.49	0.00	1.88	95.78	51.65
Midwest	7.34	4.59	1.91	8.68	45.73	6.56	12.68	26.50	61.65	53.82
East North Central	5.53	4.97	2.84	12.19	33.30	20.10	15.51	10.55	68.48	84.57
West North Central	–	13.10	7.91	14.54	7.56	2.43	0.00	65.90	100.93	66.50
West	–	7.72	4.06	8.46	23.22	14.10	11.74	21.47	37.81	79.72
Mountain	3.84	0.24	5.22	17.77	7.77	7.81	21.11	31.40	140.49	94.26
Pacific	–	9.26	1.22	13.40	39.10	7.06	17.75	27.73	45.72	102.39

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2014

(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	79	78	98	23	22	98	34	33	95
Worker characteristics									
Management, professional, and related	80	78	97	22	21	98	37	35	95
Professional and related	79	77	97	20	20	97	36	34	95
Teachers	78	76	97	19	18	97	36	35	96
Primary, secondary, and special education school teachers	86	84	98	19	19	98	38	37	97
Service	76	74	98	23	23	97	26	25	95
Protective service	86	85	99	22	21	98	25	24	96
Sales and office	79	78	98	24	24	98	35	34	97
Office and administrative support	80	78	98	24	24	98	36	34	97
Natural resources, construction, and maintenance	91	89	98	28	28	100	45	44	99
Production, transportation, and material moving ...	76	76	99	22	21	99	28	27	95
Full time	90	88	98	25	24	98	39	37	96
Part time	22	21	96	12	12	98	10	9	92
Union	86	85	98	27	27	98	33	32	97
Nonunion	74	72	97	19	18	97	35	33	94
Average wage within the following categories ² :									
Lowest 25 percent	61	60	97	19	18	98	27	26	96
Lowest 10 percent	47	45	96	14	13	98	21	20	97
Second 25 percent	84	83	98	25	24	97	34	33	95
Third 25 percent	84	83	98	24	23	97	39	37	95
Highest 25 percent	89	87	97	25	24	98	38	37	96
Highest 10 percent	89	86	96	27	27	99	32	31	96
Establishment characteristics									
Service-providing industries	79	77	98	23	22	98	34	33	95
Education and health services	79	77	97	21	20	97	36	34	95
Educational services	79	77	97	20	20	98	36	34	95
Elementary and secondary schools	78	76	98	20	19	99	34	33	96
Junior colleges, colleges, and universities	81	77	95	20	18	93	40	36	90
Health care and social assistance	81	78	96	24	23	96	38	36	95
Hospitals	90	87	97	23	22	97	41	40	98
Public administration	83	81	99	26	25	98	30	29	96
1 to 99 workers	62	61	98	19	19	98	36	35	95
1 to 49 workers	60	59	97	20	20	98	29	28	96
50 to 99 workers	65	64	99	18	18	98	47	44	95
100 workers or more	82	80	98	23	23	98	34	33	95
100 to 499 workers	74	73	98	19	19	96	31	30	97
500 workers or more	84	82	98	25	24	98	35	33	95

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2014—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	85	82	96	25	24	96	35	32	92
Local government	77	76	98	22	22	98	34	33	96
Geographic areas									
Northeast	81	79	98	34	34	99	17	16	97
New England	73	67	91	7	7	100	15	14	93
Middle Atlantic	84	84	100	44	43	99	17	17	98
South	82	79	97	17	17	96	30	28	93
South Atlantic	83	81	98	27	26	95	44	41	94
East South Central	85	79	93	—	—	—	19	18	91
West South Central	78	76	98	11	11	100	15	14	94
Midwest	79	77	98	21	20	96	53	51	98
East North Central	79	76	97	25	24	95	50	48	96
West North Central	78	78	99	13	13	99	57	57	100
West	75	74	99	25	25	99	38	36	94
Mountain	79	78	99	18	18	100	65	58	89
Pacific	73	72	99	28	28	99	29	28	98

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 16. Standard errors for insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2014

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	1.2	1.1	0.4	1.2	1.1	0.5	1.7	1.7	0.7
Worker characteristics									
Management, professional, and related	1.3	1.3	0.4	1.3	1.3	0.7	1.8	1.8	0.8
Professional and related	1.4	1.4	0.5	1.2	1.2	0.8	1.9	1.8	0.9
Teachers	1.6	1.6	0.5	1.6	1.5	1.1	2.2	2.1	0.9
Primary, secondary, and special education school teachers	1.8	1.8	0.5	1.9	1.8	1.2	2.5	2.4	0.9
Service	1.8	1.7	0.5	1.7	1.6	0.7	1.7	1.6	1.2
Protective service	1.7	1.7	0.4	2.7	2.5	1.3	2.2	2.1	1.4
Sales and office	2.4	2.3	0.4	2.2	2.2	0.6	2.9	2.9	0.6
Office and administrative support	2.4	2.3	0.4	2.1	2.1	0.7	2.9	2.9	0.6
Natural resources, construction, and maintenance	2.1	2.1	0.4	2.9	2.9	0.2	3.6	3.6	0.4
Production, transportation, and material moving	4.6	4.5	0.6	2.3	2.2	1.0	3.7	3.5	2.0
Full time	1.1	1.1	0.4	1.3	1.2	0.6	2.0	2.0	0.7
Part time	1.9	1.8	1.5	1.9	1.9	0.7	1.3	1.2	2.5
Union	1.6	1.6	0.4	1.4	1.4	0.6	1.6	1.6	0.8
Nonunion	1.6	1.6	0.6	1.6	1.5	0.8	2.4	2.3	0.8
Average wage within the following categories ² :									
Lowest 25 percent	1.8	1.7	0.5	1.6	1.6	0.6	2.5	2.4	1.2
Lowest 10 percent	2.8	2.6	1.2	1.9	1.9	0.7	3.2	3.1	0.7
Second 25 percent	1.4	1.4	0.5	1.7	1.6	0.8	2.6	2.5	0.9
Third 25 percent	1.8	1.7	0.4	1.7	1.7	1.0	2.1	2.1	1.2
Highest 25 percent	1.3	1.4	0.5	1.3	1.3	0.4	1.9	1.8	0.6
Highest 10 percent	1.4	1.5	1.0	2.0	1.9	0.4	2.6	2.6	0.9
Establishment characteristics									
Service-providing industries	1.1	1.1	0.4	1.2	1.1	0.5	1.8	1.7	0.7
Education and health services	1.3	1.3	0.5	1.3	1.3	0.8	2.2	2.1	0.9
Educational services	1.3	1.3	0.6	1.5	1.5	0.9	2.2	2.1	1.0
Elementary and secondary schools	1.7	1.7	0.4	1.7	1.7	1.0	2.1	2.1	1.2
Junior colleges, colleges, and universities	2.2	2.3	1.9	2.7	2.4	2.3	5.2	4.9	2.0
Health care and social assistance	3.7	3.7	1.3	3.1	3.0	0.9	4.9	4.9	2.3
Hospitals	1.9	2.3	1.1	4.1	4.0	1.3	6.9	6.8	0.9
Public administration	2.0	2.0	0.3	1.9	1.9	0.6	1.8	1.8	0.9
1 to 99 workers	4.0	3.9	0.9	2.9	2.9	0.7	4.8	4.7	1.5
1 to 49 workers	4.9	4.8	1.5	3.9	3.9	0.7	5.5	5.5	3.0
50 to 99 workers	7.7	7.6	0.9	4.2	4.1	1.5	5.3	5.1	0.9
100 workers or more	1.1	1.1	0.4	1.1	1.1	0.6	1.7	1.7	0.7
100 to 499 workers	2.3	2.3	0.4	2.1	2.0	1.1	2.6	2.5	0.8
500 workers or more	1.1	1.1	0.5	1.3	1.3	0.6	1.9	1.9	0.9

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, National Compensation Survey, March 2014—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	2.4	2.4	1.0	2.7	2.6	1.2	3.7	3.5	1.5
Local government	1.2	1.1	0.3	1.1	1.1	0.5	1.6	1.6	0.7
Geographic areas									
Northeast	1.5	1.3	0.7	2.4	2.4	0.2	1.7	1.7	1.4
New England	3.6	2.4	2.8	2.2	2.2	0.0	3.8	3.8	5.2
Middle Atlantic	1.8	1.8	0.1	3.2	3.2	0.2	1.8	1.8	0.8
South	2.2	2.2	0.8	2.2	2.1	1.5	2.9	2.7	1.8
South Atlantic	3.2	3.2	0.3	3.6	3.4	2.0	4.8	4.5	2.1
East South Central	6.2	5.4	3.2	—	—	—	5.3	5.2	7.0
West South Central	3.3	3.3	0.4	2.7	2.7	0.4	2.9	2.9	1.8
Midwest	1.7	1.8	0.8	1.7	1.7	1.1	3.9	3.9	0.9
East North Central	2.4	2.4	1.2	1.9	1.8	1.4	3.3	3.1	1.5
West North Central	2.5	2.6	0.3	3.0	2.9	1.8	8.1	8.2	0.1
West	3.0	2.9	0.4	2.0	2.0	0.1	3.5	3.4	0.7
Mountain	5.4	4.8	0.8	2.9	2.9	0.0	8.7	9.1	2.1
Pacific	3.7	3.6	0.5	2.4	2.5	0.2	1.8	1.7	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. See Technical Note for more details.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2014

(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	10	90
Primary, secondary, and special education school teachers	10	90
Service	11	89
Protective service	10	90
Sales and office	9	91
Office and administrative support	8	92
Natural resources, construction, and maintenance	7	93
Production, transportation, and material moving ...	8	92
Full time	10	90
Part time	9	91
Union	9	91
Nonunion	12	88
Average wage within the following categories ¹ :		
Lowest 25 percent	11	89
Second 25 percent	9	91
Third 25 percent	10	90
Highest 25 percent	10	90
Highest 10 percent	13	87
Establishment characteristics		
Service-providing industries	10	90
Education and health services	11	89
Educational services	10	90
Elementary and secondary schools	10	90
Health care and social assistance	11	89
Public administration	10	90
1 to 99 workers	8	92
1 to 49 workers	9	91
100 workers or more	10	90
100 to 499 workers	11	89
500 workers or more	10	90

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2014—continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	15	85
Local government	9	91
Geographic areas		
Northeast	15	85
New England	45	55
Middle Atlantic	6	94
South	11	89
South Atlantic	8	92
West South Central	6	94
Midwest	12	88
East North Central	16	84
West North Central	6	94
West	2	98
Mountain	2	98
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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2014

Characteristics	Employee contribution required	Employee contribution not required
All workers	1.4	1.4
Worker characteristics		
Management, professional, and related	1.5	1.5
Professional and related	1.6	1.6
Teachers	1.4	1.4
Primary, secondary, and special education school teachers	1.1	1.1
Service	1.8	1.8
Protective service	1.7	1.7
Sales and office	1.6	1.6
Office and administrative support	1.5	1.5
Natural resources, construction, and maintenance	1.9	1.9
Production, transportation, and material moving ...	1.8	1.8
Full time	1.5	1.5
Part time	2.2	2.2
Union	1.0	1.0
Nonunion	2.7	2.7
Average wage within the following categories ¹ :		
Lowest 25 percent	3.2	3.2
Second 25 percent	1.5	1.5
Third 25 percent	1.4	1.4
Highest 25 percent	1.2	1.2
Highest 10 percent	1.8	1.8
Establishment characteristics		
Service-providing industries	1.4	1.4
Education and health services	1.9	1.9
Educational services	2.0	2.0
Elementary and secondary schools	1.4	1.4
Health care and social assistance	2.6	2.6
Public administration	1.3	1.3
1 to 99 workers	2.5	2.5
1 to 49 workers	2.7	2.7
100 workers or more	1.5	1.5
100 to 499 workers	2.2	2.2
500 workers or more	1.7	1.7

See footnotes at end of table.

Table 17. Standard errors for life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2014—continued

Characteristics	Employee contribution required	Employee contribution not required
State government	3.5	3.5
Local government	1.0	1.0
Geographic areas		
Northeast	2.2	2.2
New England	7.8	7.8
Middle Atlantic	1.1	1.1
South	3.3	3.3
South Atlantic	0.8	0.8
West South Central	1.8	1.8
Midwest	2.5	2.5
East North Central	3.5	3.5
West North Central	2.0	2.0
West	0.5	0.5
Mountain	0.9	0.9
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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2014

(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	37	2	53	5	2
Worker characteristics					
Management, professional, and related	36	2	55	5	3
Professional and related	36	2	56	5	2
Teachers	33	1	59	5	3
Primary, secondary, and special education school teachers	30	1	62	5	3
Service	40	3	51	5	2
Protective service	36	4	53	6	1
Sales and office	38	—	52	6	—
Office and administrative support	38	—	52	6	—
Natural resources, construction, and maintenance	40	4	51	—	—
Production, transportation, and material moving ...	36	2	49	—	—
Full time	37	2	53	5	2
Part time	35	—	58	4	—
Union	32	2	57	8	1
Nonunion	42	2	50	2	4
Average wage within the following categories ¹ :					
Lowest 25 percent	38	1	55	3	3
Lowest 10 percent	46	—	49	2	2
Second 25 percent	40	2	50	5	3
Third 25 percent	39	3	49	7	3
Highest 25 percent	32	2	59	6	1
Highest 10 percent	34	3	59	4	(²)
Establishment characteristics					
Service-providing industries	37	2	54	5	2
Education and health services	38	1	54	4	2
Educational services	36	1	55	5	3
Elementary and secondary schools	31	1	61	4	3
Junior colleges, colleges, and universities	51	—	39	5	—
Health care and social assistance	47	—	48	3	—
Hospitals	44	—	53	—	—
Public administration	36	3	53	7	2
1 to 99 workers	30	2	61	3	4
1 to 49 workers	26	—	61	—	—
50 to 99 workers	35	—	61	—	—
100 workers or more	38	2	53	5	2
100 to 499 workers	38	—	56	4	—
500 workers or more	38	2	51	6	3

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2014—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	43	2	47	5	3
Local government	35	2	56	5	2
Geographic areas					
Northeast	33	1	52	14	—
New England	19	—	67	—	—
Middle Atlantic	37	1	47	14	—
South	43	2	48	2	6
South Atlantic	55	2	30	2	11
East South Central	49	—	43	—	—
West South Central	19	—	80	1	—
Midwest	45	—	48	4	—
East North Central	44	—	49	4	—
West North Central	46	3	46	5	—
West	21	—	71	5	—
Mountain	36	—	61	—	—
Pacific	15	4	75	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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 18. Standard errors for life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2014

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	2.0	0.3	1.9	0.4	0.6
Worker characteristics					
Management, professional, and related	2.3	0.3	2.3	0.5	0.6
Professional and related	2.5	0.4	2.4	0.6	0.7
Teachers	2.4	0.4	2.4	0.9	0.8
Primary, secondary, and special education school teachers	2.4	0.4	2.3	1.0	0.8
Service	2.3	0.4	2.3	0.8	0.5
Protective service	3.3	0.7	3.3	1.7	0.2
Sales and office	3.2	–	3.0	1.4	–
Office and administrative support	3.2	–	3.0	1.1	–
Natural resources, construction, and maintenance	2.9	1.4	3.1	–	–
Production, transportation, and material moving ...	4.1	1.1	4.4	–	–
Full time	2.1	0.3	2.0	0.5	0.6
Part time	5.2	–	4.8	1.1	–
Union	2.0	0.4	1.9	0.8	0.1
Nonunion	2.8	0.5	2.7	0.4	1.2
Average wage within the following categories ¹ :					
Lowest 25 percent	2.8	0.3	2.7	0.6	1.3
Lowest 10 percent	4.4	–	4.1	0.7	0.9
Second 25 percent	2.9	0.6	2.7	0.6	0.8
Third 25 percent	2.9	0.6	2.7	1.0	0.8
Highest 25 percent	1.8	0.3	1.8	0.8	0.2
Highest 10 percent	2.6	0.6	2.6	0.7	(²)
Establishment characteristics					
Service-providing industries	2.0	0.3	1.9	0.4	0.6
Education and health services	2.7	0.4	2.5	0.6	0.8
Educational services	2.7	0.4	2.6	0.7	0.9
Elementary and secondary schools	2.3	0.3	2.3	0.6	1.0
Junior colleges, colleges, and universities	6.4	–	6.2	1.4	–
Health care and social assistance	5.6	–	5.7	0.6	–
Hospitals	7.1	–	7.1	–	–
Public administration	2.7	0.5	2.7	0.6	0.5
1 to 99 workers	4.7	0.8	4.8	1.2	1.9
1 to 49 workers	5.0	–	5.6	–	–
50 to 99 workers	6.2	–	6.3	–	–
100 workers or more	2.2	0.3	2.0	0.5	0.6
100 to 499 workers	3.2	–	3.4	1.1	–
500 workers or more	2.5	0.4	2.3	0.6	0.8

See footnotes at end of table.

Table 18. Standard errors for life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2014—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	5.0	0.8	4.9	1.2	0.8
Local government	1.7	0.3	1.5	0.4	0.6
Geographic areas					
Northeast	2.3	0.4	2.4	1.4	—
New England	5.4	—	6.1	—	—
Middle Atlantic	2.4	0.2	2.5	1.2	—
South	3.5	0.6	3.3	0.5	1.6
South Atlantic	4.8	0.6	4.5	0.4	3.2
East South Central	10.8	—	10.1	—	—
West South Central	2.9	—	2.9	0.4	—
Midwest	5.4	—	5.0	1.0	—
East North Central	4.3	—	4.0	1.0	—
West North Central	11.7	1.2	10.9	2.1	—
West	2.1	—	2.5	1.1	—
Mountain	4.1	—	5.9	—	—
Pacific	2.3	0.8	2.6	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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2014

(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	—	48	22	26	—	1.4	1.5
Worker characteristics							
Management, professional, and related	—	46	23	27	—	1.4	1.5
Professional and related	—	46	23	27	3	1.4	1.5
Teachers	—	45	24	27	4	1.5	1.5
Primary, secondary, and special education school teachers	—	47	26	25	2	1.4	—
Service	—	52	18	24	5	1.5	—
Protective service	—	56	11	22	—	1.5	1.0
Sales and office	—	51	23	24	2	1.4	—
Office and administrative support	—	51	24	24	2	1.4	—
Natural resources, construction, and maintenance	—	48	20	28	—	1.4	—
Production, transportation, and material moving ...	—	38	36	23	—	1.5	1.5
Full time	—	47	22	27	—	1.4	1.5
Part time	—	63	27	—	—	1.2	1.0
Union	—	57	27	11	—	1.4	1.0
Nonunion	—	41	19	37	—	1.5	1.5
Average wage within the following categories ² :							
Lowest 25 percent	—	49	23	28	—	1.4	—
Lowest 10 percent	—	42	20	—	—	1.5	1.5
Second 25 percent	—	50	20	28	3	1.4	—
Third 25 percent	—	52	19	26	—	1.4	—
Highest 25 percent	—	42	27	23	—	1.5	1.5
Highest 10 percent	—	41	26	—	11	1.6	1.5
Establishment characteristics							
Service-providing industries	—	48	22	26	—	1.4	1.5
Education and health services	—	47	22	29	2	1.4	1.5
Educational services	—	44	22	31	2	1.5	1.5
Elementary and secondary schools	—	43	27	29	1	1.4	1.5
Junior colleges, colleges, and universities	—	44	—	—	5	1.5	—
Health care and social assistance	—	60	20	—	—	1.3	1.0
Hospitals	—	60	—	—	—	1.3	1.0
Public administration	—	56	19	19	—	1.4	1.0
1 to 99 workers	—	55	—	—	—	1.4	—
1 to 49 workers	—	52	—	—	—	1.4	—
50 to 99 workers	—	59	—	—	—	1.3	—
100 workers or more	—	47	23	27	—	1.4	1.5
100 to 499 workers	—	44	26	23	6	1.5	1.5
500 workers or more	—	48	21	28	—	1.4	—

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2014—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	—	49	19	—	3	1.4	1.5
Local government	—	48	24	25	—	1.4	1.4
Geographic areas							
Northeast	—	30	50	6	13	1.6	1.5
New England	—	61	—	—	—	1.2	—
Middle Atlantic	—	26	52	6	15	1.7	1.5
South	—	43	16	40	—	1.5	1.5
South Atlantic	—	49	16	34	—	1.4	—
West South Central	—	34	—	27	—	1.5	1.5
Midwest	—	56	—	—	3	1.4	1.0
East North Central	—	69	11	16	4	1.3	1.0
West North Central	—	35	—	—	—	1.5	1.5
West	—	73	—	—	—	1.2	1.0
Mountain	—	65	—	—	—	1.2	1.0
Pacific	—	81	—	—	—	1.1	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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 19. Standard errors for life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2014

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	–	3.5	2.6	4.9	–	(²)	0.3
Worker characteristics							
Management, professional, and related	–	4.3	3.0	5.9	–	(²)	0.1
Professional and related	–	4.5	3.2	6.0	0.5	0.1	0.1
Teachers	–	4.8	3.1	5.6	0.7	0.1	0.2
Primary, secondary, and special education school teachers	–	5.1	3.5	4.9	0.3	(²)	–
Service	–	4.4	2.5	4.7	1.6	0.1	–
Protective service	–	6.0	2.2	5.5	–	0.1	0.1
Sales and office	–	4.2	3.3	5.6	0.9	(²)	–
Office and administrative support	–	4.2	3.4	5.6	1.0	(²)	–
Natural resources, construction, and maintenance	–	4.5	3.8	4.0	–	(²)	–
Production, transportation, and material moving	–	6.3	6.5	4.8	–	0.1	(²)
Full time	–	3.5	2.6	4.9	–	(²)	0.2
Part time	–	9.4	7.9	–	–	0.1	0.0
Union	–	3.1	2.9	3.2	–	(²)	0.0
Nonunion	–	4.9	3.3	6.7	–	0.1	0.0
Average wage within the following categories ³ :							
Lowest 25 percent	–	6.2	4.2	7.9	–	0.1	–
Lowest 10 percent	–	9.4	5.6	–	–	0.1	0.2
Second 25 percent	–	3.8	2.9	5.2	1.0	(²)	–
Third 25 percent	–	4.6	3.2	5.6	–	(²)	–
Highest 25 percent	–	3.2	2.7	4.1	–	(²)	0.0
Highest 10 percent	–	5.3	3.7	–	1.7	0.1	0.0
Establishment characteristics							
Service-providing industries	–	3.6	2.6	4.9	–	(²)	0.3
Education and health services	–	5.2	3.2	7.0	0.3	0.1	0.2
Educational services	–	5.0	3.3	6.8	0.3	0.1	0.0
Elementary and secondary schools	–	4.2	3.2	4.9	0.2	(²)	0.1
Junior colleges, colleges, and universities	–	9.9	–	–	1.1	0.1	–
Health care and social assistance	–	8.3	4.6	–	–	0.1	0.1
Hospitals	–	11.7	–	–	–	0.1	0.2
Public administration	–	4.3	2.4	3.2	–	0.1	0.0
1 to 99 workers	–	9.6	–	–	–	0.1	–
1 to 49 workers	–	10.9	–	–	–	0.1	–
50 to 99 workers	–	12.7	–	–	–	0.1	–
100 workers or more	–	3.6	2.5	5.0	–	(²)	0.2
100 to 499 workers	–	5.4	4.5	5.3	1.7	0.1	0.2
500 workers or more	–	4.5	2.9	6.1	–	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, National Compensation Survey, March 2014—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	—	8.0	3.9	—	0.7	0.1	0.4
Local government	—	2.9	2.4	3.1	—	(²)	0.3
Geographic areas							
Northeast	—	5.7	4.8	2.5	3.1	0.1	0.0
New England	—	16.2	—	—	—	0.1	—
Middle Atlantic	—	5.6	5.1	2.7	3.4	0.1	0.0
South	—	5.8	2.7	7.0	—	0.1	0.1
South Atlantic	—	5.1	2.6	5.6	—	0.1	—
West South Central	—	5.1	—	7.7	—	0.1	0.0
Midwest	—	7.6	—	—	0.6	0.1	0.2
East North Central	—	5.2	2.1	4.5	0.6	(²)	0.0
West North Central	—	9.9	—	—	—	0.1	0.3
West	—	4.2	—	—	—	(²)	0.0
Mountain	—	5.9	—	—	—	(²)	0.0
Pacific	—	6.1	—	—	—	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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2014

(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	51	\$50,000	\$50,000	\$100,000	\$250,000	\$500,000	49
Worker characteristics							
Management, professional, and related	52	50,000	50,000	100,000	250,000	400,000	48
Professional and related	52	50,000	50,000	100,000	250,000	400,000	48
Teachers	49	50,000	50,000	–	200,000	350,000	51
Primary, secondary, and special education school teachers	43	50,000	50,000	–	–	–	57
Service	53	50,000	50,000	100,000	250,000	500,000	47
Protective service	49	50,000	50,000	–	–	–	51
Sales and office	49	50,000	50,000	–	–	500,000	51
Office and administrative support	49	50,000	50,000	–	–	500,000	51
Natural resources, construction, and maintenance	47	–	50,000	100,000	–	400,000	53
Production, transportation, and material moving ...	47	50,000	–	100,000	–	450,000	53
Full time	52	50,000	50,000	100,000	250,000	500,000	48
Part time	50	50,000	50,000	–	–	–	50
Union	50	50,000	50,000	100,000	–	400,000	50
Nonunion	53	50,000	50,000	100,000	250,000	500,000	47
Average wage within the following categories ² :							
Lowest 25 percent	56	50,000	50,000	100,000	–	500,000	44
Lowest 10 percent	61	50,000	–	100,000	–	500,000	39
Second 25 percent	54	50,000	50,000	–	250,000	400,000	46
Third 25 percent	50	50,000	50,000	–	–	500,000	50
Highest 25 percent	47	50,000	50,000	100,000	–	500,000	53
Highest 10 percent	53	50,000	50,000	–	–	500,000	47
Establishment characteristics							
Service-providing industries	52	50,000	50,000	100,000	250,000	500,000	48
Education and health services	54	50,000	50,000	100,000	–	400,000	46
Educational services	54	50,000	50,000	100,000	–	400,000	46
Elementary and secondary schools	43	50,000	50,000	100,000	175,000	300,000	57
Junior colleges, colleges, and universities	73	50,000	50,000	100,000	–	–	27
Health care and social assistance	57	50,000	–	–	500,000	–	43
Hospitals	61	50,000	–	–	–	–	39
Public administration	49	50,000	50,000	100,000	250,000	500,000	51
1 to 99 workers	35	50,000	100,000	–	250,000	–	65
1 to 49 workers	30	–	–	–	–	–	70
100 workers or more	53	50,000	50,000	100,000	250,000	450,000	47
100 to 499 workers	51	50,000	50,000	100,000	150,000	350,000	49
500 workers or more	53	50,000	50,000	100,000	–	500,000	47

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2014—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	58	—	\$50,000	—	—	\$500,000	42
Local government	48	\$50,000	50,000	\$100,000	\$200,000	400,000	52
Geographic areas							
Northeast	35	—	40,000	50,000	100,000	—	65
Middle Atlantic	31	—	40,000	50,000	—	350,000	69
South	54	50,000	—	100,000	250,000	—	46
South Atlantic	39	50,000	—	200,000	—	—	61
West South Central	56	50,000	50,000	—	—	—	44
Midwest	48	50,000	—	—	400,000	500,000	52
East North Central	46	50,000	50,000	150,000	—	250,000	54
West	75	50,000	50,000	—	—	300,000	25
Mountain	74	—	50,000	—	—	—	26

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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 20. Standard errors for life insurance plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2014

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	3.7	\$0.00	\$0.00	\$0.00	\$60,428.47	\$143,630.60	3.7
Worker characteristics							
Management, professional, and related	4.2	0.00	0.00	0.00	65,969.22	37,245.81	4.2
Professional and related	4.5	0.00	0.00	0.00	69,920.94	81,656.29	4.5
Teachers	4.4	0.00	0.00	–	43,251.51	84,880.80	4.4
Primary, secondary, and special education school teachers	5.2	0.00	0.00	–	–	–	5.2
Service	4.2	0.00	0.00	3,784.18	66,233.24	37,841.78	4.2
Protective service	5.3	0.00	0.00	–	–	–	5.3
Sales and office	5.1	0.00	0.00	–	–	37,245.81	5.1
Office and administrative support	5.4	0.00	8,355.24	–	–	21,154.20	5.4
Natural resources, construction, and maintenance	4.5	–	0.00	18,123.60	–	79,433.93	4.5
Production, transportation, and material moving	7.1	0.00	–	0.00	–	59,833.10	7.1
Full time	3.7	0.00	0.00	0.00	55,920.75	135,782.91	3.7
Part time	11.0	0.00	0.00	–	–	–	11.0
Union	3.5	10,384.97	0.00	15,327.67	–	16,385.97	3.5
Nonunion	4.9	0.00	7,597.86	0.00	67,815.61	57,545.63	4.9
Average wage within the following categories ² :							
Lowest 25 percent	5.4	0.00	0.00	0.00	–	90,308.85	5.4
Lowest 10 percent	7.9	0.00	–	0.00	–	146,560.57	7.9
Second 25 percent	4.3	0.00	0.00	–	55,195.83	22,186.71	4.3
Third 25 percent	5.3	0.00	0.00	–	–	140,639.61	5.3
Highest 25 percent	2.8	0.00	0.00	0.00	–	147,169.97	2.8
Highest 10 percent	5.0	13,644.05	0.00	–	–	142,221.66	5.0
Establishment characteristics							
Service-providing industries	3.7	0.00	0.00	0.00	60,387.73	142,064.25	3.7
Education and health services	4.4	1,892.09	0.00	0.00	–	81,381.82	4.4
Educational services	4.5	3,260.77	0.00	9,460.44	–	59,080.45	4.5
Elementary and secondary schools	4.9	3,277.19	0.00	14,958.28	44,362.93	71,346.43	4.9
Junior colleges, colleges, and universities	4.9	10,910.32	0.00	29,066.82	–	–	4.9
Health care and social assistance	7.1	2,675.82	–	–	126,218.07	–	7.1
Hospitals	8.9	7,479.14	–	–	–	–	8.9
Public administration	4.1	0.00	0.00	8,192.98	65,009.15	38,428.51	4.1
1 to 99 workers	8.1	0.00	18,538.61	–	44,874.83	–	8.1
1 to 49 workers	9.1	–	–	–	–	–	9.1
100 workers or more	3.7	0.00	0.00	0.00	66,087.82	90,741.39	3.7
100 to 499 workers	5.5	0.00	5,754.56	668.95	43,353.20	50,725.98	5.5
500 workers or more	4.4	0.00	0.00	6,466.41	–	95,779.70	4.4

See footnotes at end of table.

Table 20. Standard errors for life insurance plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2014—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	6.3	—	\$0.00	—	—	\$124,791.83	6.3
Local government	3.3	\$0.00	0.00	\$0.00	\$53,932.83	115,091.27	3.3
Geographic areas							
Northeast	4.8	—	668.95	0.00	3,208.19	—	4.8
Middle Atlantic	4.7	—	0.00	1,892.09	—	102,766.73	4.7
South	5.3	0.00	—	0.00	74,190.63	—	5.3
South Atlantic	5.5	0.00	—	8,192.98	—	—	5.5
West South Central	6.8	0.00	0.00	—	—	—	6.8
Midwest	7.9	0.00	—	—	14,958.28	13,379.09	7.9
East North Central	4.0	0.00	0.00	28,974.30	—	20,068.63	4.0
West	5.6	0.00	0.00	—	—	0.00	5.6
Mountain	6.0	—	0.00	—	—	—	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 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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, National Compensation Survey, March 2014

(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	\$20,000	\$40,000	\$50,000
Worker characteristics					
Management, professional, and related	5,000	10,000	20,000	40,000	50,000
Professional and related	5,000	10,000	20,000	40,000	50,000
Teachers	–	10,000	25,000	50,000	50,000
Primary, secondary, and special education school teachers	–	10,000	25,000	50,000	50,000
Service	5,000	10,000	20,000	40,000	50,000
Protective service	5,000	10,000	20,000	35,000	50,000
Sales and office	5,000	10,000	20,000	25,000	50,000
Office and administrative support	5,000	10,000	20,000	25,000	50,000
Natural resources, construction, and maintenance	5,000	10,000	20,000	30,000	50,000
Production, transportation, and material moving ...	–	10,000	20,000	25,000	50,000
Full time	5,000	10,000	20,000	40,000	50,000
Part time	–	15,000	20,000	50,000	50,000
Union	5,000	10,000	25,000	50,000	50,000
Nonunion	5,000	10,000	–	25,000	50,000
Average wage within the following categories ³ :					
Lowest 25 percent	–	10,000	20,000	25,000	50,000
Lowest 10 percent	–	10,000	20,000	25,000	50,000
Second 25 percent	5,000	10,000	20,000	30,000	50,000
Third 25 percent	5,000	10,000	20,000	40,000	50,000
Highest 25 percent	5,000	10,000	25,000	50,000	50,000
Highest 10 percent	5,000	–	30,000	50,000	50,000
Establishment characteristics					
Service-providing industries	5,000	10,000	20,000	40,000	50,000
Education and health services	5,000	10,000	20,000	40,000	50,000
Educational services	5,000	10,000	20,000	45,000	50,000
Elementary and secondary schools	–	10,000	20,000	50,000	50,000
Junior colleges, colleges, and universities	5,000	–	20,000	25,000	50,000
Health care and social assistance	5,000	10,000	20,000	25,000	50,000
Hospitals	5,000	10,000	20,000	25,000	50,000
Public administration	5,000	10,000	20,000	30,000	50,000
1 to 99 workers	–	10,000	20,000	30,000	50,000
1 to 49 workers	10,000	10,000	20,000	30,000	50,000
50 to 99 workers	–	–	20,000	–	50,000
100 workers or more	5,000	10,000	20,000	40,000	50,000
100 to 499 workers	10,000	10,000	20,000	30,000	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, National Compensation Survey, March 2014—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	\$25,000	\$50,000
Local government	—	10,000	20,000	45,000	50,000
Geographic areas					
Northeast	5,000	5,000	25,000	50,000	50,000
New England	5,000	5,000	5,000	20,000	50,000
Middle Atlantic	5,000	—	40,000	50,000	50,000
South	5,000	10,000	15,000	25,000	30,000
South Atlantic	—	10,000	—	25,000	30,000
East South Central	10,000	10,000	—	20,000	50,000
West South Central	5,000	10,000	15,000	20,000	—
Midwest	10,000	20,000	25,000	50,000	50,000
East North Central	—	20,000	30,000	50,000	50,000
West North Central	10,000	15,000	20,000	—	50,000
West	5,000	10,000	20,000	50,000	50,000
Mountain	10,000	15,000	20,000	50,000	50,000
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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 21. Standard errors for life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, National Compensation Survey, March 2014

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$0.00	\$0.00	\$0.00	\$668.95	\$0.00
Worker characteristics					
Management, professional, and related	0.00	0.00	0.00	8,123.32	0.00
Professional and related	0.00	0.00	0.00	6,242.10	0.00
Teachers	–	428.34	1,654.90	1,440.97	0.00
Primary, secondary, and special education school teachers	–	1,246.12	133.79	668.95	0.00
Service	0.00	0.00	0.00	6,678.85	0.00
Protective service	0.00	0.00	2,006.86	6,715.54	0.00
Sales and office	0.00	0.00	0.00	3,900.64	0.00
Office and administrative support	0.00	0.00	0.00	3,475.99	0.00
Natural resources, construction, and maintenance	334.48	0.00	0.00	6,927.80	0.00
Production, transportation, and material moving ...	–	0.00	856.68	6,485.75	0.00
Full time	0.00	0.00	0.00	1,439.43	0.00
Part time	–	4,253.91	4,069.09	0.00	0.00
Union	0.00	0.00	0.00	0.00	0.00
Nonunion	0.00	0.00	–	0.00	0.00
Average wage within the following categories ³ :					
Lowest 25 percent	–	0.00	0.00	0.00	535.16
Lowest 10 percent	–	0.00	4,634.65	133.79	8,133.78
Second 25 percent	0.00	0.00	0.00	2,061.86	0.00
Third 25 percent	0.00	0.00	0.00	7,157.77	0.00
Highest 25 percent	0.00	378.42	0.00	0.00	0.00
Highest 10 percent	1,370.95	–	7,234.22	0.00	0.00
Establishment characteristics					
Service-providing industries	0.00	0.00	0.00	747.91	0.00
Education and health services	189.21	0.00	0.00	6,847.23	0.00
Educational services	641.64	0.00	1,888.54	6,921.33	0.00
Elementary and secondary schools	–	0.00	5,466.22	3,807.76	0.00
Junior colleges, colleges, and universities	0.00	–	4,732.11	2,877.28	5,181.70
Health care and social assistance	0.00	946.04	0.00	3,221.46	0.00
Hospitals	0.00	946.04	0.00	3,625.64	0.00
Public administration	0.00	0.00	0.00	6,955.79	0.00
1 to 99 workers	–	1,158.66	0.00	7,173.74	0.00
1 to 49 workers	668.95	2,317.33	946.04	6,131.07	0.00
50 to 99 workers	–	–	668.95	–	0.00
100 workers or more	0.00	0.00	0.00	946.04	0.00
100 to 499 workers	0.00	1,592.90	0.00	8,847.20	0.00
500 workers or more	0.00	0.00	0.00	6,293.15	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, National Compensation Survey, March 2014—continued

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	\$0.00	\$378.42	\$0.00	\$0.00	\$5,166.66
Local government	—	0.00	0.00	6,224.51	0.00
Geographic areas					
Northeast	0.00	732.80	4,556.26	0.00	0.00
New England	0.00	0.00	133.79	4,961.10	0.00
Middle Atlantic	0.00	—	0.00	0.00	0.00
South	0.00	0.00	2,351.83	3,154.74	3,111.90
South Atlantic	—	0.00	—	0.00	1,769.89
East South Central	0.00	0.00	—	946.04	10,703.27
West South Central	0.00	0.00	2,708.23	2,210.59	—
Midwest	0.00	1,211.53	3,602.43	2,081.30	0.00
East North Central	—	0.00	3,072.10	0.00	4,013.73
West North Central	0.00	1,634.50	2,488.65	—	0.00
West	0.00	0.00	3,842.85	2,838.13	0.00
Mountain	0.00	1,892.09	0.00	7,801.28	0.00
Pacific	0.00	0.00	7,173.74	4,069.09	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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 22. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2014

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	51	36	8	4
Worker characteristics				
Management, professional, and related	53	34	9	4
Professional and related	51	34	10	5
Teachers	52	34	11	3
Primary, secondary, and special education school teachers	47	40	—	—
Service	51	38	7	5
Protective service	56	34	—	—
Sales and office	46	43	6	5
Office and administrative support	45	43	7	5
Natural resources, construction, and maintenance	55	37	—	—
Production, transportation, and material moving ...	54	38	—	—
Full time	51	37	8	3
Part time	53	27	—	—
Union	43	41	13	3
Nonunion	62	31	2	5
Average wage within the following categories ² :				
Lowest 25 percent	50	40	3	8
Lowest 10 percent	48	37	—	—
Second 25 percent	57	34	6	3
Third 25 percent	50	38	8	3
Highest 25 percent	49	34	14	3
Establishment characteristics				
Service-providing industries	51	37	8	4
Education and health services	50	36	9	5
Educational services	50	36	8	6
Elementary and secondary schools	43	44	6	7
Junior colleges, colleges, and universities	72	—	15	—
Health care and social assistance	53	32	—	—
Hospitals	53	41	—	—
Public administration	50	38	9	2
1 to 99 workers	46	51	—	—
1 to 49 workers	55	45	—	—
50 to 99 workers	—	61	—	—
100 workers or more	52	35	9	4
100 to 499 workers	53	29	13	5
500 workers or more	52	36	8	4

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2014—continued

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

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
State government	82	—	13	—
Local government	39	48	—	—
Geographic areas				
Northeast	—	49	26	—
New England	77	—	—	—
Middle Atlantic	—	50	27	—
South	65	33	—	3
South Atlantic	68	29	—	3
West South Central	51	46	—	—
Midwest	51	38	—	—
East North Central	50	—	—	—
West North Central	55	41	—	—
West	66	26	5	3
Mountain	—	65	—	—
Pacific	76	16	—	—

¹ Employer assumes all risks and expenses of providing the benefit.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

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/glossary20132014.htm.

Table 22. Standard errors for short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2014

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	2.4	2.3	1.1	0.7
Worker characteristics				
Management, professional, and related	2.7	2.5	1.3	0.8
Professional and related	2.8	2.4	1.5	1.0
Teachers	4.2	3.9	2.8	0.8
Primary, secondary, and special education school teachers	4.6	4.7	–	–
Service	4.1	3.8	1.8	1.2
Protective service	6.5	6.2	–	–
Sales and office	4.3	3.8	1.3	1.7
Office and administrative support	4.0	3.6	1.4	1.7
Natural resources, construction, and maintenance	6.5	6.1	–	–
Production, transportation, and material moving ...	7.5	7.0	–	–
Full time	2.5	2.4	1.1	0.6
Part time	7.0	5.0	–	–
Union	3.4	3.0	1.9	0.8
Nonunion	3.3	3.1	0.2	1.1
Average wage within the following categories ² :				
Lowest 25 percent	4.3	3.9	0.6	2.4
Lowest 10 percent	7.0	5.2	–	–
Second 25 percent	3.5	3.4	1.1	0.8
Third 25 percent	3.4	3.5	1.4	0.8
Highest 25 percent	2.6	2.2	2.1	0.7
Establishment characteristics				
Service-providing industries	2.4	2.2	1.1	0.7
Education and health services	3.3	3.2	1.2	1.2
Educational services	3.9	3.8	1.5	1.4
Elementary and secondary schools	4.3	4.4	1.5	1.8
Junior colleges, colleges, and universities	4.0	–	2.5	–
Health care and social assistance	4.7	5.5	–	–
Hospitals	5.5	6.3	–	–
Public administration	4.4	4.2	2.3	0.8
1 to 99 workers	8.7	8.7	–	–
1 to 49 workers	11.9	11.9	–	–
50 to 99 workers	–	11.8	–	–
100 workers or more	2.4	2.3	1.2	0.7
100 to 499 workers	5.4	4.8	3.3	1.9
500 workers or more	2.4	2.5	0.8	0.8

See footnotes at end of table.

Table 22. Standard errors for short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2014—continued

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
State government	3.3	—	1.7	—
Local government	2.4	2.4	—	—
Geographic areas				
Northeast	—	3.1	3.4	—
New England	21.1	—	—	—
Middle Atlantic	—	3.0	3.5	—
South	6.2	6.4	—	0.9
South Atlantic	7.4	7.6	—	0.9
West South Central	12.5	12.9	—	—
Midwest	4.0	3.2	—	—
East North Central	4.2	—	—	—
West North Central	9.6	9.7	—	—
West	4.5	3.7	1.3	1.1
Mountain	—	12.1	—	—
Pacific	3.9	2.5	—	—

¹ Employer assumes all risks and expenses of providing the benefit.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 23. Short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2014

(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	10	90
Primary, secondary, and special education school teachers	10	90
Service	16	84
Sales and office	15	85
Office and administrative support	16	84
Natural resources, construction, and maintenance	15	85
Production, transportation, and material moving	7	93
Full time	13	87
Part time	11	89
Union	16	84
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	11	89
Highest 25 percent	16	84
Establishment characteristics		
Service-providing industries	13	87
Education and health services	11	89
Educational services	8	92
Elementary and secondary schools	7	93
Junior colleges, colleges, and universities	8	92
Health care and social assistance	26	74
Public administration	18	82
100 workers or more	13	87
100 to 499 workers	22	78
500 workers or more	11	89

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2014—continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	15	85
Local government	12	88
Geographic areas		
Northeast	31	69
New England	—	100
Middle Atlantic	32	68
South		
West South Central	—	100
Midwest	16	84
East North Central	19	81
West		
Mountain	—	100

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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 23. Standard errors for short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2014

Characteristics	Employee contribution required	Employee contribution not required
All workers	1.5	1.5
Worker characteristics		
Management, professional, and related	1.3	1.3
Professional and related	1.4	1.4
Teachers	2.4	2.4
Primary, secondary, and special education school teachers	3.0	3.0
Service	2.6	2.6
Sales and office	2.8	2.8
Office and administrative support	2.9	2.9
Natural resources, construction, and maintenance	3.9	3.9
Production, transportation, and material moving	2.7	2.7
Full time	1.5	1.5
Part time	2.9	2.9
Union	2.1	2.1
Nonunion	1.9	1.9
Average wage within the following categories ¹ :		
Lowest 25 percent	2.6	2.6
Lowest 10 percent	3.4	3.4
Second 25 percent	2.0	2.0
Third 25 percent	1.7	1.7
Establishment characteristics		
Service-providing industries	1.5	1.5
Education and health services	1.6	1.6
Educational services	1.3	1.3
Elementary and secondary schools	1.3	1.3
Junior colleges, colleges, and universities	1.5	1.5
Health care and social assistance	4.9	4.9
Public administration	2.8	2.8
100 workers or more	1.5	1.5
100 to 499 workers	4.2	4.2
500 workers or more	1.1	1.1
State government	2.5	2.5

See footnotes at end of table.

Table 23. Standard errors for short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2014—continued

Characteristics	Employee contribution required	Employee contribution not required
Local government	1.7	1.7
Geographic areas		
Northeast	3.5	3.5
New England	—	0.0
Middle Atlantic	3.6	3.6
South		
West South Central	—	0.0
Midwest	3.8	3.8
East North Central	4.5	4.5
West		
Mountain	—	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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2014

(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	3	—	87	8	—
Worker characteristics					
Management, professional, and related	—	—	88	7	2
Professional and related	—	—	88	6	2
Teachers	—	—	86	4	3
Primary, secondary, and special education school teachers	—	—	86	3	—
Service	2	—	87	10	—
Protective service	—	—	80	—	—
Sales and office	1	—	86	10	—
Office and administrative support	1	—	85	10	—
Natural resources, construction, and maintenance	—	—	86	9	—
Production, transportation, and material moving ...	19	—	72	—	—
Full time	3	—	86	9	—
Part time	—	—	88	8	—
Union	5	—	84	8	—
Nonunion	1	—	90	8	—
Average wage within the following categories ¹ :					
Lowest 25 percent	—	—	93	3	—
Lowest 10 percent	—	—	95	—	—
Second 25 percent	3	—	82	13	—
Third 25 percent	—	—	84	9	—
Highest 25 percent	—	—	88	8	2
Establishment characteristics					
Service-providing industries	3	—	87	9	—
Education and health services	—	—	89	6	2
Educational services	—	—	89	4	2
Elementary and secondary schools	—	—	90	3	2
Junior colleges, colleges, and universities	—	—	86	11	—
Health care and social assistance	—	—	87	13	—
Hospitals	—	—	89	11	—
Public administration	2	—	84	12	—
1 to 99 workers	—	—	94	—	—
1 to 49 workers	—	—	94	—	—
50 to 99 workers	—	—	93	—	—
100 workers or more	3	—	86	9	—
100 to 499 workers	—	—	85	11	—
500 workers or more	3	—	86	9	—

See footnotes at end of table.

Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2014—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	—	—	82	17	—
Local government	4	—	88	5	—
Geographic areas					
Northeast	3	—	94	1	—
New England	—	—	89	—	—
Middle Atlantic	4	—	95	1	—
South	—	—	86	10	—
South Atlantic	—	—	84	—	—
West South Central	—	—	92	—	—
Midwest	—	—	76	18	—
East North Central	3	—	75	18	—
West North Central	—	—	78	—	—
West	—	—	87	8	—
Mountain	—	—	89	—	—
Pacific	—	—	87	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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 24. Standard errors for short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2014

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	1.1	—	1.5	1.1	—
Worker characteristics					
Management, professional, and related	—	—	1.9	0.8	0.6
Professional and related	—	—	2.3	0.9	0.8
Teachers	—	—	4.2	0.9	1.0
Primary, secondary, and special education school teachers	—	—	5.5	1.2	—
Service	1.1	—	3.0	2.8	—
Protective service	—	—	5.9	—	—
Sales and office	0.6	—	2.3	1.9	—
Office and administrative support	0.7	—	2.4	2.0	—
Natural resources, construction, and maintenance	—	—	4.3	2.6	—
Production, transportation, and material moving ...	5.3	—	6.5	—	—
Full time	1.1	—	1.6	1.1	—
Part time	—	—	3.3	2.5	—
Union	1.8	—	1.9	0.7	—
Nonunion	0.3	—	2.2	2.1	—
Average wage within the following categories ¹ :					
Lowest 25 percent	—	—	2.0	1.0	—
Lowest 10 percent	—	—	2.2	—	—
Second 25 percent	1.4	—	2.9	2.6	—
Third 25 percent	—	—	3.5	1.1	—
Highest 25 percent	—	—	1.6	1.2	0.8
Establishment characteristics					
Service-providing industries	1.0	—	1.5	1.1	—
Education and health services	—	—	1.7	0.6	0.7
Educational services	—	—	2.1	0.7	0.8
Elementary and secondary schools	—	—	2.6	0.9	0.9
Junior colleges, colleges, and universities	—	—	3.4	3.0	—
Health care and social assistance	—	—	1.8	1.8	—
Hospitals	—	—	2.1	2.1	—
Public administration	0.8	—	2.5	2.2	—
1 to 99 workers	—	—	3.4	—	—
1 to 49 workers	—	—	4.1	—	—
50 to 99 workers	—	—	4.9	—	—
100 workers or more	1.1	—	1.5	1.1	—
100 to 499 workers	—	—	3.4	2.1	—
500 workers or more	1.3	—	1.8	1.4	—

See footnotes at end of table.

Table 24. Standard errors for short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2014—continued

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
State government	—	—	3.1	3.0	—
Local government	1.4	—	1.7	0.9	—
Geographic areas					
Northeast	1.2	—	1.8	0.3	—
New England	—	—	11.5	—	—
Middle Atlantic	1.3	—	1.7	0.3	—
South	—	—	3.7	2.9	—
South Atlantic	—	—	4.5	—	—
West South Central	—	—	5.1	—	—
Midwest	—	—	3.2	2.3	—
East North Central	1.2	—	2.8	1.9	—
West North Central	—	—	9.8	—	—
West	—	—	2.7	1.9	—
Mountain	—	—	8.0	—	—
Pacific	—	—	2.8	1.4	—

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 25. Short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2014

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	83	13	22	26	26	52	17
Worker characteristics							
Management, professional, and related	81	13	22	26	–	52	19
Professional and related	78	13	22	26	–	52	22
Teachers	77	13	22	26	52	52	23
Primary, secondary, and special education school teachers	74	13	22	26	52	52	26
Service	86	–	24	26	26	52	14
Protective service	86	–	25	26	26	52	14
Sales and office	81	–	22	26	26	52	19
Office and administrative support	81	–	21	26	26	52	19
Natural resources, construction, and maintenance	88	–	24	26	26	52	12
Production, transportation, and material moving ...	78	–	22	26	26	–	22
Full time	83	13	22	26	–	52	17
Union	77	–	24	26	26	52	23
Nonunion	89	13	21	26	52	52	11
Average wage within the following categories ² :							
Lowest 25 percent	84	13	21	26	–	52	16
Second 25 percent	88	–	22	26	26	52	12
Third 25 percent	82	–	24	26	–	52	18
Highest 25 percent	77	13	22	26	26	52	23
Establishment characteristics							
Service-providing industries	82	13	22	26	26	52	18
Education and health services	80	14	22	26	–	52	20
Educational services	77	–	22	26	–	52	23
Elementary and secondary schools	74	–	22	26	52	52	26
Junior colleges, colleges, and universities	88	25	26	26	26	52	12
Health care and social assistance	93	13	20	26	26	52	7
Public administration	86	–	24	26	26	52	14
100 workers or more	82	13	22	26	26	52	18
100 to 499 workers	87	12	20	26	26	52	13
500 workers or more	81	–	22	26	–	52	19

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2014—continued

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

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	94	—	25	26	26	52	6
Local government	78	13	22	26	—	52	22
Geographic areas							
Northeast	79	26	26	26	26	—	21
Middle Atlantic	78	26	26	26	26	—	22
South	95	13	22	26	52	52	5
South Atlantic	94	22	22	—	52	52	6
Midwest	63	13	20	26	—	52	37
East North Central	57	—	20	26	48	52	43
West North Central	81	13	18	24	26	—	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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 25. Standard errors for short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2014

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	2.0	1.7	1.0	0.0	2.7	0.0	2.0
Worker characteristics							
Management, professional, and related	1.9	2.4	0.5	0.0	–	0.0	1.9
Professional and related	2.1	2.4	0.8	0.0	–	0.0	2.1
Teachers	3.0	2.2	0.5	0.0	0.0	0.0	3.0
Primary, secondary, and special education school teachers	3.5	3.1	1.2	0.0	0.0	0.0	3.5
Service	3.0	–	2.3	0.0	0.0	0.0	3.0
Protective service	3.8	–	1.3	0.0	0.0	7.1	3.8
Sales and office	3.5	–	1.7	0.0	0.0	3.0	3.5
Office and administrative support	3.6	–	1.6	0.0	0.0	4.6	3.6
Natural resources, construction, and maintenance	3.2	–	3.3	0.0	1.3	2.9	3.2
Production, transportation, and material moving ...	5.7	–	4.2	0.0	0.0	–	5.7
Full time	1.9	1.3	0.5	0.0	–	0.0	1.9
Union	2.3	–	2.5	0.0	0.0	0.0	2.3
Nonunion	2.9	1.3	0.9	0.0	13.3	0.0	2.9
Average wage within the following categories ² :							
Lowest 25 percent	4.2	3.2	0.7	0.0	–	0.0	4.2
Second 25 percent	2.3	–	2.0	0.0	7.4	0.0	2.3
Third 25 percent	2.2	–	2.1	0.0	–	0.0	2.2
Highest 25 percent	2.5	3.3	1.0	0.0	0.0	0.0	2.5
Establishment characteristics							
Service-providing industries	2.1	1.4	1.0	0.0	3.0	0.0	2.1
Education and health services	2.6	4.0	0.0	0.0	–	0.0	2.6
Educational services	2.9	–	0.3	0.0	–	0.0	2.9
Elementary and secondary schools	3.7	–	0.4	0.0	4.0	0.0	3.7
Junior colleges, colleges, and universities	2.2	1.0	0.0	0.0	4.2	0.0	2.2
Health care and social assistance	2.3	1.5	2.8	0.2	0.0	0.0	2.3
Public administration	2.1	–	3.4	0.0	0.0	1.6	2.1
100 workers or more	2.0	2.9	1.2	0.0	0.0	0.0	2.0
100 to 499 workers	2.4	1.2	0.7	0.0	0.0	7.5	2.4
500 workers or more	2.3	–	2.7	0.0	–	0.0	2.3

See footnotes at end of table.

Table 25. Standard errors for short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2014—continued

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	1.2	–	2.4	0.0	1.3	0.0	1.2
Local government	2.7	0.0	0.3	0.0	–	0.0	2.7
Geographic areas							
Northeast	3.2	0.0	0.0	0.0	0.0	–	3.2
Middle Atlantic	3.2	0.0	0.0	0.0	0.0	–	3.2
South	1.5	1.9	0.6	0.5	0.0	0.0	1.5
South Atlantic	2.0	4.4	0.9	–	0.0	0.0	2.0
Midwest	6.2	1.4	0.3	0.8	–	0.0	6.2
East North Central	8.1	–	0.9	0.0	6.3	0.0	8.1
West North Central	2.1	1.5	3.9	1.4	0.0	–	2.1

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 26. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2014

(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	–	31	8	29	21	12	61.1	60.0
Worker characteristics								
Management, professional, and related	–	32	8	30	15	15	61.4	60.0
Professional and related	–	32	8	27	16	17	62.3	60.0
Teachers	–	34	6	28	11	21	63.1	60.0
Primary, secondary, and special education school teachers	–	36	3	28	11	21	62.7	60.0
Service	–	32	–	26	27	6	59.6	60.0
Protective service	–	39	–	30	25	5	58.8	60.0
Sales and office	–	24	9	28	31	8	61.2	60.0
Office and administrative support	–	23	9	29	31	9	61.3	60.0
Natural resources, construction, and maintenance	–	29	–	33	22	–	62.6	60.0
Production, transportation, and material moving	–	37	–	27	–	–	60.8	60.0
Full time	–	30	6	31	20	13	61.4	60.0
Part time	–	42	–	4	26	–	57.2	55.0
Union	–	22	9	31	28	10	61.3	60.0
Nonunion	–	41	6	26	12	15	60.8	60.0
Average wage within the following categories ¹ :								
Lowest 25 percent	–	38	6	26	18	12	60.1	60.0
Lowest 10 percent	–	46	–	27	14	–	59.0	60.0
Second 25 percent	–	31	11	28	22	8	60.1	60.0
Third 25 percent	–	33	5	29	24	10	60.1	60.0
Highest 25 percent	–	23	9	32	19	17	63.4	60.0
Establishment characteristics								
Service-providing industries	–	31	8	29	21	12	61.1	60.0
Education and health services	–	32	11	25	14	17	62.0	60.0
Educational services	–	34	11	24	12	19	62.3	60.0
Elementary and secondary schools	–	38	4	27	14	17	61.5	60.0
Junior colleges, colleges, and universities	–	20	28	15	8	–	66.9	60.0
Health care and social assistance	–	23	14	33	25	–	59.9	60.0
Hospitals	–	23	23	34	–	–	59.2	60.0
Public administration	–	28	–	30	34	5	60.2	60.0
1 to 99 workers	–	44	–	33	–	–	57.1	60.0
1 to 49 workers	–	57	–	–	–	–	55.5	50.0
50 to 99 workers	–	–	–	47	–	–	59.5	60.0
100 workers or more	–	29	9	28	20	14	61.6	60.0
100 to 499 workers	–	29	–	38	18	7	59.0	60.0
500 workers or more	–	29	9	26	21	15	62.2	60.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2014—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	—	19	20	35	12	14	62.3	60.0
Local government	—	35	3	26	24	12	60.6	60.0
Geographic areas								
Northeast	—	19	—	26	46	6	62.2	66.0
Middle Atlantic	—	20	—	26	47	4	61.7	66.0
South	—	50	—	27	4	19	61.1	60.0
South Atlantic	—	60	—	20	5	15	58.7	50.0
West South Central	—	—	—	54	—	—	62.7	60.0
Midwest	—	36	—	25	19	20	62.1	60.0
East North Central	—	43	—	25	—	16	60.9	60.0
West	—	18	29	37	9	—	58.9	60.0
Mountain	—	—	—	45	—	—	67.3	66.0
Pacific	—	21	36	35	6	—	56.9	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 ECEC data for March 2014.

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/eps/glossary20132014.htm.

Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2014

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	–	2.8	1.4	2.7	1.7	1.7	0.7	0.0
Worker characteristics								
Management, professional, and related	–	3.0	1.1	2.9	1.3	2.2	0.8	0.0
Professional and related	–	3.1	0.9	2.5	1.6	2.6	0.9	0.0
Teachers	–	4.2	0.9	3.0	2.2	3.1	1.2	0.0
Primary, secondary, and special education school teachers	–	4.9	0.9	3.0	2.7	3.3	1.3	0.0
Service	–	3.8	–	4.0	3.5	1.3	0.7	0.0
Protective service	–	6.7	–	6.2	6.4	1.9	1.0	0.0
Sales and office	–	4.7	2.7	4.8	5.6	1.8	0.9	0.0
Office and administrative support	–	4.4	2.7	4.8	4.9	1.9	0.8	0.0
Natural resources, construction, and maintenance	–	5.3	–	7.6	5.9	–	2.7	0.0
Production, transportation, and material moving	–	6.5	–	6.8	–	–	1.5	0.0
Full time	–	2.9	0.9	2.8	1.7	1.8	0.7	0.0
Part time	–	7.9	–	1.1	4.7	–	0.8	0.0
Union	–	2.4	2.1	3.5	2.7	2.1	0.5	0.0
Nonunion	–	4.7	1.1	3.7	2.5	3.0	1.3	1.9
Average wage within the following categories ¹ :								
Lowest 25 percent	–	5.4	2.5	4.5	2.7	3.2	1.3	0.5
Lowest 10 percent	–	7.6	–	6.0	4.1	–	1.6	9.8
Second 25 percent	–	4.4	2.7	4.1	2.3	1.4	0.7	0.0
Third 25 percent	–	3.7	0.7	4.2	2.8	2.3	0.8	0.0
Highest 25 percent	–	2.5	1.6	2.4	2.1	2.5	0.8	0.0
Establishment characteristics								
Service-providing industries	–	2.8	1.4	2.7	1.7	1.7	0.7	0.0
Education and health services	–	3.6	1.8	2.6	1.7	2.8	1.1	0.0
Educational services	–	3.9	2.2	2.8	1.5	3.1	1.2	0.0
Elementary and secondary schools	–	4.2	0.9	3.5	1.9	3.2	1.0	0.0
Junior colleges, colleges, and universities	–	5.3	3.9	3.7	1.3	–	4.1	3.9
Health care and social assistance	–	4.3	2.5	5.8	5.2	–	1.1	0.0
Hospitals	–	6.1	5.2	6.9	–	–	1.8	2.2
Public administration	–	4.6	–	5.7	4.1	1.4	0.7	0.0
1 to 99 workers	–	9.9	–	8.9	–	–	1.3	6.1
1 to 49 workers	–	11.8	–	–	–	–	1.5	7.7
50 to 99 workers	–	–	–	11.8	–	–	1.6	0.0
100 workers or more	–	2.7	1.5	2.5	1.7	1.9	0.7	0.0
100 to 499 workers	–	5.5	–	6.9	4.5	2.3	0.9	0.0
500 workers or more	–	2.9	1.1	2.3	1.8	2.3	0.9	0.0

See footnotes at end of table.

Table 26. Standard errors for short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2014—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	—	3.2	4.1	6.8	1.9	4.1	1.7	0.0
Local government	—	3.0	0.9	2.5	2.1	1.8	0.6	0.0
Geographic areas								
Northeast	—	3.5	—	2.8	2.9	1.3	0.6	2.5
Middle Atlantic	—	3.6	—	2.7	2.8	1.3	0.5	5.3
South	—	6.5	—	5.3	1.9	4.1	2.0	14.7
South Atlantic	—	7.0	—	5.7	2.2	3.0	1.5	0.0
West South Central	—	—	—	11.5	—	—	2.8	0.0
Midwest	—	7.7	—	4.9	5.1	5.1	1.7	0.0
East North Central	—	9.1	—	5.7	—	4.5	2.0	4.8
West	—	3.5	5.5	6.5	2.2	—	0.8	1.4
Mountain	—	—	—	11.7	—	—	2.7	8.9
Pacific	—	4.3	7.0	7.8	2.5	—	0.4	3.5

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2014

(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	73	\$185	–	\$692	\$850	\$1,662	27
Worker characteristics							
Management, professional, and related	75	185	\$500	692	917	2,000	25
Professional and related	74	185	500	692	831	2,000	26
Teachers	75	185	546	692	831	2,000	25
Primary, secondary, and special education school teachers	73	–	546	692	831	–	27
Service	69	170	200	521	750	1,500	31
Protective service	60	135	200	500	692	–	40
Sales and office	75	200	–	595	987	1,662	25
Office and administrative support	75	200	–	595	1,000	1,662	25
Natural resources, construction, and maintenance	67	135	–	584	692	1,500	33
Production, transportation, and material moving ...	58	170	–	692	1,000	1,500	42
Full time	73	185	500	692	917	1,662	27
Part time	67	185	185	200	546	–	33
Union	79	170	200	546	831	1,662	21
Nonunion	65	–	595	692	1,000	2,000	35
Average wage within the following categories ² :							
Lowest 25 percent	68	200	500	692	808	–	32
Lowest 10 percent	64	–	–	692	1,100	–	36
Second 25 percent	73	185	200	595	–	1,662	27
Third 25 percent	76	170	–	692	1,000	2,000	24
Highest 25 percent	74	170	–	595	831	1,662	26
Establishment characteristics							
Service-providing industries	72	185	–	692	900	1,662	28
Education and health services	73	185	500	692	831	2,000	27
Educational services	74	185	500	692	831	2,000	26
Elementary and secondary schools	72	–	500	692	831	–	28
Health care and social assistance	67	170	513	961	–	2,000	33
Hospitals	69	170	–	987	1,500	2,000	31
Public administration	72	170	200	595	–	1,662	28
1 to 99 workers	66	–	500	692	–	1,662	34
50 to 99 workers	57	–	–	–	1,662	–	43
100 workers or more	73	170	–	692	850	1,662	27
100 to 499 workers	67	170	–	595	–	2,308	33
500 workers or more	75	185	–	692	831	1,662	25

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2014—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	\$595	—	\$1,662	19
Local government	69	200	462	692	\$961	—	31
Geographic areas							
Northeast	87	170	200	584	831	850	13
Middle Atlantic	87	170	200	546	831	831	13
South	75	500	625	692	692	2,000	25
South Atlantic	81	500	692	692	692	2,000	19
Midwest	34	—	—	1,000	1,500	2,308	66
East North Central	28	500	—	1,039	2,000	2,308	72
West North Central	50	—	—	—	—	1,500	50
West	81	135	185	—	1,662	2,310	19
Pacific	82	135	185	—	—	2,000	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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2014

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	2.3	\$11.70	–	\$42.03	\$146.75	\$279.55	2.3
Worker characteristics							
Management, professional, and related	2.3	2.84	\$9.20	0.00	132.15	257.26	2.3
Professional and related	2.5	13.31	8.96	0.00	181.88	299.88	2.5
Teachers	3.2	13.58	51.33	0.00	72.84	384.67	3.2
Primary, secondary, and special education school teachers	3.3	–	73.92	10.97	22.61	–	3.3
Service	4.3	16.55	3.48	69.41	108.27	78.52	4.3
Protective service	7.7	0.00	28.29	103.82	43.62	–	7.7
Sales and office	4.0	6.35	–	74.67	279.67	173.32	4.0
Office and administrative support	3.8	12.37	–	61.72	261.07	240.27	3.8
Natural resources, construction, and maintenance	6.9	32.44	–	58.62	68.18	241.94	6.9
Production, transportation, and material moving ...	8.3	43.17	–	150.43	222.58	428.34	8.3
Full time	2.3	14.05	64.26	8.96	131.21	376.88	2.3
Part time	7.2	5.68	0.00	51.82	136.43	–	7.2
Union	2.3	0.00	0.00	48.92	106.40	163.16	2.3
Nonunion	4.0	–	52.22	0.00	161.08	298.93	4.0
Average wage within the following categories ² :							
Lowest 25 percent	3.9	6.02	11.43	15.53	106.10	–	3.9
Lowest 10 percent	7.9	–	–	39.42	216.33	–	7.9
Second 25 percent	3.3	0.00	6.56	50.71	–	170.66	3.3
Third 25 percent	3.4	11.17	–	0.00	260.55	310.02	3.4
Highest 25 percent	2.4	14.81	–	116.82	109.80	494.82	2.4
Establishment characteristics							
Service-providing industries	2.3	9.83	–	38.01	132.52	323.88	2.3
Education and health services	2.7	0.00	9.77	0.00	154.17	339.45	2.7
Educational services	3.2	0.00	47.99	0.00	2.54	540.63	3.2
Elementary and secondary schools	3.2	–	29.79	0.00	7.19	–	3.2
Health care and social assistance	6.3	20.75	56.31	141.99	–	478.58	6.3
Hospitals	7.8	17.84	–	13.36	247.86	329.22	7.8
Public administration	4.2	28.27	0.00	14.33	–	175.14	4.2
1 to 99 workers	7.2	–	97.18	31.05	–	435.19	7.2
50 to 99 workers	12.2	–	–	–	151.98	–	12.2
100 workers or more	2.4	16.67	–	78.71	136.76	438.41	2.4
100 to 499 workers	5.8	2.01	–	129.61	–	410.00	5.8
500 workers or more	2.6	0.00	–	56.50	82.79	274.26	2.6

See footnotes at end of table.

Table 27. Standard errors for short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2014—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	4.6	\$0.00	\$0.00	\$5.72	–	\$135.66	4.6
Local government	2.5	2.84	77.00	0.00	\$123.09	–	2.5
Geographic areas							
Northeast	3.2	0.00	0.00	50.84	0.00	71.03	3.2
Middle Atlantic	3.2	0.00	0.00	33.25	11.27	90.15	3.2
South	5.0	0.00	83.74	0.00	0.00	551.63	5.0
South Atlantic	4.5	0.00	39.27	0.00	0.00	306.55	4.5
Midwest	5.6	–	–	219.80	425.19	201.88	5.6
East North Central	6.3	32.77	–	165.37	424.73	41.21	6.3
West North Central	14.3	–	–	–	–	131.09	14.3
West	3.9	0.00	0.00	–	167.89	371.26	3.9
Pacific	3.0	0.00	11.59	–	–	568.28	3.0

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

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2014

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

Characteristics	Employee contribution required	Employee contribution not required
All workers	18	82
Worker characteristics		
Management, professional, and related	19	81
Professional and related	20	80
Teachers	23	77
Primary, secondary, and special education school teachers	24	76
Service	18	82
Protective service	19	81
Sales and office	18	82
Office and administrative support	19	81
Full time	18	82
Part time	20	80
Union	19	81
Nonunion	17	83
Average wage within the following categories ¹ :		
Second 25 percent	16	84
Third 25 percent	14	86
Highest 25 percent	22	78
Highest 10 percent	20	80
Establishment characteristics		
Service-providing industries	18	82
Education and health services	20	80
Educational services	21	79
Elementary and secondary schools	23	77
Junior colleges, colleges, and universities	16	84
Public administration	17	83
100 workers or more	18	82
100 to 499 workers	19	81
500 workers or more	18	82

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2014—continued

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

Characteristics	Employee contribution required	Employee contribution not required
State government	19	81
Local government	18	82
Geographic areas		
Northeast	6	94
Middle Atlantic	8	92
South	6	94
South Atlantic	5	95
Midwest	26	74
East North Central	39	61
West		
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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 28. Standard errors for long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2014

Characteristics	Employee contribution required	Employee contribution not required
All workers	2.7	2.7
Worker characteristics		
Management, professional, and related	2.4	2.4
Professional and related	2.5	2.5
Teachers	3.3	3.3
Primary, secondary, and special education school teachers	4.1	4.1
Service	2.6	2.6
Protective service	4.0	4.0
Sales and office	4.7	4.7
Office and administrative support	4.8	4.8
Full time	2.9	2.9
Part time	4.6	4.6
Union	2.2	2.2
Nonunion	3.5	3.5
Average wage within the following categories ¹ :		
Second 25 percent	3.3	3.3
Third 25 percent	2.6	2.6
Highest 25 percent	1.9	1.9
Highest 10 percent	2.9	2.9
Establishment characteristics		
Service-providing industries	2.8	2.8
Education and health services	3.2	3.2
Educational services	3.6	3.6
Elementary and secondary schools	4.7	4.7
Junior colleges, colleges, and universities	4.3	4.3
Public administration	3.1	3.1
100 workers or more	1.9	1.9
100 to 499 workers	3.7	3.7
500 workers or more	2.0	2.0

See footnotes at end of table.

Table 28. Standard errors for long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2014—continued

Characteristics	Employee contribution required	Employee contribution not required
State government	4.3	4.3
Local government	3.5	3.5
Geographic areas		
Northeast	1.4	1.4
Middle Atlantic	1.7	1.7
South	1.5	1.5
South Atlantic	1.3	1.3
Midwest	3.5	3.5
East North Central	3.2	3.2
West		
Pacific	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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 29. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2014

(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	4	—	—
Worker characteristics				
Management, professional, and related	96	3	—	—
Professional and related	96	3	—	—
Teachers	97	—	—	—
Primary, secondary, and special education school teachers	96	—	—	—
Service	94	5	—	—
Protective service	93	7	—	—
Sales and office	95	5	—	—
Office and administrative support	95	5	—	—
Natural resources, construction, and maintenance	98	—	—	—
Production, transportation, and material moving	96	—	—	—
Full time	95	4	—	—
Part time	95	—	—	—
Union	96	2	—	—
Nonunion	95	5	—	—
Average wage within the following categories ¹ :				
Lowest 25 percent	94	5	—	—
Lowest 10 percent	98	2	—	—
Second 25 percent	95	5	—	—
Third 25 percent	95	4	—	—
Highest 25 percent	97	1	—	—
Highest 10 percent	96	—	—	—
Establishment characteristics				
Service-providing industries	95	4	—	—
Education and health services	96	3	—	—
Educational services	96	2	—	—
Elementary and secondary schools	97	—	1	—
Junior colleges, colleges, and universities	95	—	—	—
Health care and social assistance	94	—	—	—
Hospitals	95	—	—	—
Public administration	93	6	—	—
1 to 99 workers	92	6	2	—
1 to 49 workers	90	7	—	—
50 to 99 workers	94	—	—	—
100 workers or more	96	3	—	—
100 to 499 workers	96	—	—	—
500 workers or more	96	3	—	—

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2014—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	89	—	—	—
Local government	97	2	—	—
Geographic areas				
Northeast	97	—	—	—
New England	100	—	—	—
Middle Atlantic	96	—	—	—
South	97	—	—	—
South Atlantic	98	—	—	—
East South Central	89	—	—	—
West South Central	100	—	—	—
Midwest	93	6	—	—
East North Central	90	8	—	—
West North Central	96	—	—	—
West	96	—	1	—
Mountain	99	—	—	—
Pacific	94	—	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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 29. Standard errors for long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2014

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	1.0	0.9	—	—
Worker characteristics				
Management, professional, and related	1.2	1.0	—	—
Professional and related	1.3	1.0	—	—
Teachers	1.2	—	—	—
Primary, secondary, and special education school teachers	1.5	—	—	—
Service	1.5	1.4	—	—
Protective service	2.2	2.1	—	—
Sales and office	1.4	1.4	—	—
Office and administrative support	1.5	1.5	—	—
Natural resources, construction, and maintenance	1.2	—	—	—
Production, transportation, and material moving ...	2.0	—	—	—
Full time	1.0	0.9	—	—
Part time	2.2	—	—	—
Union	1.2	0.8	—	—
Nonunion	1.3	1.3	—	—
Average wage within the following categories ¹ :				
Lowest 25 percent	1.6	1.4	—	—
Lowest 10 percent	1.0	1.0	—	—
Second 25 percent	1.3	1.3	—	—
Third 25 percent	1.3	1.2	—	—
Highest 25 percent	1.1	0.7	—	—
Highest 10 percent	1.9	—	—	—
Establishment characteristics				
Service-providing industries	1.0	0.9	—	—
Education and health services	1.3	1.1	—	—
Educational services	1.3	1.1	—	—
Elementary and secondary schools	1.2	—	0.7	—
Junior colleges, colleges, and universities	3.5	—	—	—
Health care and social assistance	3.3	—	—	—
Hospitals	4.1	—	—	—
Public administration	2.0	1.9	—	—
1 to 99 workers	2.4	2.1	1.0	—
1 to 49 workers	3.2	2.7	—	—
50 to 99 workers	3.4	—	—	—
100 workers or more	1.0	0.9	—	—
100 to 499 workers	1.8	—	—	—
500 workers or more	1.2	1.2	—	—

See footnotes at end of table.

Table 29. Standard errors for long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2014—continued

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
State government	3.3	—	—	—
Local government	0.7	0.6	—	—
Geographic areas				
Northeast	1.9	—	—	—
New England	0.0	—	—	—
Middle Atlantic	2.5	—	—	—
South	1.6	—	—	—
South Atlantic	1.2	—	—	—
East South Central	10.8	—	—	—
West South Central	0.0	—	—	—
Midwest	2.2	1.9	—	—
East North Central	3.1	2.7	—	—
West North Central	2.4	—	—	—
West	1.5	—	0.6	—
Mountain	0.9	—	—	—
Pacific	2.7	—	1.0	—

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 30. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2014

(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	17	43	23	12	5	60.7	60.0
Worker characteristics							
Management, professional, and related	15	40	27	12	5	60.9	60.0
Professional and related	16	38	27	12	6	61.0	60.0
Teachers	16	35	26	15	8	61.2	60.0
Primary, secondary, and special education school teachers	17	31	28	16	8	61.3	62.0
Service	21	46	16	11	5	60.5	60.0
Protective service	21	50	14	—	—	60.3	60.0
Sales and office	16	49	18	15	1	60.3	60.0
Office and administrative support	17	49	18	16	1	60.3	60.0
Natural resources, construction, and maintenance	19	43	23	—	—	60.3	60.0
Production, transportation, and material moving ...	13	55	—	—	—	61.6	60.0
Full time	15	44	24	12	4	60.8	60.0
Part time	40	21	13	—	—	59.4	60.0
Union	22	42	13	16	7	60.6	60.0
Nonunion	12	44	32	9	2	60.9	60.0
Average wage within the following categories ¹ :							
Lowest 25 percent	17	40	28	—	—	60.8	60.0
Lowest 10 percent	18	40	25	—	—	60.6	60.0
Second 25 percent	15	45	24	12	3	60.8	60.0
Third 25 percent	14	46	24	12	4	61.3	60.0
Highest 25 percent	20	41	19	13	7	60.2	60.0
Highest 10 percent	19	46	19	11	5	59.7	60.0
Establishment characteristics							
Service-providing industries	16	43	23	13	5	60.8	60.0
Education and health services	16	42	25	12	5	60.8	60.0
Educational services	16	38	26	14	6	61.2	60.0
Elementary and secondary schools	17	31	29	16	7	61.5	62.0
Junior colleges, colleges, and universities	12	56	19	—	—	60.6	60.0
Health care and social assistance	20	60	—	—	—	58.0	60.0
Hospitals	—	57	—	—	—	57.7	60.0
Public administration	18	44	22	13	3	60.5	60.0
1 to 99 workers	—	38	—	—	—	61.8	60.0
1 to 49 workers	—	36	—	—	—	62.0	60.0
50 to 99 workers	—	40	—	—	—	61.6	60.0
100 workers or more	17	44	23	12	4	60.6	60.0
100 to 499 workers	21	43	15	17	5	60.4	60.0
500 workers or more	16	44	25	11	4	60.7	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2014—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	11	51	26	—	—	60.9	60.0
Local government	18	41	23	13	5	60.7	60.0
Geographic areas							
Northeast	7	60	—	20	—	61.7	60.0
Middle Atlantic	9	62	—	19	—	61.4	60.0
South	9	45	40	—	—	60.9	60.0
South Atlantic	7	36	53	—	—	61.5	62.0
East South Central	—	59	—	—	—	58.8	60.0
West South Central	—	79	—	—	—	59.5	60.0
Midwest	31	36	11	11	10	59.4	60.0
East North Central	46	18	12	12	12	58.0	60.0
West North Central	—	60	—	11	—	61.3	60.0
West	11	44	23	22	1	62.1	60.0
Mountain	—	—	26	33	—	63.5	66.0
Pacific	14	51	20	—	—	61.0	60.0

¹ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

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/glossary20132014.htm.

Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2014

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	2.0	2.7	2.3	1.9	0.9	0.4	0.0
Worker characteristics							
Management, professional, and related	1.9	3.0	2.7	1.7	1.3	0.5	0.0
Professional and related	2.0	3.2	2.8	1.8	1.6	0.5	0.0
Teachers	2.5	3.6	3.0	2.5	2.4	0.7	2.9
Primary, secondary, and special education school teachers	2.8	4.2	3.4	3.1	2.3	0.9	3.2
Service	3.3	3.4	2.1	2.1	1.7	0.6	0.0
Protective service	4.9	5.8	3.4	—	—	0.9	0.0
Sales and office	3.2	4.1	4.2	2.1	0.4	0.5	0.0
Office and administrative support	3.2	4.1	4.4	2.2	0.4	0.5	0.0
Natural resources, construction, and maintenance	3.3	5.3	4.7	—	—	0.7	0.0
Production, transportation, and material moving	3.9	7.3	—	—	—	1.2	0.0
Full time	2.0	2.8	2.4	1.9	0.9	0.4	0.0
Part time	6.5	5.1	3.6	—	—	1.3	0.0
Union	2.8	2.7	1.8	2.9	1.6	0.7	0.0
Nonunion	2.1	3.6	3.7	1.9	0.8	0.4	0.0
Average wage within the following categories ¹ :							
Lowest 25 percent	3.2	5.3	4.1	—	—	0.6	0.3
Lowest 10 percent	5.2	7.7	5.9	—	—	1.0	0.8
Second 25 percent	2.8	4.1	3.7	1.9	1.1	0.5	0.0
Third 25 percent	2.1	3.8	2.8	2.8	1.3	0.5	0.0
Highest 25 percent	2.2	2.3	2.3	1.8	1.9	0.5	0.0
Highest 10 percent	2.7	3.8	3.2	1.8	1.6	0.5	0.0
Establishment characteristics							
Service-providing industries	2.1	2.7	2.4	1.9	1.0	0.4	0.0
Education and health services	2.3	3.7	2.8	2.0	1.2	0.5	0.0
Educational services	2.5	3.6	3.1	2.3	1.4	0.6	0.9
Elementary and secondary schools	2.9	3.8	3.6	2.9	1.7	0.7	2.6
Junior colleges, colleges, and universities	3.0	6.0	3.7	—	—	0.4	0.0
Health care and social assistance	4.8	7.4	—	—	—	0.7	0.0
Hospitals	—	10.4	—	—	—	1.1	0.0
Public administration	3.4	4.0	3.6	3.2	1.2	0.6	0.0
1 to 99 workers	—	7.7	—	—	—	1.3	4.7
1 to 49 workers	—	9.4	—	—	—	1.4	7.1
50 to 99 workers	—	9.6	—	—	—	1.7	4.1
100 workers or more	1.9	2.6	2.5	2.0	1.0	0.4	0.0
100 to 499 workers	2.7	4.2	3.0	3.8	2.1	0.7	0.0
500 workers or more	2.0	3.0	2.9	1.8	1.1	0.4	0.0

See footnotes at end of table.

Table 30. Standard errors for long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2014—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	2.9	7.0	4.7	—	—	0.4	0.0
Local government	2.2	2.7	2.3	2.5	1.2	0.5	0.0
Geographic areas							
Northeast	2.2	6.6	—	4.7	—	0.5	0.0
Middle Atlantic	2.9	5.1	—	3.0	—	0.5	0.0
South	2.1	4.3	4.7	—	—	0.4	1.0
South Atlantic	2.3	4.6	5.3	—	—	0.5	0.0
East South Central	—	12.1	—	—	—	1.3	0.0
West South Central	—	7.0	—	—	—	0.7	0.0
Midwest	5.7	6.2	2.9	1.9	2.5	1.0	0.0
East North Central	6.7	2.1	3.1	2.6	3.2	1.7	7.6
West North Central	—	7.4	—	2.9	—	0.5	0.0
West	2.2	6.3	3.9	5.5	0.4	0.7	7.4
Mountain	—	—	7.5	8.9	—	1.1	0.0
Pacific	1.9	4.3	2.3	—	—	0.3	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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2014

(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	66	–	\$3,900	\$5,000	\$6,000	\$10,000	34
Worker characteristics							
Management, professional, and related	67	–	3,900	5,000	6,000	9,000	33
Professional and related	65	–	3,900	5,000	6,000	8,750	35
Teachers	65	–	3,900	5,000	6,000	8,000	35
Primary, secondary, and special education school teachers	62	–	3,900	5,000	5,500	8,000	38
Service	64	–	4,000	5,000	7,500	10,000	36
Protective service	65	–	4,500	5,000	7,500	10,000	35
Sales and office	61	–	–	5,000	6,000	10,000	39
Office and administrative support	61	–	–	5,000	6,000	10,000	39
Natural resources, construction, and maintenance	67	–	3,900	5,000	6,000	9,400	33
Production, transportation, and material moving ...	80	–	3,500	5,000	7,500	10,000	20
Full time	67	–	3,900	5,000	6,000	10,000	33
Part time	47	–	–	5,000	6,000	10,000	53
Union	62	\$2,500	4,000	5,000	6,000	10,000	38
Nonunion	69	–	3,900	5,000	6,000	10,000	31
Average wage within the following categories ² :							
Lowest 25 percent	62	–	3,900	5,000	6,000	8,000	38
Lowest 10 percent	54	–	3,900	5,000	7,000	10,000	46
Second 25 percent	66	–	–	5,000	7,000	10,000	34
Third 25 percent	66	–	3,900	5,000	6,000	10,000	34
Highest 25 percent	68	–	4,000	5,000	–	9,500	32
Highest 10 percent	73	2,500	4,500	5,000	6,500	8,000	27
Establishment characteristics							
Service-providing industries	66	–	3,900	5,000	6,500	10,000	34
Education and health services	64	–	3,900	5,000	6,000	9,000	36
Educational services	65	–	3,900	5,000	6,000	8,750	35
Elementary and secondary schools	63	–	3,900	5,000	6,000	8,000	37
Health care and social assistance	58	–	4,500	5,000	7,000	–	42
Public administration	67	–	3,900	5,000	6,500	10,000	33
1 to 99 workers	63	3,000	3,900	5,000	5,000	6,000	37
50 to 99 workers	54	–	–	5,000	5,000	–	46
100 workers or more	66	–	3,900	5,000	7,000	10,000	34
100 to 499 workers	59	–	4,000	5,000	6,000	10,000	41
500 workers or more	68	–	3,900	5,000	7,000	10,000	32

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2014—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	61	—	\$3,500	\$5,000	\$7,000	\$10,000	39
Local government	67	—	3,900	5,000	6,000	9,500	33
Geographic areas							
Northeast	82	—	4,000	5,000	6,500	10,000	18
Middle Atlantic	82	—	—	5,000	7,000	10,000	18
South	85	\$800	—	3,900	6,000	9,000	15
South Atlantic	84	800	—	3,900	5,000	9,000	16
Midwest	51	—	5,000	5,000	6,500	9,100	49
East North Central	45	3,000	4,500	5,000	7,500	10,000	55
West North Central	58	3,500	5,000	5,000	5,250	7,500	42
West	54	3,000	5,000	5,000	6,000	10,000	46
Mountain	46	—	5,000	5,000	7,000	10,000	54
Pacific	61	3,000	5,000	5,000	6,000	10,000	39

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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2014

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	3.5	–	\$131.19	\$0.00	\$941.21	\$624.53	3.5
Worker characteristics							
Management, professional, and related	3.3	–	160.63	0.00	0.00	664.73	3.3
Professional and related	3.5	–	351.64	0.00	0.00	790.81	3.5
Teachers	3.7	–	185.87	0.00	0.00	893.57	3.7
Primary, secondary, and special education school teachers	4.4	–	879.94	115.87	764.92	433.53	4.4
Service	3.7	–	481.65	0.00	571.55	0.00	3.7
Protective service	6.2	–	769.62	641.64	620.36	0.00	6.2
Sales and office	5.5	–	–	0.00	522.47	887.47	5.5
Office and administrative support	5.8	–	–	0.00	738.88	791.52	5.8
Natural resources, construction, and maintenance	5.4	–	737.92	149.58	1,027.67	2,178.37	5.4
Production, transportation, and material moving ...	5.9	–	867.17	824.74	564.94	672.56	5.9
Full time	3.6	–	132.72	0.00	920.51	653.66	3.6
Part time	5.9	–	–	0.00	1,743.96	1,657.98	5.9
Union	3.3	\$317.50	367.25	0.00	1,093.03	1,016.99	3.3
Nonunion	4.3	–	248.33	0.00	1,034.18	835.71	4.3
Average wage within the following categories ² :							
Lowest 25 percent	6.2	–	689.51	555.68	565.02	1,368.30	6.2
Lowest 10 percent	8.6	–	459.59	133.79	1,317.69	2,181.04	8.6
Second 25 percent	5.3	–	–	0.00	668.95	80.27	5.3
Third 25 percent	4.1	–	401.78	0.00	750.90	353.98	4.1
Highest 25 percent	2.7	–	712.62	0.00	–	870.41	2.7
Highest 10 percent	5.5	405.67	495.39	0.00	796.71	1,639.91	5.5
Establishment characteristics							
Service-providing industries	3.5	–	121.45	0.00	842.49	468.46	3.5
Education and health services	4.4	–	273.86	0.00	664.67	1,007.26	4.4
Educational services	4.5	–	383.62	0.00	257.17	988.81	4.5
Elementary and secondary schools	4.8	–	1,048.37	149.58	375.99	176.99	4.8
Health care and social assistance	6.7	–	768.57	443.73	887.47	–	6.7
Public administration	3.9	–	565.23	0.00	872.21	133.79	3.9
1 to 99 workers	9.8	339.68	380.78	334.48	0.00	1,135.25	9.8
50 to 99 workers	12.2	–	–	94.60	0.00	–	12.2
100 workers or more	3.0	–	200.82	0.00	585.87	0.00	3.0
100 to 499 workers	4.0	–	722.10	0.00	1,724.10	623.99	4.0
500 workers or more	4.0	–	450.05	0.00	468.96	133.79	4.0

See footnotes at end of table.

Table 31. Standard errors for long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2014—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	8.8	—	\$862.30	\$0.00	\$1,588.68	\$500.60	8.8
Local government	3.4	—	0.00	0.00	948.03	876.05	3.4
Geographic areas							
Northeast	4.2	—	1,068.23	0.00	716.22	2,928.83	4.2
Middle Atlantic	4.9	—	—	0.00	189.21	1,723.67	4.9
South	3.5	\$75.68	—	0.00	1,101.24	1,513.67	3.5
South Atlantic	4.5	0.00	—	0.00	1,088.98	1,489.83	4.5
Midwest	4.5	—	638.14	0.00	941.86	691.49	4.5
East North Central	6.1	734.33	523.15	669.81	857.71	0.00	6.1
West North Central	7.7	578.70	133.79	0.00	1,210.60	744.92	7.7
West	7.9	341.10	94.60	0.00	688.73	0.00	7.9
Mountain	13.7	—	0.00	509.46	1,495.83	1,127.34	13.7
Pacific	4.7	313.77	980.24	0.00	189.21	0.00	4.7

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 32. Leave benefits: Access, State and local government workers, National Compensation Survey, March 2014

(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	67	89	59	58	85	91	76	16	94
Worker characteristics									
Management, professional, and related	55	90	43	63	87	92	76	17	95
Professional and related	50	90	36	64	87	93	75	16	95
Teachers	31	89	12	68	85	92	73	16	94
Primary, secondary, and special education school teachers	27	96	9	77	90	97	74	17	98
Service	78	85	76	50	81	87	72	15	93
Protective service	87	90	89	55	88	92	81	16	96
Sales and office	85	89	84	52	83	89	78	16	95
Office and administrative support	85	90	84	54	84	90	79	16	95
Natural resources, construction, and maintenance	96	95	95	48	85	92	85	15	94
Production, transportation, and material moving	72	88	63	61	79	87	74	16	93
Full time	74	98	66	64	91	97	82	17	98
Part time	30	41	21	26	51	57	42	11	77
Union	69	97	57	71	94	98	81	20	98
Nonunion	66	82	61	47	77	84	71	12	91
Average wage within the following categories ² :									
Lowest 25 percent	62	74	55	41	71	79	64	13	88
Lowest 10 percent	48	61	40	35	61	68	53	10	81
Second 25 percent	87	93	84	57	88	94	81	17	96
Third 25 percent	73	93	65	63	88	93	80	17	96
Highest 25 percent	50	97	37	71	93	98	79	17	98
Highest 10 percent	47	98	37	63	95	97	81	18	98
Establishment characteristics									
Service-providing industries	67	89	59	58	85	90	75	16	94
Education and health services	55	90	42	62	85	92	73	16	95
Educational services	50	90	35	62	85	92	74	15	95
Elementary and secondary schools	41	91	26	70	85	93	72	16	94
Junior colleges, colleges, and universities	77	88	64	38	86	89	80	12	96
Health care and social assistance	89	88	88	57	83	87	70	20	95
Hospitals	94	92	94	54	87	90	75	22	95
Public administration	88	89	89	54	86	91	82	16	94
1 to 99 workers	68	79	65	44	73	78	60	13	87
1 to 49 workers	67	70	64	35	62	71	56	14	83
50 to 99 workers	70	90	66	57	88	88	67	10	94
100 workers or more	67	91	58	60	86	92	78	16	95
100 to 499 workers	64	88	60	60	81	88	69	15	92
500 workers or more	68	92	58	60	88	94	81	17	96

See footnotes at end of table.

Table 32. Leave benefits: Access, State and local government workers, National Compensation Survey, March 2014—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	90	94	84	52	90	93	89	18	97
Local government	59	88	51	60	83	90	71	15	93
Geographic areas									
Northeast	60	89	56	72	90	91	75	10	95
New England	53	88	47	81	87	91	67	11	95
Middle Atlantic	63	90	59	69	92	91	78	10	94
South	69	90	62	52	81	90	82	15	95
South Atlantic	77	92	65	53	85	91	84	22	97
East South Central	71	90	64	35	82	90	86	—	91
West South Central	56	88	54	60	75	90	77	8	95
Midwest	67	87	55	60	80	88	65	22	90
East North Central	66	86	53	66	79	88	60	28	91
West North Central	69	90	58	50	82	88	72	—	89
West	69	89	63	54	90	92	76	16	96
Mountain	58	83	53	52	86	92	76	—	96
Pacific	73	91	66	55	92	93	76	18	96

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 32. Standard errors for leave benefits: Access, State and local government workers, National Compensation Survey, March 2014

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	1.0	0.6	1.0	1.4	1.0	0.8	1.1	1.1	0.5
Worker characteristics									
Management, professional, and related	1.5	0.7	1.3	1.5	1.1	0.8	1.1	1.1	0.6
Professional and related	1.7	0.7	1.4	1.5	1.2	0.8	1.1	1.2	0.6
Teachers	2.0	1.0	1.6	1.5	1.3	0.8	1.3	1.3	0.8
Primary, secondary, and special education school teachers	2.0	1.0	1.5	1.8	1.2	0.6	1.4	1.4	0.5
Service	1.5	1.4	1.6	2.2	1.5	1.4	1.7	1.3	1.1
Protective service	1.6	1.1	1.3	3.0	1.7	1.2	1.8	2.3	0.9
Sales and office	2.0	2.0	2.1	2.6	2.1	2.0	2.4	2.0	1.2
Office and administrative support	2.1	2.0	2.1	2.5	2.0	1.8	2.2	2.0	1.0
Natural resources, construction, and maintenance	1.7	1.9	2.0	3.2	2.4	2.2	2.7	2.1	1.9
Production, transportation, and material moving	3.0	3.0	4.0	5.0	4.8	4.8	4.6	2.7	2.1
Full time	1.0	0.4	1.0	1.6	0.9	0.6	0.9	1.1	0.4
Part time	2.1	2.3	2.1	1.7	2.9	2.7	2.6	1.6	2.3
Union	1.2	0.4	1.2	1.4	0.8	0.6	1.2	1.6	0.3
Nonunion	1.6	1.0	1.5	1.9	1.6	1.2	1.6	1.3	0.9
Average wage within the following categories ¹ :									
Lowest 25 percent	1.5	1.6	1.8	2.0	1.9	1.8	2.0	1.5	1.1
Lowest 10 percent	2.5	3.0	2.6	2.8	2.7	2.7	3.1	2.0	1.9
Second 25 percent	1.0	0.8	1.2	2.2	1.2	0.8	1.3	1.6	0.6
Third 25 percent	2.0	1.4	2.0	2.4	1.7	1.7	1.7	1.4	1.4
Highest 25 percent	1.9	0.6	1.7	1.4	0.8	0.4	1.3	1.5	0.4
Highest 10 percent	2.9	0.6	2.7	2.4	1.0	0.8	1.5	1.5	0.4
Establishment characteristics									
Service-providing industries	1.0	0.6	1.0	1.4	1.0	0.8	1.1	1.1	0.5
Education and health services	1.4	0.8	1.4	1.6	1.4	1.0	1.2	1.3	0.5
Educational services	1.5	0.7	1.5	1.6	1.2	0.6	1.3	1.3	0.6
Elementary and secondary schools	1.5	0.9	1.3	1.6	1.3	0.6	1.3	1.4	0.7
Junior colleges, colleges, and universities	2.1	2.1	3.2	3.4	2.0	1.7	4.1	2.1	1.2
Health care and social assistance	3.3	3.3	3.3	4.8	4.9	5.1	4.1	4.3	1.8
Hospitals	1.5	1.8	1.5	6.5	6.3	6.6	4.5	6.3	2.1
Public administration	1.4	1.3	1.4	2.3	1.6	1.4	1.8	2.0	1.2
1 to 99 workers	3.0	2.9	3.2	3.4	3.0	3.3	3.7	2.2	2.6
1 to 49 workers	4.6	4.6	4.7	4.5	4.7	5.2	5.1	2.8	4.1
50 to 99 workers	3.7	1.8	3.7	4.8	2.2	2.6	4.9	3.0	2.2
100 workers or more	1.1	0.6	1.0	1.4	1.1	0.7	1.1	1.3	0.4
100 to 499 workers	2.4	1.4	2.0	2.6	2.2	1.7	2.5	2.1	1.0
500 workers or more	1.2	0.6	1.2	1.6	1.1	0.8	1.2	1.4	0.4

See footnotes at end of table.

Table 32. Standard errors for leave benefits: Access, State and local government workers, National Compensation Survey, March 2014—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	1.4	1.2	1.7	3.1	2.0	1.8	2.4	2.4	0.7
Local government	1.1	0.8	1.1	1.4	1.1	0.8	1.2	1.2	0.7
Geographic areas									
Northeast	1.2	1.2	1.3	0.7	1.3	1.3	3.4	1.3	0.7
New England	3.7	3.0	3.1	1.7	3.5	1.6	3.6	3.0	2.2
Middle Atlantic	1.1	1.3	1.4	0.8	1.2	1.7	4.5	1.4	0.6
South	2.1	0.9	1.9	2.9	2.1	1.4	1.5	1.9	0.8
South Atlantic	2.6	1.2	2.4	4.1	3.1	1.7	2.2	3.0	0.8
East South Central	5.3	1.6	5.3	5.1	4.7	4.2	3.9	–	2.1
West South Central	4.0	1.8	3.2	4.6	3.8	2.7	2.4	1.9	1.5
Midwest	1.9	1.7	1.7	2.5	2.1	2.0	2.8	2.7	1.8
East North Central	2.4	2.6	1.8	2.5	2.4	2.0	3.2	2.1	2.2
West North Central	3.2	1.7	3.3	4.4	3.8	4.2	5.1	–	3.2
West	1.8	1.3	2.4	2.9	1.4	1.3	1.6	2.5	0.6
Mountain	3.1	3.0	4.4	6.4	2.8	2.3	3.4	–	1.3
Pacific	2.2	1.4	2.9	3.3	1.7	1.5	1.8	3.2	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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 33. Paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2014

(All workers with paid holidays = 100 percent)

Characteristics	Paid holidays												Mean number of days	Median number of days	
	Less than 5 days	5 days	6 days	7 days	8 days	9 days	10 days	11 days	12 days	13 days	14 days	Greater than 14 days			
All workers	3	1	4	2	4	8	14	20	18	12	6	8	11	11	
Worker characteristics															
Management, professional, and related	4	1	6	2	4	9	13	18	16	12	6	7	11	11	
Professional and related	5	1	8	3	5	9	12	16	15	12	6	7	11	11	
Teachers	11	2	13	4	6	11	12	10	8	8	7	7	10	10	
Primary, secondary, and special education school teachers	14	—	19	—	—	7	12	11	6	—	—	7	9	9	
Service	2	1	2	2	3	8	13	21	16	14	8	10	12	11	
Protective service	—	1	—	—	2	9	15	27	18	16	6	4	11	11	
Sales and office	—	—	2	1	5	7	15	20	24	12	7	6	11	11	
Office and administrative support	—	—	2	1	4	7	15	20	24	12	7	7	11	11	
Natural resources, construction, and maintenance	—	—	1	—	5	7	16	27	22	10	3	7	11	11	
Production, transportation, and material moving	6	—	4	6	6	6	14	22	17	8	6	—	10	11	
Full time	3	1	4	2	4	8	14	21	19	12	6	7	11	11	
Part time	7	1	4	4	—	9	13	13	7	—	7	12	11	11	
Union	2	1	5	2	2	7	11	20	22	14	7	7	11	11	
Nonunion	3	1	3	2	6	9	16	20	15	10	6	8	11	11	
Average wage within the following categories ¹ :															
Lowest 25 percent	4	2	5	3	7	9	14	19	15	8	5	8	11	11	
Lowest 10 percent	7	4	5	—	8	8	15	16	14	4	5	—	10	10	
Second 25 percent	1	(²)	2	2	3	8	15	22	19	13	7	9	11	11	
Third 25 percent	2	—	7	—	3	7	15	21	20	12	6	5	11	11	
Highest 25 percent	5	—	2	—	3	9	9	17	17	17	7	8	11	11	
Highest 10 percent	—	—	—	2	4	14	8	14	16	23	7	9	12	12	
Establishment characteristics															
Service-providing industries	3	1	4	2	4	8	14	20	18	12	6	8	11	11	
Education and health services	5	1	7	3	5	7	13	13	13	12	8	12	11	11	
Educational services	6	2	7	3	6	8	14	13	9	11	9	14	11	11	
Elementary and secondary schools	8	3	11	4	4	7	14	11	8	8	9	13	11	10	
Junior colleges, colleges, and universities	2	—	1	—	—	8	14	—	11	13	9	15	12	11	
Health care and social assistance	—	—	7	4	3	5	8	—	27	—	6	3	11	12	
Hospitals	—	—	—	6	—	4	—	—	25	—	3	—	11	12	
Public administration	(²)	(²)	—	—	2	9	13	27	25	14	5	4	11	11	
1 to 99 workers	—	—	3	4	8	10	15	26	18	7	3	4	11	11	
1 to 49 workers	—	—	—	—	—	7	17	28	19	8	4	4	11	11	
50 to 99 workers	—	—	6	6	—	—	—	24	—	5	—	3	10	11	
100 workers or more	3	1	4	2	3	8	13	19	18	13	7	8	11	11	
100 to 499 workers	5	2	3	3	3	7	14	21	16	16	7	5	11	11	
500 workers or more	3	1	4	2	4	8	13	19	19	12	7	9	11	11	

See footnotes at end of table.

Table 33. Paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2014—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	(²)	—	(²)	1	—	11	12	24	19	14	6	9	12	11
Local government	4	1	6	3	4	7	14	18	18	11	6	7	11	11
Geographic areas														
Northeast	1	1	—	2	—	3	8	14	32	18	7	12	12	12
New England	—	—	—	—	—	—	—	—	29	—	—	—	12	12
Middle Atlantic	1	1	—	—	—	3	—	13	33	15	8	13	13	12
South	4	1	7	1	6	7	12	21	15	9	7	10	11	11
South Atlantic	1	—	10	—	2	—	14	24	18	9	9	2	11	11
East South Central	—	3	—	—	—	3	—	12	13	5	—	19	11	10
West South Central	4	—	4	—	5	5	7	20	—	—	8	20	12	12
Midwest	5	—	4	5	4	14	19	—	18	7	4	2	10	10
East North Central	5	—	3	4	4	16	22	12	15	9	6	—	10	10
West North Central	3	—	5	—	4	—	13	—	—	—	—	—	10	11
West	—	—	—	1	3	—	15	25	13	18	7	6	11	11
Mountain	—	—	—	—	—	3	35	23	13	—	—	7	11	11
Pacific	—	—	—	1	3	—	10	25	13	20	9	6	11	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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 33. Standard errors for paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2014

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	0.2	0.4	0.6	0.6	1.3	1.3	1.9	1.3	1.2	0.8	0.5	0.1	0.0
Worker characteristics														
Management, professional, and related	0.7	0.3	0.7	0.8	0.9	1.7	1.3	2.5	1.4	1.7	0.9	0.6	0.1	0.0
Professional and related	0.9	0.4	1.0	1.0	1.1	1.6	1.3	2.8	1.5	2.1	1.0	0.6	0.2	0.0
Teachers	2.0	0.7	2.0	2.2	2.5	2.3	1.8	2.7	1.2	2.7	2.2	2.0	0.3	0.7
Primary, secondary, and special education school teachers	2.9	–	3.0	–	–	1.6	2.2	3.0	1.1	–	–	0.8	0.3	1.0
Service	0.7	0.3	0.5	0.6	0.5	1.5	1.7	1.7	1.6	1.8	1.4	1.6	0.1	0.2
Protective service	–	0.2	–	–	0.8	2.5	2.4	2.6	2.5	2.2	2.0	1.0	0.1	0.1
Sales and office	–	–	0.5	0.5	1.0	1.6	2.4	2.3	2.6	1.5	0.9	1.2	0.1	0.5
Office and administrative support	–	–	0.6	0.4	1.0	1.6	2.5	2.3	2.6	1.5	0.9	1.2	0.1	0.6
Natural resources, construction, and maintenance	–	–	0.5	–	1.9	1.6	2.7	3.5	2.5	1.3	0.6	1.8	0.2	0.0
Production, transportation, and material moving	2.3	–	1.6	2.6	2.3	1.6	4.0	4.7	2.9	2.0	1.4	–	0.3	0.0
Full time	0.5	0.2	0.5	0.5	0.5	1.4	1.3	1.9	1.4	1.2	0.9	0.5	0.1	0.0
Part time	1.6	0.7	1.0	1.7	–	1.9	2.3	3.4	2.1	–	1.3	1.6	0.2	1.0
Union	0.5	0.3	0.7	0.7	0.6	1.6	1.1	2.0	1.7	1.4	0.8	0.7	0.1	0.5
Nonunion	0.7	0.3	0.6	0.6	1.2	1.8	2.4	2.3	1.6	1.7	1.3	0.9	0.1	0.0
Average wage within the following categories ¹ :														
Lowest 25 percent	1.1	0.6	0.7	0.8	1.8	1.8	2.9	2.0	1.7	1.3	0.8	1.3	0.2	0.0
Lowest 10 percent	2.6	1.3	1.1	–	2.5	2.0	4.3	2.7	2.1	1.2	1.4	–	0.4	1.0
Second 25 percent	0.2	0.2	0.3	0.5	1.1	1.6	1.3	2.4	1.8	1.5	1.0	1.5	0.1	0.1
Third 25 percent	0.6	–	1.1	–	0.9	2.0	1.7	2.7	1.9	1.6	1.4	0.5	0.1	0.0
Highest 25 percent	1.1	–	0.5	–	0.8	1.3	0.8	2.2	1.5	2.9	1.2	1.4	0.2	0.7
Highest 10 percent	–	–	–	0.6	1.6	2.3	1.2	3.9	1.9	5.4	1.6	1.6	0.2	0.4
Establishment characteristics														
Service-providing industries	0.4	0.2	0.5	0.6	0.7	1.4	1.3	1.9	1.3	1.2	0.8	0.5	0.1	0.0
Education and health services	0.8	0.4	0.9	1.0	1.4	1.0	1.6	3.1	1.1	1.9	1.1	1.0	0.1	0.0
Educational services	1.0	0.5	0.9	1.2	1.7	1.1	1.8	2.7	0.9	1.6	1.3	1.2	0.1	0.0
Elementary and secondary schools	1.4	0.8	1.3	1.2	1.4	1.1	1.7	1.8	0.8	2.0	1.5	1.1	0.2	0.8
Junior colleges, colleges, and universities	0.9	–	0.2	–	–	2.4	3.8	–	2.1	1.8	2.0	2.6	0.2	0.9
Health care and social assistance	–	–	2.5	1.4	1.0	1.4	2.2	–	4.1	–	1.2	1.3	0.3	0.4
Hospitals	–	–	–	2.2	–	1.6	–	–	5.3	–	0.6	–	0.4	0.8
Public administration	0.1	0.1	–	–	0.6	3.0	1.9	2.2	2.4	1.5	1.1	0.6	0.1	0.2
1 to 99 workers	–	–	1.0	1.4	2.7	2.6	2.6	3.7	3.7	1.9	1.1	0.6	0.2	0.0
1 to 49 workers	–	–	–	–	–	2.1	3.5	5.6	4.4	2.7	1.5	0.7	0.2	0.0
50 to 99 workers	–	–	2.3	2.9	–	–	–	5.4	–	2.1	–	0.9	0.3	0.9
100 workers or more	0.5	0.3	0.5	0.6	0.7	1.3	1.4	2.0	1.5	1.3	0.9	0.6	0.1	0.0
100 to 499 workers	0.9	0.7	1.0	1.0	0.7	1.6	2.2	2.8	2.1	3.7	1.2	1.0	0.2	0.0
500 workers or more	0.5	0.2	0.6	0.7	0.9	1.4	1.5	2.4	1.7	1.2	1.1	0.8	0.1	0.0

See footnotes at end of table.

Table 33. Standard errors for paid holidays: Number of days provided, State and local government workers, National Compensation Survey, March 2014—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	0.2	–	0.1	0.4	–	2.9	2.5	4.5	2.7	2.3	1.3	1.3	0.1	0.5
Local government	0.7	0.3	0.7	0.8	0.7	0.8	1.4	1.3	1.1	1.2	0.8	0.5	0.1	0.0
Geographic areas														
Northeast	0.3	0.1	–	0.8	–	0.4	2.7	1.8	2.2	2.2	0.9	1.0	0.1	0.0
New England	–	–	–	–	–	–	–	–	7.5	–	–	–	0.2	0.0
Middle Atlantic	0.2	0.1	–	–	–	0.4	–	1.7	1.8	1.1	1.1	0.6	0.1	0.0
South	0.9	0.3	0.9	0.5	1.5	2.3	2.4	2.3	1.9	2.3	1.7	1.2	0.2	0.0
South Atlantic	0.5	–	1.2	–	0.9	–	2.1	3.6	3.1	2.6	3.0	0.7	0.2	0.0
East South Central	–	1.4	–	–	–	1.4	–	3.0	3.2	2.5	–	5.0	0.3	1.3
West South Central	1.8	–	1.5	–	1.5	1.1	2.4	4.3	–	–	1.9	2.6	0.4	0.9
Midwest	1.1	–	1.0	2.1	0.9	2.3	2.1	–	3.9	1.2	1.0	0.5	0.2	1.2
East North Central	1.5	–	1.1	1.2	0.9	2.7	2.5	2.3	3.4	1.6	1.6	–	0.2	0.0
West North Central	1.2	–	1.9	–	2.0	–	3.3	–	–	–	–	–	0.3	0.0
West	–	–	–	0.5	1.2	–	2.7	2.5	2.0	3.0	1.6	0.9	0.2	0.0
Mountain	–	–	–	–	–	1.5	6.3	4.4	2.8	–	–	2.2	0.3	1.2
Pacific	–	–	–	0.6	0.5	–	2.0	3.0	2.4	3.2	2.0	0.9	0.2	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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/nsc/ebs/glossary20132014.htm.

Table 34. Paid sick leave: Type of provision, State and local government workers, National Compensation Survey, March 2014

(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	84	2	13
Worker characteristics			
Management, professional, and related	86	2	12
Professional and related	86	2	12
Teachers	87	2	11
Primary, secondary, and special education school teachers	88	2	10
Service	83	3	14
Protective service	81	5	14
Sales and office	84	3	13
Office and administrative support	84	3	13
Natural resources, construction, and maintenance	85	2	13
Production, transportation, and material moving ...	80	—	—
Full time	84	2	13
Part time	87	3	11
Union	86	3	11
Nonunion	83	2	15
Average wage within the following categories ⁴ :			
Lowest 25 percent	84	1	14
Lowest 10 percent	84	1	15
Second 25 percent	85	2	13
Third 25 percent	81	3	16
Highest 25 percent	87	3	10
Highest 10 percent	89	3	8
Establishment characteristics			
Service-providing industries	84	2	13
Education and health services	86	2	12
Educational services	88	2	10
Elementary and secondary schools	88	2	10
Junior colleges, colleges, and universities	88	—	—
Health care and social assistance	73	3	24
Hospitals	71	4	25
Public administration	82	4	15
1 to 99 workers	81	3	16
1 to 49 workers	84	—	—
50 to 99 workers	78	—	—
100 workers or more	85	2	13
100 to 499 workers	89	2	9
500 workers or more	84	3	14

See footnotes at end of table.

Table 34. Paid sick leave: Type of provision, State and local government workers, National Compensation Survey, March 2014—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	89	2	9
Local government	83	3	15
Geographic areas			
Northeast	91	3	5
New England	93	—	—
Middle Atlantic	90	—	—
South	83	2	16
South Atlantic	80	—	—
East South Central	85	2	13
West South Central	86	—	—
Midwest	86	2	12
East North Central	89	2	9
West North Central	82	—	—
West	80	4	16
Mountain	83	—	—
Pacific	79	4	17

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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 34. Standard errors for paid sick leave: Type of provision, State and local government workers, National Compensation Survey, March 2014

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
All workers	0.9	0.3	0.9
Worker characteristics			
Management, professional, and related	1.1	0.3	1.0
Professional and related	1.1	0.4	1.1
Teachers	1.3	0.5	1.2
Primary, secondary, and special education school teachers	1.4	0.6	1.3
Service	1.4	0.5	1.3
Protective service	2.1	0.8	1.9
Sales and office	1.8	0.9	1.5
Office and administrative support	1.8	0.9	1.5
Natural resources, construction, and maintenance	2.2	0.5	2.2
Production, transportation, and material moving ...	3.9	–	–
Full time	0.9	0.3	0.9
Part time	2.5	0.9	2.4
Union	1.0	0.5	1.0
Nonunion	1.6	0.4	1.6
Average wage within the following categories ⁴ :			
Lowest 25 percent	1.7	0.4	1.7
Lowest 10 percent	2.7	0.5	2.6
Second 25 percent	1.1	0.5	1.1
Third 25 percent	1.7	0.8	1.6
Highest 25 percent	1.0	0.5	0.8
Highest 10 percent	1.3	0.7	1.0
Establishment characteristics			
Service-providing industries	1.0	0.3	0.9
Education and health services	1.2	0.3	1.2
Educational services	1.3	0.4	1.2
Elementary and secondary schools	1.3	0.5	1.2
Junior colleges, colleges, and universities	3.6	–	–
Health care and social assistance	3.1	0.6	3.1
Hospitals	4.6	1.0	4.6
Public administration	1.5	0.7	1.3
1 to 99 workers	2.5	1.4	2.5
1 to 49 workers	4.3	–	–
50 to 99 workers	4.1	–	–
100 workers or more	1.0	0.3	1.0
100 to 499 workers	1.7	0.7	1.8
500 workers or more	1.3	0.4	1.2

See footnotes at end of table.

Table 34. Standard errors for paid sick leave: Type of provision, State and local government workers, National Compensation Survey, March 2014—continued

Characteristics	Sick leave provision		
	Fixed number of days per year ¹	As needed ²	As part of consolidated leave plan ³
State government	1.8	0.6	1.8
Local government	1.1	0.4	1.0
Geographic areas			
Northeast	2.6	0.8	2.5
New England	1.5	—	—
Middle Atlantic	3.4	—	—
South	1.6	0.5	1.5
South Atlantic	2.4	—	—
East South Central	2.7	0.8	3.1
West South Central	2.9	—	—
Midwest	1.9	0.7	1.9
East North Central	2.4	0.8	2.7
West North Central	3.2	—	—
West	1.8	0.9	1.8
Mountain	5.0	—	—
Pacific	1.8	1.0	1.5

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 35. Paid sick leave: Number of annual days by service requirement,¹ State and local government workers, National Compensation Survey, March 2014

(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	7	15	60	17	(³)	11	12
Full time	7	15	61	17	(³)	11	12
Part time	–	22	54	14	–	10	11
Union	6	10	64	20	(³)	12	12
Nonunion	9	20	56	14	(³)	11	12
1 to 99 workers	–	21	56	19	–	11	12
1 to 49 workers	–	15	59	21	–	12	12
50 to 99 workers	–	28	52	17	–	11	12
100 workers or more	8	15	61	17	(³)	11	12
100 to 499 workers	–	13	60	18	–	11	12
500 workers or more	8	15	61	16	(³)	11	12
After 5 years							
All workers	7	15	59	19	(³)	12	12
Full time	7	14	59	19	(³)	12	12
Part time	–	22	55	13	–	10	11
Union	6	10	61	23	(³)	12	12
Nonunion	9	20	56	15	(³)	11	12
1 to 99 workers	–	20	55	21	–	11	12
1 to 49 workers	–	14	57	25	–	12	12
50 to 99 workers	–	–	54	16	–	11	12
100 workers or more	7	14	59	19	(³)	12	12
100 to 499 workers	–	12	57	22	–	12	12
500 workers or more	7	15	59	18	(³)	11	12

See footnotes at end of table.

Table 35. Paid sick leave: Number of annual days by service requirement,¹ State and local government workers, National Compensation Survey, March 2014—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	7	15	58	20	(³)	12	12
Full time	7	15	58	20	(³)	12	12
Part time	—	21	55	15	—	10	11
Union	6	10	60	24	(³)	12	12
Nonunion	9	21	55	16	(³)	11	12
1 to 99 workers	—	19	56	21	—	12	12
1 to 49 workers	4	—	57	26	—	12	12
50 to 99 workers	—	—	54	17	—	11	12
100 workers or more	7	15	58	19	(³)	12	12
100 to 499 workers	—	11	57	23	—	12	12
500 workers or more	7	16	58	18	(³)	12	12
After 20 years							
All workers	7	15	58	19	1	12	12
Full time	7	15	58	20	1	12	12
Part time	—	21	55	15	—	10	11
Union	5	10	61	23	2	12	12
Nonunion	9	21	54	15	1	11	12
1 to 99 workers	—	19	56	20	—	12	12
1 to 49 workers	4	—	57	24	—	13	12
50 to 99 workers	—	—	54	17	—	11	12
100 workers or more	7	15	58	19	1	12	12
100 to 499 workers	8	11	58	21	2	12	12
500 workers or more	7	16	58	18	1	12	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/glossary20132014.htm.

Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,¹ State and local government workers, National Compensation Survey, March 2014

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	0.8	1.1	1.6	1.6	0.1	0.2	0.0
Full time	0.9	1.2	1.7	1.7	0.1	0.2	0.0
Part time	–	1.9	3.0	2.5	–	0.3	0.6
Union	0.7	1.0	2.1	2.0	0.1	0.1	0.0
Nonunion	1.5	1.8	2.3	1.7	0.2	0.2	0.0
1 to 99 workers	–	4.7	4.2	3.1	–	0.4	0.0
1 to 49 workers	–	3.9	5.1	4.0	–	0.5	(³)
50 to 99 workers	–	8.3	7.3	4.3	–	0.5	1.4
100 workers or more	0.9	1.2	1.8	1.8	0.1	0.2	0.0
100 to 499 workers	–	2.2	2.8	2.3	–	0.3	0.0
500 workers or more	1.1	1.4	2.0	1.9	0.1	0.2	0.0
After 5 years							
All workers	0.8	1.2	1.6	1.5	0.1	0.2	0.0
Full time	0.9	1.2	1.7	1.6	0.1	0.2	0.0
Part time	–	2.0	2.8	2.4	–	0.2	1.3
Union	0.7	0.9	2.0	1.9	0.1	0.1	0.0
Nonunion	1.5	2.0	2.3	1.7	0.2	0.2	0.0
1 to 99 workers	–	4.8	4.4	3.2	–	0.3	0.0
1 to 49 workers	–	3.8	5.2	4.5	–	0.5	(³)
50 to 99 workers	–	–	7.4	4.3	–	0.4	0.9
100 workers or more	0.9	1.2	1.8	1.6	0.1	0.2	0.0
100 to 499 workers	–	2.4	2.9	2.5	–	0.3	0.0
500 workers or more	1.1	1.4	1.9	1.8	0.1	0.2	0.0

See footnotes at end of table.

Table 35. Standard errors for paid sick leave: Number of annual days by service requirement,¹ State and local government workers, National Compensation Survey, March 2014—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	1.6	1.7	1.6	0.1	0.1	0.0
Full time	0.9	1.7	1.8	1.6	0.1	0.2	0.0
Part time	–	2.1	2.9	2.5	–	0.2	1.2
Union	0.7	0.9	2.1	1.9	0.1	0.1	0.0
Nonunion	1.5	2.9	2.4	1.8	0.2	0.2	0.0
1 to 99 workers	–	4.9	4.5	3.2	–	0.3	0.0
1 to 49 workers	1.6	–	5.5	4.4	–	0.5	(³)
50 to 99 workers	–	–	7.4	4.4	–	0.5	0.7
100 workers or more	0.9	1.7	1.9	1.7	0.1	0.2	0.0
100 to 499 workers	–	2.4	2.9	2.6	–	0.3	0.0
500 workers or more	1.1	1.9	2.1	1.9	0.1	0.2	0.0
After 20 years							
All workers	0.8	1.6	1.7	1.7	0.4	0.1	0.0
Full time	0.8	1.7	1.8	1.8	0.4	0.2	0.0
Part time	–	2.1	2.9	2.5	–	0.2	1.3
Union	0.6	0.9	2.1	2.1	0.6	0.2	0.0
Nonunion	1.5	2.9	2.4	1.8	0.2	0.2	0.0
1 to 99 workers	–	4.9	4.5	3.2	–	0.4	0.0
1 to 49 workers	1.6	–	5.5	4.1	–	0.6	(³)
50 to 99 workers	–	–	7.4	4.4	–	0.5	0.7
100 workers or more	0.9	1.7	1.9	1.9	0.4	0.2	0.0
100 to 499 workers	1.4	2.4	2.9	2.4	0.9	0.3	0.0
500 workers or more	1.1	1.9	2.1	2.0	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 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/glossary20132014.htm.

Table 36. Paid sick leave: Carryover provisions, State and local government workers, National Compensation Survey, March 2014

(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	64	28	8
Worker characteristics				
Management, professional, and related	92	63	29	8
Professional and related	92	63	30	8
Teachers	91	60	31	9
Primary, secondary, and special education school teachers	91	59	32	9
Service	91	66	25	9
Protective service	91	65	26	9
Sales and office	92	65	27	8
Office and administrative support	93	65	28	7
Natural resources, construction, and maintenance	—	58	—	—
Production, transportation, and material moving ...	97	63	34	3
Full time	92	63	29	8
Part time	95	68	27	5
Union	94	67	28	6
Nonunion	90	61	29	10
Average wage within the following categories ² :				
Lowest 25 percent	91	61	30	9
Lowest 10 percent	89	58	31	11
Second 25 percent	93	65	28	7
Third 25 percent	92	66	26	8
Highest 25 percent	92	63	29	8
Highest 10 percent	91	64	27	9
Establishment characteristics				
Service-providing industries	92	63	29	8
Education and health services	91	63	29	9
Educational services	92	63	29	8
Elementary and secondary schools	91	60	31	9
Junior colleges, colleges, and universities	93	71	22	7
Health care and social assistance	90	63	27	10
Hospitals	93	69	23	7
Public administration	95	67	28	5
1 to 99 workers	87	52	35	13
1 to 49 workers	83	51	32	17
50 to 99 workers	92	54	38	8
100 workers or more	93	65	28	7
100 to 499 workers	92	52	40	8
500 workers or more	93	69	24	7

See footnotes at end of table.

Table 36. Paid sick leave: Carryover provisions, State and local government workers, National Compensation Survey, March 2014—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	76	19	5
Local government	91	59	32	9
Geographic areas				
Northeast	93	61	33	7
New England	94	49	44	6
Middle Atlantic	93	65	28	7
South	89	64	25	11
South Atlantic	90	69	21	10
East South Central	—	62	—	—
West South Central	86	57	29	14
Midwest	93	51	42	7
East North Central	92	53	38	8
West North Central	95	47	49	5
West	96	80	16	4
Mountain	—	72	—	—
Pacific	96	83	13	4

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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 36. Standard errors for paid sick leave: Carryover provisions, State and local government workers, National Compensation Survey, March 2014

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
All workers	0.8	1.9	1.5	0.8
Worker characteristics				
Management, professional, and related	0.8	2.0	1.8	0.8
Professional and related	0.9	2.1	1.9	0.9
Teachers	1.1	2.2	2.1	1.1
Primary, secondary, and special education school teachers	1.2	2.5	2.3	1.2
Service	1.7	2.3	1.9	1.7
Protective service	2.7	3.4	3.0	2.7
Sales and office	1.4	2.9	2.5	1.4
Office and administrative support	1.4	2.9	2.5	1.4
Natural resources, construction, and maintenance	—	3.7	—	—
Production, transportation, and material moving ...	0.8	4.4	4.1	0.8
Full time	0.9	2.0	1.6	0.9
Part time	2.1	3.1	2.7	2.1
Union	0.7	1.7	1.6	0.7
Nonunion	1.5	3.0	2.2	1.5
Average wage within the following categories ² :				
Lowest 25 percent	1.8	3.0	2.0	1.8
Lowest 10 percent	3.2	4.6	3.5	3.2
Second 25 percent	1.3	2.6	2.3	1.3
Third 25 percent	1.3	2.5	2.1	1.3
Highest 25 percent	0.9	1.8	1.6	0.9
Highest 10 percent	1.2	2.3	1.9	1.2
Establishment characteristics				
Service-providing industries	0.8	1.9	1.5	0.8
Education and health services	1.0	2.0	1.7	1.0
Educational services	1.0	2.0	1.8	1.0
Elementary and secondary schools	1.1	2.2	2.1	1.1
Junior colleges, colleges, and universities	2.4	4.6	3.7	2.4
Health care and social assistance	2.5	5.2	4.3	2.5
Hospitals	2.7	6.4	5.3	2.7
Public administration	1.2	2.7	2.4	1.2
1 to 99 workers	2.9	5.3	4.0	2.9
1 to 49 workers	4.2	5.9	5.6	4.2
50 to 99 workers	2.8	8.3	7.1	2.8
100 workers or more	0.8	1.7	1.5	0.8
100 to 499 workers	1.5	3.6	3.3	1.5
500 workers or more	0.9	1.7	1.6	0.9

See footnotes at end of table.

Table 36. Standard errors for paid sick leave: Carryover provisions, State and local government workers, National Compensation Survey, March 2014—continued

Characteristics	Carryover provision ¹			No carryover provision
	Total	Unlimited accumulation	Limit on days accumulated	
State government	1.6	3.5	2.9	1.6
Local government	0.8	1.9	1.6	0.8
Geographic areas				
Northeast	1.2	2.1	1.9	1.2
New England	1.4	5.2	5.9	1.4
Middle Atlantic	1.5	2.2	1.5	1.5
South	1.8	3.6	3.0	1.8
South Atlantic	2.4	5.0	4.9	2.4
East South Central	—	8.5	—	—
West South Central	2.7	6.3	4.1	2.7
Midwest	1.1	3.3	2.8	1.1
East North Central	1.4	3.3	2.6	1.4
West North Central	1.4	7.5	6.9	1.4
West	0.7	3.7	3.3	0.7
Mountain	—	8.6	—	—
Pacific	0.6	4.1	3.7	0.6

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 37. Paid sick leave: Limit on days accumulated, State and local government workers, National Compensation Survey, March 2014

(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	43	90	125	180	240	138
Worker characteristics						
Management, professional, and related	–	90	135	180	231	143
Professional and related	60	100	145	180	230	145
Teachers	60	100	150	180	240	150
Primary, secondary, and special education school teachers	60	100	150	180	240	149
Service	30	60	120	180	225	122
Protective service	–	–	120	180	231	120
Sales and office	40	90	128	180	240	140
Office and administrative support	45	90	130	180	240	141
Natural resources, construction, and maintenance	–	–	–	–	–	126
Production, transportation, and material moving ...	–	–	130	219	250	149
Full time	42	90	125	180	240	138
Part time	–	93	120	180	250	145
Union	83	120	160	200	250	162
Nonunion	30	60	110	180	200	115
Average wage within the following categories ³ :						
Lowest 25 percent	30	60	120	180	200	119
Lowest 10 percent	30	50	90	150	200	106
Second 25 percent	45	90	120	180	240	136
Third 25 percent	40	83	120	180	240	134
Highest 25 percent	–	120	160	182	250	158
Highest 10 percent	90	130	160	200	250	166
Establishment characteristics						
Service-providing industries	42	90	128	180	240	139
Education and health services	57	100	145	180	240	147
Educational services	57	100	145	180	240	147
Elementary and secondary schools	50	90	140	180	240	145
Junior colleges, colleges, and universities	90	120	180	180	200	160
Health care and social assistance	–	90	–	180	–	146
Hospitals	–	–	130	180	200	133
Public administration	30	60	120	180	225	121
1 to 99 workers	30	60	90	120	180	96
1 to 49 workers	–	–	90	120	–	89
50 to 99 workers	–	60	100	120	180	103
100 workers or more	45	90	135	180	240	145
100 to 499 workers	36	80	120	180	219	130
500 workers or more	60	102	150	200	240	153

See footnotes at end of table.

Table 37. Paid sick leave: Limit on days accumulated, State and local government workers, National Compensation Survey, March 2014—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	—	120	180	180	240	156
Local government	40	90	120	180	234	134
Geographic areas						
Northeast	120	150	180	200	300	181
New England	105	120	150	200	250	160
Middle Atlantic	150	160	200	225	300	194
South	30	66	120	180	240	123
South Atlantic	60	90	120	180	180	127
East South Central	—	—	—	—	—	141
West South Central	30	—	100	156	—	108
Midwest	45	90	120	180	200	131
East North Central	45	100	120	180	255	144
West North Central	45	—	120	145	180	113
West	30	60	120	156	200	120
Mountain	—	—	—	—	—	108
Pacific	—	100	125	—	200	127

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 37. Standard errors for paid sick leave: Limit on days accumulated, State and local government workers, National Compensation Survey, March 2014

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	5.1	0.0	8.1	0.0	13.8	2.9
Worker characteristics						
Management, professional, and related	–	14.4	9.3	0.0	21.1	3.6
Professional and related	9.4	10.4	15.8	0.0	24.4	3.7
Teachers	2.7	10.2	11.8	0.3	18.5	4.9
Primary, secondary, and special education school teachers	9.7	11.5	16.7	4.6	9.4	5.6
Service	1.8	6.9	11.0	7.8	16.1	5.8
Protective service	–	–	34.6	37.8	25.9	9.0
Sales and office	9.0	1.3	11.9	9.9	4.2	6.4
Office and administrative support	9.2	0.0	13.8	10.5	3.6	6.4
Natural resources, construction, and maintenance	–	–	–	–	–	7.4
Production, transportation, and material moving	–	–	19.6	19.8	17.7	11.4
Full time	5.1	0.0	8.1	0.0	15.5	3.1
Part time	–	16.2	13.5	28.4	27.5	9.8
Union	10.0	0.0	9.5	4.2	4.1	4.1
Nonunion	1.3	1.6	17.7	6.5	38.2	4.0
Average wage within the following categories ² :						
Lowest 25 percent	1.7	1.7	12.5	2.8	28.1	4.9
Lowest 10 percent	7.2	8.2	8.0	42.9	25.9	7.0
Second 25 percent	6.8	1.8	4.8	0.0	15.9	4.6
Third 25 percent	10.9	10.5	3.9	0.0	9.1	5.3
Highest 25 percent	–	0.0	8.2	19.1	15.5	4.6
Highest 10 percent	11.9	11.2	0.0	26.6	20.2	4.7
Establishment characteristics						
Service-providing industries	5.2	0.0	9.9	0.0	12.9	2.9
Education and health services	7.6	13.0	9.6	0.5	17.0	3.7
Educational services	9.3	10.1	8.3	0.4	13.2	3.7
Elementary and secondary schools	11.6	11.2	10.9	0.6	7.5	4.7
Junior colleges, colleges, and universities	9.8	10.1	21.7	23.0	56.6	5.0
Health care and social assistance	–	3.5	–	14.8	–	12.8
Hospitals	–	–	19.6	0.0	0.0	9.9
Public administration	6.8	8.5	0.0	17.9	18.3	6.1
1 to 99 workers	4.6	12.8	5.1	0.2	6.9	5.6
1 to 49 workers	–	–	16.8	0.0	–	8.9
50 to 99 workers	–	8.7	14.2	15.8	29.0	9.5
100 workers or more	3.5	5.8	8.8	0.0	4.1	3.5
100 to 499 workers	9.2	13.0	0.0	1.3	25.4	6.4
500 workers or more	5.9	13.9	12.2	17.7	6.7	4.3

See footnotes at end of table.

Table 37. Standard errors for paid sick leave: Limit on days accumulated, State and local government workers, National Compensation Survey, March 2014—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	—	18.9	20.5	12.3	63.0	7.1
Local government	6.2	6.5	0.7	0.0	11.5	3.3
Geographic areas						
Northeast	14.0	8.7	9.1	13.5	49.2	5.0
New England	19.7	0.0	31.7	15.2	30.0	8.5
Middle Atlantic	13.4	0.0	16.1	25.7	0.0	4.5
South	4.7	15.8	13.8	0.0	63.1	5.4
South Atlantic	6.3	0.9	21.8	0.0	5.5	5.0
East South Central	—	—	—	—	—	16.0
West South Central	6.6	—	22.3	45.2	—	10.8
Midwest	5.6	10.5	0.0	25.8	18.2	5.3
East North Central	9.9	7.7	0.0	5.3	64.0	8.3
West North Central	10.2	—	3.5	32.9	0.0	6.5
West	1.9	8.3	4.4	39.1	30.0	8.9
Mountain	—	—	—	—	—	20.5
Pacific	—	21.7	7.8	—	40.8	10.3

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 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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 38. Paid vacations: Number of annual days by service requirement,¹ State and local government workers, National Compensation Survey, March 2014

(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	10	58	18	9	1	12	12
Full time	3	10	59	18	9	1	13	12
Part time	11	22	41	–	6	–	11	10
Union	3	13	60	17	6	1	12	11
Nonunion	4	8	57	18	11	1	13	12
1 to 99 workers	–	13	62	13	6	–	11	12
1 to 49 workers	4	14	67	–	7	–	11	11
50 to 99 workers	6	13	55	20	–	–	12	12
100 workers or more	3	10	58	18	9	1	13	12
100 to 499 workers	3	14	60	16	6	1	12	12
500 workers or more	4	8	57	19	10	1	13	12
After 5 years								
All workers	2	4	27	49	14	5	15	15
Full time	1	4	27	49	14	5	16	15
Part time	9	11	39	34	–	–	13	13
Union	1	6	22	53	12	5	15	15
Nonunion	2	3	31	45	15	5	16	15
1 to 99 workers	–	4	33	52	7	–	14	15
1 to 49 workers	–	–	34	50	9	–	14	15
50 to 99 workers	–	–	32	54	4	–	14	15
100 workers or more	1	4	26	48	15	5	16	15
100 to 499 workers	1	4	34	48	9	4	15	15
500 workers or more	2	5	24	48	17	5	16	15

See footnotes at end of table.

Table 38. Paid vacations: Number of annual days by service requirement,¹ State and local government workers, National Compensation Survey, March 2014—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	2	9	52	26	10	18	18
Full time	1	1	9	53	26	10	18	18
Part time	—	7	22	50	14	—	16	16
Union	(³)	3	10	50	26	11	18	18
Nonunion	2	1	9	54	25	9	18	18
1 to 99 workers	—	—	11	60	19	6	17	17
1 to 49 workers	—	—	—	55	23	6	17	17
50 to 99 workers	—	—	10	67	13	7	17	17
100 workers or more	1	2	9	51	27	10	18	18
100 to 499 workers	—	—	10	55	25	7	18	18
500 workers or more	1	2	9	50	27	11	19	18
After 20 years								
All workers	1	1	6	15	46	31	22	22
Full time	1	1	5	15	46	32	22	22
Part time	—	—	16	17	46	14	19	20
Union	(³)	2	5	11	47	35	22	22
Nonunion	2	1	6	18	46	28	22	22
1 to 99 workers	—	—	10	17	44	26	21	21
1 to 49 workers	—	—	—	13	43	28	21	21
50 to 99 workers	—	—	9	—	44	23	21	21
100 workers or more	1	1	5	14	46	32	22	22
100 to 499 workers	—	—	7	18	43	30	22	21
500 workers or more	1	1	4	13	48	33	22	23

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

² Employees eligible for paid vacations but who have not fulfilled the minimum service requirement are included as receiving 0 days. Estimates include plans that are exclusively for paid vacation and vacation plans that are part of a consolidated leave plan that provides a single amount of time off for workers to use for multiple purposes.

³ Less than 0.5.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 38. Standard errors for paid vacations: Number of annual days by service requirement,¹ State and local government workers, National Compensation Survey, March 2014

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	0.6	0.8	1.7	1.7	1.0	0.2	0.2	0.0
Full time	0.7	0.8	1.7	1.8	1.1	0.3	0.2	0.0
Part time	2.0	2.6	5.7	–	2.6	–	0.4	0.2
Union	0.6	1.3	1.8	1.4	0.9	0.3	0.1	0.5
Nonunion	1.0	0.8	2.7	2.8	1.8	0.3	0.3	(³)
1 to 99 workers	–	2.5	3.6	3.0	1.3	–	0.3	1.5
1 to 49 workers	2.1	3.3	4.9	–	2.3	–	0.5	1.2
50 to 99 workers	1.9	3.8	4.8	5.5	–	–	0.4	0.2
100 workers or more	0.6	0.9	1.7	1.7	1.2	0.2	0.2	0.0
100 to 499 workers	0.9	2.1	3.2	2.6	1.4	0.1	0.3	1.1
500 workers or more	0.8	0.9	1.9	1.9	1.4	0.3	0.2	0.0
After 5 years								
All workers	0.3	0.6	1.6	1.4	1.7	0.5	0.2	0.0
Full time	0.3	0.6	1.6	1.4	1.8	0.6	0.2	0.0
Part time	1.6	2.0	5.7	5.9	–	–	0.4	1.4
Union	0.2	1.0	1.4	1.7	0.8	0.7	0.2	0.0
Nonunion	0.5	0.5	2.4	2.0	2.9	0.7	0.3	(³)
1 to 99 workers	–	1.4	3.8	4.2	1.6	–	0.3	0.0
1 to 49 workers	–	–	4.9	5.1	2.6	–	0.5	0.0
50 to 99 workers	–	–	4.7	5.9	1.4	–	0.4	0.0
100 workers or more	0.3	0.6	1.6	1.5	1.9	0.6	0.2	0.0
100 to 499 workers	0.5	1.0	4.0	3.7	1.6	1.1	0.3	0.0
500 workers or more	0.3	0.7	1.6	1.5	2.3	0.7	0.2	(³)

See footnotes at end of table.

Table 38. Standard errors for paid vacations: Number of annual days by service requirement,¹ State and local government workers, National Compensation Survey, March 2014—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	0.4	0.9	1.8	1.6	0.7	0.2	(³)
Full time	0.3	0.4	0.9	1.8	1.6	0.8	0.2	(³)
Part time	–	1.2	3.0	5.7	2.5	–	0.5	1.0
Union	0.2	0.8	0.8	1.9	1.4	1.0	0.2	(³)
Nonunion	0.5	0.3	1.5	2.7	2.5	1.0	0.3	(³)
1 to 99 workers	–	–	2.7	4.5	3.1	1.4	0.4	1.0
1 to 49 workers	–	–	–	5.3	4.5	2.2	0.6	1.2
50 to 99 workers	–	–	2.9	6.4	3.2	2.6	0.4	2.1
100 workers or more	0.3	0.4	0.8	1.9	1.7	0.8	0.2	(³)
100 to 499 workers	–	–	1.7	3.3	2.3	1.5	0.3	0.3
500 workers or more	0.3	0.5	0.9	2.0	1.9	1.0	0.2	0.2
After 20 years								
All workers	0.3	0.4	0.7	1.4	1.8	1.6	0.2	0.1
Full time	0.3	0.4	0.7	1.4	1.8	1.7	0.2	0.4
Part time	–	–	2.3	2.9	6.3	3.2	0.6	0.4
Union	0.1	0.7	0.5	0.9	2.5	2.0	0.2	0.9
Nonunion	0.5	0.3	1.1	2.2	2.4	2.3	0.3	0.4
1 to 99 workers	–	–	2.6	4.1	3.8	3.7	0.5	0.4
1 to 49 workers	–	–	–	3.0	5.2	4.3	0.8	0.6
50 to 99 workers	–	–	2.8	–	6.5	6.1	0.8	0.6
100 workers or more	0.3	0.4	0.5	1.3	2.0	1.8	0.2	0.5
100 to 499 workers	–	–	1.5	3.5	3.6	3.2	0.4	0.7
500 workers or more	0.3	0.5	0.4	1.3	2.1	1.9	0.2	0.4

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/glossary20132014.htm.

Table 39. Consolidated leave plans:¹ Access, State and local government workers, National Compensation Survey, March 2014

(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	10	19	22	26	29	90	12	15	17	21
Worker characteristics										
Management, professional, and related	11	19	23	26	29	89	13	15	18	21
Professional and related	13	19	23	26	29	87	12	15	17	21
Service	11	18	22	25	28	89	11	14	17	21
Protective service	9	18	21	25	29	91	11	14	17	21
Sales and office	9	18	23	26	29	91	12	15	18	22
Office and administrative support	9	18	23	27	29	91	12	15	18	22
Natural resources, construction, and maintenance	8	19	22	26	29	92	11	14	17	21
Production, transportation, and material moving ...	8	15	19	22	24	92	10	14	17	21
Full time	10	19	23	26	29	90	12	15	18	21
Part time	13	16	18	22	24	87	10	12	15	19
Union	6	19	23	28	31	94	11	15	18	22
Nonunion	13	19	22	25	28	87	12	15	17	21
Average wage within the following categories ² :										
Lowest 25 percent	13	18	22	25	28	87	11	14	17	20
Lowest 10 percent	22	17	21	25	27	78	12	14	17	20
Second 25 percent	9	18	22	26	28	91	12	15	18	22
Third 25 percent	10	18	22	25	28	90	12	15	18	22
Highest 25 percent	9	21	25	28	31	91	13	15	18	21
Highest 10 percent	8	22	25	28	30	92	13	16	18	21
Establishment characteristics										
Service-providing industries	10	19	22	26	29	90	12	15	17	21
Education and health services	10	20	23	26	28	90	12	15	17	20
Educational services	3	17	20	21	23	97	13	15	17	20
Elementary and secondary schools	2	10	11	12	13	98	11	13	16	18
Junior colleges, colleges, and universities	4	23	27	29	30	96	15	17	19	22
Health care and social assistance	28	20	24	27	29	72	12	15	18	22
Hospitals	30	20	23	27	29	70	13	16	19	22
Public administration	9	18	22	26	30	91	11	15	18	22
1 to 99 workers	10	18	21	23	26	90	11	14	16	20
1 to 49 workers	8	18	21	23	26	92	11	14	17	20
50 to 99 workers	12	18	21	24	26	88	11	14	16	20
100 workers or more	10	19	23	26	29	90	12	15	18	21
100 to 499 workers	12	18	22	26	29	88	11	14	17	21
500 workers or more	9	19	23	26	29	91	12	15	18	22

See footnotes at end of table.

Table 39. Consolidated leave plans:¹ Access, State and local government workers, National Compensation Survey, March 2014—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	5	20	23	26	28	95	13	16	18	23
Local government	13	18	22	26	29	87	11	14	17	21
Geographic areas										
Northeast	3	19	23	25	28	97	12	16	19	22
Middle Atlantic	3	18	22	26	29	97	12	16	19	22
South	12	18	22	25	28	88	12	15	17	21
South Atlantic	9	19	21	24	27	91	12	15	17	21
East South Central	13	20	24	28	30	87	12	15	17	21
West South Central	15	17	21	24	27	85	11	14	16	21
Midwest	11	18	22	25	28	89	11	14	17	21
East North Central	8	19	23	26	29	92	11	14	17	21
West	12	19	24	28	30	88	12	15	17	21
Pacific	12	19	24	29	31	88	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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 39. Standard errors for consolidated leave plans:¹ Access, State and local government workers, National Compensation Survey, March 2014

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	0.4	0.4	0.5	0.6	0.9	0.2	0.2	0.2	0.2
Worker characteristics										
Management, professional, and related	1.2	0.6	0.7	0.7	0.8	1.2	0.4	0.3	0.3	0.2
Professional and related	1.5	0.7	0.8	0.9	0.9	1.5	0.4	0.3	0.3	0.3
Service	1.3	0.6	0.6	0.8	0.8	1.3	0.2	0.2	0.2	0.3
Protective service	1.7	0.7	1.0	1.3	1.4	1.7	0.2	0.3	0.3	0.4
Sales and office	1.3	0.5	0.6	0.9	0.9	1.3	0.2	0.2	0.2	0.3
Office and administrative support	1.2	0.5	0.6	0.9	0.8	1.2	0.2	0.2	0.2	0.3
Natural resources, construction, and maintenance	1.5	1.0	1.0	1.0	1.0	1.5	0.2	0.2	0.2	0.3
Production, transportation, and material moving	2.3	1.5	1.5	1.9	2.0	2.3	0.4	0.4	0.4	0.5
Full time	1.0	0.4	0.4	0.5	0.6	1.0	0.2	0.2	0.2	0.2
Part time	3.0	1.3	1.6	2.4	2.7	3.0	0.5	0.3	0.4	0.6
Union	1.0	0.6	0.7	1.0	1.1	1.0	0.1	0.1	0.1	0.2
Nonunion	1.4	0.5	0.5	0.5	0.6	1.4	0.4	0.3	0.3	0.3
Average wage within the following categories ² :										
Lowest 25 percent	1.7	0.4	0.4	0.6	0.6	1.7	0.3	0.3	0.3	0.4
Lowest 10 percent	4.1	0.7	0.6	0.8	1.0	4.1	0.7	0.6	0.7	0.8
Second 25 percent	1.0	0.5	0.6	0.8	0.8	1.0	0.2	0.2	0.2	0.2
Third 25 percent	1.2	0.5	0.7	0.9	1.1	1.2	0.3	0.3	0.3	0.3
Highest 25 percent	1.5	0.9	1.1	1.1	1.1	1.5	0.2	0.2	0.3	0.3
Highest 10 percent	1.8	1.3	1.6	1.5	1.3	1.8	0.4	0.3	0.4	0.4
Establishment characteristics										
Service-providing industries	1.0	0.4	0.4	0.5	0.6	1.0	0.2	0.2	0.2	0.2
Education and health services	1.1	0.7	0.7	0.8	0.9	1.1	0.4	0.4	0.3	0.3
Educational services	0.7	2.6	3.3	3.1	3.0	0.7	0.4	0.4	0.3	0.3
Elementary and secondary schools	0.7	1.4	1.4	1.5	1.9	0.7	0.2	0.2	0.2	0.4
Junior colleges, colleges, and universities	1.4	3.0	3.5	3.0	2.3	1.4	0.7	0.6	0.5	0.5
Health care and social assistance	3.2	0.6	0.5	0.8	0.9	3.2	0.4	0.5	0.5	0.5
Hospitals	4.9	0.8	0.7	0.9	1.1	4.9	0.6	0.6	0.6	0.6
Public administration	1.2	0.4	0.5	0.8	0.9	1.2	0.2	0.2	0.2	0.2
1 to 99 workers	2.2	0.9	0.6	1.0	1.1	2.2	0.3	0.3	0.3	0.5
1 to 49 workers	2.8	1.2	0.8	1.4	2.0	2.8	0.4	0.4	0.5	0.7
50 to 99 workers	3.5	1.3	1.0	1.3	1.2	3.5	0.4	0.3	0.3	0.8
100 workers or more	1.0	0.4	0.5	0.6	0.6	1.0	0.2	0.2	0.2	0.2
100 to 499 workers	2.1	0.8	0.8	1.2	1.4	2.1	0.2	0.2	0.2	0.3
500 workers or more	1.1	0.5	0.6	0.7	0.7	1.1	0.3	0.3	0.2	0.2

See footnotes at end of table.

Table 39. Standard errors for consolidated leave plans:¹ Access, State and local government workers, National Compensation Survey, March 2014—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	0.8	1.3	1.4	1.2	1.0	0.8	0.4	0.4	0.3	0.3
Local government	1.4	0.4	0.4	0.6	0.7	1.4	0.1	0.1	0.1	0.2
Geographic areas										
Northeast	0.9	1.6	1.1	1.3	1.3	0.9	0.5	0.3	0.2	0.3
Middle Atlantic	0.9	1.4	1.3	1.8	1.6	0.9	0.6	0.4	0.3	0.2
South	1.2	0.6	0.5	0.6	0.7	1.2	0.4	0.4	0.4	0.4
South Atlantic	1.5	0.6	0.5	0.7	1.0	1.5	0.3	0.3	0.3	0.3
East South Central	2.8	1.7	1.0	0.5	0.5	2.8	1.7	1.5	1.4	1.5
West South Central	2.7	1.1	1.1	1.5	1.6	2.7	0.2	0.3	0.3	0.4
Midwest	2.3	1.1	1.2	1.1	1.2	2.3	0.6	0.6	0.4	0.4
East North Central	2.3	2.0	2.3	2.0	2.3	2.3	0.4	0.3	0.3	0.3
West	2.4	0.4	0.7	1.1	1.2	2.4	0.3	0.3	0.3	0.4
Pacific	2.8	0.5	0.8	1.3	1.4	2.8	0.3	0.4	0.4	0.4

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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 40. Quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	13	4	11	52	74
Worker characteristics					
Management, professional, and related	14	4	10	53	74
Professional and related	13	4	8	53	74
Teachers	12	3	5	51	71
Primary, secondary, and special education school teachers	9	1	3	49	71
Service	11	5	10	51	74
Protective service	12	5	13	56	80
Sales and office	15	5	16	50	73
Office and administrative support	16	5	16	52	74
Natural resources, construction, and maintenance	12	3	12	54	74
Production, transportation, and material moving ...	6	—	12	42	69
Full time	14	5	11	54	78
Part time	8	2	6	39	54
Union	16	2	13	56	84
Nonunion	11	6	8	49	66
Average wage within the following categories ² :					
Lowest 25 percent	9	4	5	43	62
Lowest 10 percent	8	—	3	37	53
Second 25 percent	16	6	14	53	79
Third 25 percent	15	4	13	57	78
Highest 25 percent	13	3	11	55	78
Highest 10 percent	16	4	11	54	79
Establishment characteristics					
Service-providing industries	13	4	11	52	74
Education and health services	13	4	7	51	73
Educational services	13	3	6	51	72
Elementary and secondary schools	8	1	2	46	71
Junior colleges, colleges, and universities	27	—	—	65	78
Health care and social assistance	15	—	15	57	79
Hospitals	18	—	—	62	81
Public administration	17	6	17	55	77
1 to 99 workers	8	5	4	34	46
1 to 49 workers	7	7	5	32	38
50 to 99 workers	8	—	—	36	56
100 workers or more	14	4	12	55	78
100 to 499 workers	9	1	6	39	57
500 workers or more	16	5	14	60	85

See footnotes at end of table.

Table 40. Quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
State government	27	—	20	68	84
Local government	8	2	7	46	70
Geographic areas					
Northeast	18	—	5	41	80
New England	—	—	5	35	76
Middle Atlantic	19	—	5	44	82
South	11	7	5	52	69
South Atlantic	11	—	5	60	83
East South Central	—	—	—	42	46
West South Central	6	2	5	46	61
Midwest	11	—	—	47	67
East North Central	9	2	14	48	66
West North Central	—	—	—	46	68
West	15	4	24	65	84
Mountain	17	—	21	64	89
Pacific	14	4	26	66	83

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 40. Standard errors for quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2014

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
All workers	1.3	1.0	1.0	1.7	1.5
Worker characteristics					
Management, professional, and related	1.3	1.1	1.2	1.7	1.7
Professional and related	1.3	1.0	1.2	1.8	1.8
Teachers	1.4	0.8	0.9	2.0	1.8
Primary, secondary, and special education school teachers	1.1	0.3	0.8	1.9	1.7
Service	1.6	1.3	0.9	2.4	1.7
Protective service	1.9	1.2	1.5	2.8	2.5
Sales and office	1.9	1.3	1.9	2.5	2.6
Office and administrative support	2.0	1.4	2.0	2.5	2.5
Natural resources, construction, and maintenance	3.0	1.0	1.8	3.8	2.8
Production, transportation, and material moving ...	1.3	–	2.4	4.4	5.5
Full time	1.4	1.2	1.1	1.7	1.5
Part time	1.6	0.7	1.4	2.8	2.7
Union	1.3	0.6	1.1	1.9	1.4
Nonunion	1.9	1.7	1.2	2.5	2.2
Average wage within the following categories ² :					
Lowest 25 percent	1.8	1.3	0.8	2.5	2.4
Lowest 10 percent	2.4	–	0.8	3.3	3.6
Second 25 percent	2.0	1.7	1.8	2.2	1.9
Third 25 percent	1.3	1.0	1.7	2.1	2.0
Highest 25 percent	1.3	0.8	1.0	1.9	2.0
Highest 10 percent	2.1	1.9	1.9	2.9	3.2
Establishment characteristics					
Service-providing industries	1.3	1.0	1.1	1.7	1.5
Education and health services	1.7	1.3	1.6	1.9	2.0
Educational services	1.8	1.4	1.3	2.0	1.8
Elementary and secondary schools	1.0	0.3	0.4	1.8	1.7
Junior colleges, colleges, and universities	6.9	–	–	6.2	6.1
Health care and social assistance	2.3	–	4.0	5.0	5.7
Hospitals	3.6	–	–	6.5	7.8
Public administration	2.1	1.8	1.3	2.4	2.2
1 to 99 workers	1.7	1.4	1.5	3.5	4.7
1 to 49 workers	2.0	2.1	2.1	4.9	4.9
50 to 99 workers	2.9	–	–	5.8	6.1
100 workers or more	1.4	1.2	1.1	1.8	1.5
100 to 499 workers	1.3	0.7	1.1	3.2	3.0
500 workers or more	1.7	1.5	1.5	1.9	1.5

See footnotes at end of table.

Table 40. Standard errors for quality of life benefits: Access, State and local government workers, National Compensation Survey, March 2014—continued

Characteristics	Childcare ¹	Flexible workplace	Subsidized commuting	Wellness programs	Employee assistance programs
State government	4.3	—	3.9	4.4	3.8
Local government	0.6	0.3	0.5	1.5	1.5
Geographic areas					
Northeast	1.3	—	0.9	3.1	2.0
New England	—	—	2.0	6.8	2.1
Middle Atlantic	1.1	—	1.0	3.3	2.6
South	2.5	2.5	0.6	3.4	3.0
South Atlantic	2.7	—	1.0	4.0	2.1
East South Central	—	—	—	10.2	9.5
West South Central	1.3	0.6	1.0	5.2	4.3
Midwest	2.4	—	—	2.5	2.8
East North Central	0.9	0.7	2.1	3.1	2.3
West North Central	—	—	—	4.3	6.1
West	2.2	0.8	1.9	2.8	2.3
Mountain	3.5	—	4.0	6.2	3.7
Pacific	2.8	1.0	2.2	3.1	2.7

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 41. Financial benefits: Access, State and local government workers, National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ¹	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account		
All workers	23	34	54	60	60	24
Worker characteristics						
Management, professional, and related	25	37	56	63	61	25
Professional and related	24	37	55	63	61	24
Teachers	23	36	51	61	57	20
Primary, secondary, and special education school teachers	21	37	51	62	57	18
Service	21	27	51	55	58	23
Protective service	22	29	58	60	61	28
Sales and office	23	35	55	60	61	26
Office and administrative support	24	35	56	60	62	27
Natural resources, construction, and maintenance	25	37	55	59	64	22
Production, transportation, and material moving ...	22	32	41	42	56	15
Full time	25	38	59	65	65	26
Part time	15	16	30	34	36	14
Union	21	32	57	64	64	29
Nonunion	26	36	52	57	57	20
Average wage within the following categories ² :						
Lowest 25 percent	22	30	44	49	51	19
Lowest 10 percent	17	23	35	39	48	13
Second 25 percent	24	33	59	62	64	27
Third 25 percent	25	38	58	64	63	28
Highest 25 percent	23	36	57	65	64	23
Highest 10 percent	22	33	50	61	61	25
Establishment characteristics						
Service-providing industries	23	34	54	60	60	24
Education and health services	24	36	54	62	59	22
Educational services	25	36	54	62	60	21
Elementary and secondary schools	21	36	50	58	56	19
Junior colleges, colleges, and universities	37	36	64	74	73	29
Health care and social assistance	18	40	55	59	53	29
Hospitals	21	49	56	56	55	28
Public administration	23	32	58	59	62	30
1 to 99 workers	17	22	33	37	43	19
1 to 49 workers	17	19	35	38	40	15
50 to 99 workers	18	26	31	37	47	24
100 workers or more	24	36	57	63	63	25
100 to 499 workers	16	30	42	45	55	19
500 workers or more	27	38	63	69	65	27

See footnotes at end of table.

Table 41. Financial benefits: Access, State and local government workers, National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ¹	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account		
State government	34	34	72	74	78	39
Local government	20	34	48	55	54	19
Geographic areas						
Northeast	6	12	35	45	68	25
New England	15	—	42	41	55	—
Middle Atlantic	3	14	33	46	73	26
South	29	45	60	65	62	19
South Atlantic	33	46	65	70	59	24
East South Central	—	51	39	46	67	—
West South Central	19	39	66	69	64	15
Midwest	22	25	49	55	55	28
East North Central	22	16	40	46	55	24
West North Central	23	40	64	69	54	36
West	30	44	65	68	57	27
Mountain	24	—	65	67	63	26
Pacific	32	46	65	69	54	28

¹ 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.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 41. Standard errors for financial benefits: Access, State and local government workers, National Compensation Survey, March 2014

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ¹	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account		
All workers	1.6	1.6	1.7	1.8	1.5	1.3
Worker characteristics						
Management, professional, and related	1.8	1.7	2.0	2.1	1.6	1.5
Professional and related	1.9	1.8	2.1	2.2	1.6	1.5
Teachers	1.9	2.2	2.3	2.4	2.0	1.4
Primary, secondary, and special education school teachers	1.9	2.5	2.5	2.5	2.3	1.7
Service	1.7	1.8	2.0	2.1	2.0	1.4
Protective service	2.5	2.5	2.9	2.9	2.8	2.7
Sales and office	2.2	2.5	2.4	2.6	2.7	2.4
Office and administrative support	2.3	2.6	2.4	2.7	2.6	2.5
Natural resources, construction, and maintenance	3.4	3.1	3.2	3.6	3.5	2.9
Production, transportation, and material moving ...	3.6	3.3	3.7	3.6	4.7	2.2
Full time	1.7	1.8	1.9	2.0	1.6	1.5
Part time	2.5	2.0	2.2	2.6	2.6	1.5
Union	1.6	1.7	2.0	1.6	1.6	1.5
Nonunion	2.4	2.3	2.3	2.8	2.2	1.7
Average wage within the following categories ² :						
Lowest 25 percent	2.3	2.7	2.2	3.0	2.6	1.5
Lowest 10 percent	2.3	2.6	2.6	3.5	3.4	1.6
Second 25 percent	1.8	1.8	2.2	2.1	2.1	2.0
Third 25 percent	2.1	2.2	2.3	2.4	2.2	2.4
Highest 25 percent	1.6	1.8	2.1	1.9	1.9	1.2
Highest 10 percent	2.0	2.6	2.7	3.0	3.3	2.1
Establishment characteristics						
Service-providing industries	1.6	1.6	1.7	1.9	1.5	1.3
Education and health services	2.1	2.0	2.2	2.3	1.7	1.6
Educational services	2.2	2.0	2.1	2.3	1.8	1.5
Elementary and secondary schools	1.7	2.3	2.6	2.6	2.0	1.4
Junior colleges, colleges, and universities	6.4	3.3	6.2	5.6	3.7	4.3
Health care and social assistance	3.2	4.7	5.0	4.9	5.3	4.2
Hospitals	4.1	6.5	6.6	6.1	7.3	5.6
Public administration	1.8	2.2	2.3	2.2	2.3	2.4
1 to 99 workers	2.5	3.2	3.3	3.6	4.8	2.5
1 to 49 workers	3.6	3.1	4.2	4.0	5.4	3.0
50 to 99 workers	4.2	5.2	5.4	6.5	6.3	4.3
100 workers or more	1.7	1.6	1.7	1.7	1.4	1.4
100 to 499 workers	2.1	2.8	2.7	2.9	3.0	2.2
500 workers or more	1.9	1.8	1.7	1.7	1.7	1.7

See footnotes at end of table.

Table 41. Standard errors for financial benefits: Access, State and local government workers, National Compensation Survey, March 2014—continued

Characteristics	Health savings account	Section 125 cafeteria benefits			Savings plans with no employer contribution ¹	Financial planning
		Flexible benefits	Dependent care reimbursement account	Health care reimbursement account		
State government	4.2	3.0	3.7	3.8	3.2	3.7
Local government	1.3	1.7	1.9	1.9	1.6	1.0
Geographic areas						
Northeast	1.4	2.8	2.6	2.7	3.1	1.4
New England	4.4	—	6.9	6.2	4.5	—
Middle Atlantic	1.0	3.5	2.7	2.8	3.9	1.3
South	3.1	3.0	2.9	3.6	2.7	2.2
South Atlantic	3.3	4.3	2.6	2.5	4.0	3.3
East South Central	—	8.4	9.2	12.9	7.3	—
West South Central	2.4	5.1	4.6	4.8	3.4	3.3
Midwest	3.0	2.7	3.0	2.1	3.0	3.6
East North Central	3.4	2.4	2.8	2.1	4.1	2.8
West North Central	5.7	6.3	5.7	3.6	4.3	7.7
West	3.5	3.9	4.8	4.9	3.0	2.5
Mountain	5.7	—	14.0	14.3	4.8	2.7
Pacific	4.3	2.1	3.9	3.8	3.5	3.2

¹ 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.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 42. Health-related benefits: Access, State and local government workers, National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
All workers	29	71	65
Worker characteristics			
Management, professional, and related	31	74	68
Professional and related	31	74	68
Teachers	27	73	66
Primary, secondary, and special education school teachers	22	74	65
Service	25	65	59
Protective service	26	73	66
Sales and office	29	70	65
Office and administrative support	30	72	67
Natural resources, construction, and maintenance	28	67	58
Production, transportation, and material moving ...	16	68	62
Full time	31	76	69
Part time	15	48	46
Union	26	78	71
Nonunion	31	65	60
Average wage within the following categories ³ :			
Lowest 25 percent	21	57	53
Lowest 10 percent	17	44	40
Second 25 percent	32	75	69
Third 25 percent	33	77	71
Highest 25 percent	30	77	70
Highest 10 percent	33	80	76
Establishment characteristics			
Service-providing industries	29	71	65
Education and health services	31	73	66
Educational services	30	73	67
Elementary and secondary schools	22	72	65
Junior colleges, colleges, and universities	56	74	71
Health care and social assistance	39	72	61
Hospitals	42	74	62
Public administration	27	73	68
1 to 99 workers	16	45	38
1 to 49 workers	13	42	35
50 to 99 workers	21	51	42
100 workers or more	31	75	69
100 to 499 workers	19	64	57
500 workers or more	35	79	73

See footnotes at end of table.

Table 42. Health-related benefits: Access, State and local government workers, National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
State government	48	86	84
Local government	22	66	59
Geographic areas			
Northeast	15	82	77
New England	10	—	—
Middle Atlantic	16	84	78
South	38	72	65
South Atlantic	44	77	69
East South Central	—	55	49
West South Central	28	75	68
Midwest	17	58	50
East North Central	15	55	51
West North Central	—	62	48
West	38	75	73
Mountain	24	74	73
Pacific	43	75	72

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 42. Standard errors for health-related benefits: Access, State and local government workers, National Compensation Survey, March 2014

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
All workers	1.5	1.4	1.4
Worker characteristics			
Management, professional, and related	1.6	1.3	1.3
Professional and related	1.7	1.3	1.3
Teachers	1.5	1.4	1.5
Primary, secondary, and special education school teachers	1.4	1.6	1.8
Service	2.0	2.1	2.2
Protective service	2.8	2.5	2.9
Sales and office	2.2	2.9	2.8
Office and administrative support	2.2	2.9	2.8
Natural resources, construction, and maintenance	3.5	3.7	3.7
Production, transportation, and material moving ...	2.8	3.8	4.1
Full time	1.6	1.5	1.4
Part time	1.9	2.7	2.7
Union	1.4	1.4	1.3
Nonunion	2.3	2.3	2.2
Average wage within the following categories ³ :			
Lowest 25 percent	2.2	2.6	2.5
Lowest 10 percent	2.7	3.5	3.4
Second 25 percent	2.3	1.9	1.9
Third 25 percent	1.8	1.9	2.1
Highest 25 percent	1.9	1.5	1.4
Highest 10 percent	3.1	2.3	2.3
Establishment characteristics			
Service-providing industries	1.5	1.5	1.4
Education and health services	2.0	1.5	1.4
Educational services	1.9	1.6	1.5
Elementary and secondary schools	1.3	1.6	1.6
Junior colleges, colleges, and universities	5.8	3.5	3.5
Health care and social assistance	5.5	4.1	4.7
Hospitals	7.4	4.6	5.9
Public administration	1.9	2.0	2.1
1 to 99 workers	2.7	4.4	4.4
1 to 49 workers	2.6	4.5	4.5
50 to 99 workers	5.0	6.9	6.6
100 workers or more	1.6	1.3	1.2
100 to 499 workers	2.6	2.9	2.8
500 workers or more	1.9	1.3	1.2

See footnotes at end of table.

Table 42. Standard errors for health-related benefits: Access, State and local government workers, National Compensation Survey, March 2014—continued

Characteristics	Long-term care insurance ¹	Retiree health care benefits ²	
		Under age 65	Age 65 and over
State government	4.2	2.2	2.3
Local government	1.0	1.6	1.5
Geographic areas			
Northeast	0.8	1.1	1.4
New England	2.8	—	—
Middle Atlantic	0.6	1.0	1.6
South	3.2	3.2	3.0
South Atlantic	3.1	2.1	2.7
East South Central	—	11.0	9.1
West South Central	4.0	3.9	4.5
Midwest	3.9	2.4	2.5
East North Central	2.5	3.0	2.4
West North Central	—	3.7	5.5
West	2.4	3.3	2.7
Mountain	3.2	5.9	5.2
Pacific	2.9	4.0	3.2

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 43. Nonproduction bonuses: Access, State and local government workers, National Compensation Survey, March 2014

(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	31	4	1	1	12	6	1	12
Worker characteristics								
Management, professional, and related	30	4	(³)	1	12	4	1	12
Professional and related	28	3	(³)	1	12	4	1	12
Teachers	25	2	—	—	13	2	—	11
Primary, secondary, and special education school teachers	28	2	—	—	15	3	—	12
Service	33	4	1	2	12	8	—	12
Protective service	44	7	—	3	15	12	—	17
Sales and office	32	4	2	2	13	5	1	12
Office and administrative support	32	4	2	2	14	5	1	12
Natural resources, construction, and maintenance	35	3	—	2	13	11	—	11
Production, transportation, and material moving ...	28	2	—	—	13	5	—	8
Full time	35	4	1	2	14	6	1	14
Part time	9	1	—	1	3	1	—	3
Union	36	5	—	—	21	5	—	12
Nonunion	27	3	1	2	5	6	1	12
Average wage within the following categories ⁴ :								
Lowest 25 percent	23	1	1	3	6	5	(³)	10
Lowest 10 percent	17	(³)	1	3	4	4	—	6
Second 25 percent	36	5	1	2	12	8	—	14
Third 25 percent	34	4	1	1	13	6	1	15
Highest 25 percent	32	5	(³)	—	18	3	—	11
Highest 10 percent	31	4	—	—	19	3	—	10
Establishment characteristics								
Service-providing industries	31	4	1	1	12	5	1	12
Education and health services	26	3	1	1	11	3	1	10
Educational services	24	2	—	—	11	3	—	10
Elementary and secondary schools	25	1	—	—	13	3	—	10
Junior colleges, colleges, and universities	22	6	—	—	6	3	—	9
Health care and social assistance	41	8	4	6	9	5	4	15
Hospitals	43	5	—	5	9	5	5	17
Public administration	41	6	1	2	16	9	—	16
1 to 99 workers	32	—	4	7	10	8	—	11
1 to 49 workers	31	—	3	8	6	8	—	12
50 to 99 workers	34	—	4	5	15	9	—	9
100 workers or more	31	4	(³)	1	13	5	1	12
100 to 499 workers	31	1	2	2	13	7	1	11
500 workers or more	31	5	—	(³)	13	5	1	13

See footnotes at end of table.

Table 43. Nonproduction bonuses: Access, State and local government workers, National Compensation Survey, March 2014—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	41	11	—	—	12	7	2	20
Local government	28	1	1	2	12	5	—	9
Geographic areas								
Northeast	34	—	—	—	17	5	—	15
New England	41	—	—	—	24	9	—	15
Middle Atlantic	31	—	—	—	15	3	—	15
South	33	3	1	3	5	8	1	17
South Atlantic	41	5	—	4	5	6	3	24
West South Central	31	3	2	—	7	8	—	15
Midwest	25	1	1	—	14	7	—	7
East North Central	29	1	—	—	20	8	—	7
West North Central	18	—	—	—	4	—	—	7
West	31	11	—	—	20	1	—	6
Mountain	17	—	—	—	—	1	—	—
Pacific	37	14	—	—	27	1	—	4

¹ The sum of the individual components may be greater than the total because some employees may have access to more than one type of nonproduction bonus.

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

³ Less than 0.5.

⁴ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 43. Standard errors for nonproduction bonuses: Access, State and local government workers, National Compensation Survey, March 2014

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	1.3	0.4	0.2	0.3	0.8	0.5	0.2	0.9
Worker characteristics								
Management, professional, and related	1.4	0.3	0.1	0.3	0.9	0.6	0.1	1.1
Professional and related	1.4	0.3	0.1	0.3	0.9	0.6	0.1	1.0
Teachers	1.6	0.4	–	–	1.2	0.5	–	1.1
Primary, secondary, and special education school teachers	1.9	0.4	–	–	1.5	0.7	–	1.4
Service	2.0	0.9	0.4	0.7	1.3	1.0	–	1.4
Protective service	2.9	1.8	–	1.3	2.0	1.5	–	2.8
Sales and office	1.7	0.7	0.7	0.7	1.4	0.8	0.1	1.2
Office and administrative support	1.9	0.7	0.7	0.5	1.4	0.8	0.1	1.2
Natural resources, construction, and maintenance	2.7	0.7	–	0.9	1.5	1.4	–	1.8
Production, transportation, and material moving ...	3.4	0.7	–	–	2.4	1.4	–	1.6
Full time	1.5	0.4	0.2	0.4	0.9	0.6	0.2	1.0
Part time	0.9	0.2	–	0.4	0.5	0.5	–	0.7
Union	1.5	0.5	–	–	1.4	0.6	–	0.9
Nonunion	1.8	0.4	0.3	0.5	0.6	0.8	0.4	1.3
Average wage within the following categories ² :								
Lowest 25 percent	1.8	0.2	0.3	0.8	0.8	0.7	0.1	1.2
Lowest 10 percent	2.8	0.2	0.3	1.2	0.8	1.0	–	1.2
Second 25 percent	1.8	0.9	0.4	0.4	1.1	1.1	–	1.5
Third 25 percent	2.1	0.7	0.2	0.4	1.4	0.7	0.2	1.4
Highest 25 percent	1.5	0.4	0.1	–	1.3	0.4	–	1.0
Highest 10 percent	1.9	0.6	–	–	1.4	0.7	–	1.2
Establishment characteristics								
Service-providing industries	1.3	0.4	0.2	0.3	0.8	0.5	0.2	0.9
Education and health services	1.5	0.3	0.2	0.3	1.0	0.5	0.2	0.9
Educational services	1.4	0.2	–	–	1.0	0.6	–	1.0
Elementary and secondary schools	1.6	0.3	–	–	1.2	0.6	–	1.1
Junior colleges, colleges, and universities	2.8	0.7	–	–	1.3	1.3	–	1.8
Health care and social assistance	4.6	1.3	1.3	1.5	1.9	0.9	1.1	2.2
Hospitals	6.4	1.1	–	2.5	2.8	1.1	1.7	2.8
Public administration	2.3	0.9	0.5	0.8	1.8	1.2	–	2.1
1 to 99 workers	3.4	–	1.3	1.9	1.4	2.1	–	1.9
1 to 49 workers	4.3	–	1.6	2.7	1.8	2.6	–	2.9
50 to 99 workers	5.1	–	1.6	2.2	3.6	2.5	–	2.1
100 workers or more	1.3	0.4	0.1	0.2	0.8	0.5	0.2	0.9
100 to 499 workers	2.8	0.2	0.6	0.7	1.6	1.1	0.3	1.5
500 workers or more	1.4	0.5	–	0.2	0.9	0.5	0.3	1.1

See footnotes at end of table.

Table 43. Standard errors for nonproduction bonuses: Access, State and local government workers, National Compensation Survey, March 2014—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	3.2	1.1	—	—	2.1	1.6	0.7	2.7
Local government	1.4	0.2	0.3	0.5	0.9	0.5	—	0.8
Geographic areas								
Northeast	2.5	—	—	—	1.6	1.0	—	1.3
New England	4.6	—	—	—	2.5	2.6	—	4.4
Middle Atlantic	2.9	—	—	—	2.0	1.0	—	0.9
South	2.3	0.7	0.5	0.8	0.6	0.9	0.5	1.9
South Atlantic	2.5	1.4	—	1.1	0.8	0.9	1.0	3.2
West South Central	3.6	0.7	1.0	—	1.5	1.5	—	2.1
Midwest	2.7	0.4	0.4	—	1.8	1.6	—	1.1
East North Central	3.4	0.5	—	—	2.4	1.6	—	1.5
West North Central	3.9	—	—	—	2.1	—	—	1.8
West	2.7	1.0	—	—	2.7	0.4	—	1.3
Mountain	4.6	—	—	—	—	0.5	—	—
Pacific	2.8	1.2	—	—	3.4	0.5	—	1.1

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 44. Unmarried domestic partner benefits: Access¹, State and local government workers, National Compensation Survey, March 2014

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	50	49	34	28
Worker characteristics				
Management, professional, and related	53	52	35	29
Professional and related	54	52	34	29
Teachers	52	50	32	26
Primary, secondary, and special education school teachers	56	54	30	26
Service	42	41	30	24
Protective service	44	42	35	25
Sales and office	51	51	37	32
Office and administrative support	52	52	37	32
Natural resources, construction, and maintenance	46	46	33	27
Production, transportation, and material moving ...	39	40	30	28
Full time	55	54	37	31
Part time	21	21	14	13
Union	53	50	54	45
Nonunion	47	47	17	14
Average wage within the following categories ² :				
Lowest 25 percent	37	37	15	13
Lowest 10 percent	30	30	7	7
Second 25 percent	52	51	35	29
Third 25 percent	53	52	38	32
Highest 25 percent	58	55	48	40
Highest 10 percent	63	56	56	47
Establishment characteristics				
Service-providing industries	50	49	34	28
Education and health services	51	50	32	27
Educational services	53	52	33	27
Elementary and secondary schools	53	51	28	24
Junior colleges, colleges, and universities	53	51	46	36
Health care and social assistance	43	43	29	26
Hospitals	43	46	30	29
Public administration	48	47	38	32
1 to 99 workers	33	33	16	15
1 to 49 workers	28	27	11	9
50 to 99 workers	41	41	24	22
100 workers or more	52	51	36	30
100 to 499 workers	43	43	25	21
500 workers or more	55	53	40	33

See footnotes at end of table.

Table 44. Unmarried domestic partner benefits: Access¹, State and local government workers, National Compensation Survey, March 2014—continued

(All workers = 100 percent)

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
State government	59	58	44	34
Local government	46	45	30	26
Geographic areas				
Northeast	53	46	50	43
New England	34	28	35	28
Middle Atlantic	60	53	56	49
South	53	54	10	8
South Atlantic	45	45	11	7
East South Central	69	70	—	—
West South Central	56	57	11	11
Midwest	—	—	22	—
East North Central	—	—	25	11
West	76	75	74	68
Mountain	61	60	48	33
Pacific	82	80	84	81

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 the Unmarried Domestic Partners Benefit Fact Sheet at: www.bls.gov/ncs/ebs_domestic2012.pdf.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 44. Standard errors for unmarried domestic partner benefits: Access¹, State and local government workers, National Compensation Survey, March 2014

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
All workers	1.9	1.9	1.2	1.4
Worker characteristics				
Management, professional, and related	2.0	2.0	1.5	1.5
Professional and related	1.9	2.0	1.5	1.5
Teachers	1.9	2.0	1.6	1.5
Primary, secondary, and special education school teachers	2.3	2.3	1.7	1.5
Service	2.3	2.3	1.7	1.6
Protective service	2.8	2.7	2.2	2.2
Sales and office	3.2	3.0	2.6	2.6
Office and administrative support	3.1	3.1	2.6	2.5
Natural resources, construction, and maintenance	3.2	3.2	2.7	2.8
Production, transportation, and material moving ...	4.0	4.1	3.5	3.5
Full time	2.1	2.1	1.4	1.6
Part time	2.0	2.1	1.8	1.8
Union	2.0	2.1	1.8	1.8
Nonunion	2.7	2.7	1.5	1.6
Average wage within the following categories ² :				
Lowest 25 percent	2.8	2.7	1.1	1.1
Lowest 10 percent	4.4	4.3	1.1	1.1
Second 25 percent	2.9	2.8	2.0	2.3
Third 25 percent	2.7	2.6	2.0	2.1
Highest 25 percent	1.7	1.7	1.8	1.7
Highest 10 percent	2.5	2.6	2.9	2.6
Establishment characteristics				
Service-providing industries	1.9	1.9	1.3	1.4
Education and health services	2.0	2.0	1.6	1.8
Educational services	1.9	2.0	1.5	1.6
Elementary and secondary schools	1.8	1.8	1.4	1.2
Junior colleges, colleges, and universities	4.6	4.6	4.8	5.0
Health care and social assistance	6.2	6.2	4.2	4.8
Hospitals	8.4	8.2	5.8	7.0
Public administration	2.6	2.6	1.9	2.2
1 to 99 workers	4.0	4.1	2.2	2.0
1 to 49 workers	3.9	3.9	1.8	1.4
50 to 99 workers	6.7	6.8	4.8	4.5
100 workers or more	2.0	2.0	1.4	1.6
100 to 499 workers	3.3	3.5	2.3	2.3
500 workers or more	2.1	2.1	1.6	1.7

See footnotes at end of table.

Table 44. Standard errors for unmarried domestic partner benefits: Access¹, State and local government workers, National Compensation Survey, March 2014—continued

Characteristics	Defined benefit retirement survivor benefits		Health care benefits	
	Same sex	Opposite sex	Same sex	Opposite sex
State government	4.1	4.1	3.9	4.1
Local government	1.6	1.6	1.1	0.9
Geographic areas				
Northeast	2.2	2.5	2.4	2.8
New England	3.4	3.4	6.3	7.2
Middle Atlantic	2.6	2.9	2.2	2.5
South	3.0	2.9	1.1	0.9
South Atlantic	4.3	4.3	1.4	0.7
East South Central	7.1	7.1	—	—
West South Central	3.6	3.3	2.1	1.9
Midwest	—	—	4.4	—
East North Central	—	—	3.2	3.3
West	2.3	2.2	2.5	2.5
Mountain	3.9	3.9	5.9	4.1
Pacific	2.3	2.3	1.3	2.3

¹ The percentage of workers with access to the benefit reflects both the availability of the benefit and the employer's policy on providing the benefit to unmarried domestic partners. For more information, see the Unmarried Domestic Partners Benefit Fact Sheet at: www.bls.gov/ncs/ebs_domestic2012.pdf.

² Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 45. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2014

(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	86	1	3	10	78	9	1	12
Worker characteristics								
Management, professional, and related	89	1	3	8	79	10	1	10
Professional and related	88	1	3	8	78	11	1	10
Teachers	88	(1)	3	9	78	11	1	11
Primary, secondary, and special education school teachers	98	—	1	1	85	13	—	—
Service	79	1	4	15	74	7	2	17
Protective service	88	—	—	9	84	5	2	10
Sales and office	86	1	3	10	79	9	1	12
Office and administrative support	87	(1)	3	10	79	9	1	12
Natural resources, construction, and maintenance	94	—	—	4	90	5	—	—
Production, transportation, and material moving ...	80	—	5	—	73	7	3	16
Full time	98	1	1	(1)	90	9	(1)	1
Part time	21	2	17	59	17	6	5	71
Union	94	(1)	3	2	85	10	2	4
Nonunion	79	1	4	16	73	8	1	19
Average wage within the following categories ² :								
Lowest 25 percent	66	2	7	25	59	9	2	30
Lowest 10 percent	50	3	9	38	45	9	2	44
Second 25 percent	91	1	3	6	83	8	1	7
Third 25 percent	93	(1)	1	5	84	10	(1)	6
Highest 25 percent	97	(1)	1	2	88	9	1	2
Highest 10 percent	96	—	—	2	89	8	1	2
Establishment characteristics								
Service-providing industries	86	1	3	10	78	9	1	12
Education and health services	87	1	4	9	78	10	1	11
Educational services	87	1	4	9	77	10	1	11
Elementary and secondary schools	88	1	4	7	76	12	1	10
Junior colleges, colleges, and universities	83	1	3	13	80	4	1	15
Health care and social assistance	88	—	1	—	81	—	—	11
Hospitals	94	—	—	4	90	—	—	5
Public administration	88	—	—	9	81	7	1	11
1 to 99 workers	73	—	—	21	61	13	2	24
1 to 49 workers	63	—	—	30	58	7	2	33
50 to 99 workers	87	—	—	10	64	—	—	12
100 workers or more	88	1	3	8	81	8	1	10
100 to 499 workers	84	—	—	10	73	13	2	13
500 workers or more	90	1	3	7	83	7	1	9

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2014—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	81	6	3	10	32	55	1	12
Worker characteristics								
Management, professional, and related	84	5	3	8	33	56	1	10
Professional and related	84	5	3	8	32	57	1	10
Teachers	86	3	3	9	31	58	1	11
Primary, secondary, and special education school teachers	98	—	—	1	27	71	—	2
Service	73	8	4	15	28	53	2	18
Protective service	82	7	2	9	33	55	1	10
Sales and office	79	8	2	11	35	52	1	11
Office and administrative support	80	7	2	10	35	53	1	11
Natural resources, construction, and maintenance	88	7	—	—	36	59	—	—
Production, transportation, and material moving ...	73	7	—	—	24	57	—	—
Full time	92	7	1	(¹)	37	62	(¹)	1
Part time	20	3	15	61	4	19	5	71
Union	93	2	3	2	32	62	1	4
Nonunion	71	10	3	16	32	49	1	18
Average wage within the following categories ² :								
Lowest 25 percent	59	9	6	26	24	44	2	30
Lowest 10 percent	43	10	8	39	17	37	3	44
Second 25 percent	84	7	2	6	34	57	1	8
Third 25 percent	88	6	1	5	34	60	1	6
Highest 25 percent	93	4	1	2	37	60	(¹)	3
Highest 10 percent	90	7	1	2	44	53	—	—
Establishment characteristics								
Service-providing industries	80	7	3	10	32	55	1	12
Education and health services	82	6	3	9	31	57	1	11
Educational services	84	3	4	9	27	60	1	12
Elementary and secondary schools	87	1	4	7	22	67	1	11
Junior colleges, colleges, and universities	74	11	2	14	46	38	1	15
Health care and social assistance	68	21	1	11	51	37	—	—
Hospitals	71	23	—	—	55	39	1	4
Public administration	83	5	2	9	35	53	1	11
1 to 99 workers	63	11	4	22	27	47	1	25
1 to 49 workers	52	12	4	31	—	41	—	33
50 to 99 workers	78	9	3	10	31	56	—	—
100 workers or more	83	6	3	8	33	56	1	10
100 to 499 workers	77	8	4	11	30	55	1	14
500 workers or more	85	5	2	8	34	56	1	9

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2014—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	92	1	1	7	85	7	(1)	8
Local government	84	1	4	11	76	9	1	13
Geographic areas								
Northeast	86	—	—	9	79	8	2	11
New England	83	—	—	11	71	16	2	11
Middle Atlantic	86	—	—	9	82	5	2	11
South	89	1	1	8	81	9	(1)	9
South Atlantic	89	(1)	2	9	82	7	1	10
East South Central	91	—	—	7	85	—	—	—
West South Central	88	—	—	8	77	13	—	—
Midwest	81	1	6	12	77	5	2	16
East North Central	78	1	6	15	76	3	2	18
West North Central	85	—	—	9	77	8	1	14
West	87	—	—	10	74	13	1	12
Mountain	85	—	—	11	79	—	—	13
Pacific	88	—	—	9	73	15	1	11

See footnotes at end of table.

Table 45. Medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2014—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	86	—	—	7	42	50	(¹)	7
Local government	79	6	4	11	28	57	1	14
Geographic areas								
Northeast	82	5	4	10	29	58	1	13
New England	80	—	—	11	—	75	—	13
Middle Atlantic	83	4	5	9	35	51	1	13
South	83	7	1	9	37	54	1	9
South Atlantic	87	3	1	9	51	39	1	10
East South Central	84	—	—	—	23	69	—	—
West South Central	77	14	1	8	24	67	—	—
Midwest	73	8	6	13	38	44	2	16
East North Central	73	7	6	15	41	38	3	18
West North Central	74	—	—	10	31	54	—	—
West	83	5	2	10	21	67	1	12
Mountain	80	6	2	11	20	66	2	12
Pacific	84	4	3	10	21	67	—	—

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 ECEC data for March 2014.

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/glossary20132014.htm.

Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2014

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	0.2	0.2	0.6	1.2	1.0	0.1	0.7
Worker characteristics								
Management, professional, and related	0.7	0.1	0.3	0.6	1.3	1.2	0.1	0.7
Professional and related	0.6	0.1	0.4	0.5	1.4	1.3	0.2	0.6
Teachers	0.8	(¹)	0.4	0.7	1.6	1.4	0.2	0.8
Primary, secondary, and special education school teachers	0.4	–	0.3	0.3	1.8	1.7	–	–
Service	1.7	0.7	0.5	1.5	1.7	0.9	0.4	1.6
Protective service	1.2	–	–	1.1	1.7	1.0	0.5	1.2
Sales and office	2.3	0.5	0.5	1.9	2.4	1.8	0.2	2.1
Office and administrative support	2.2	0.2	0.6	1.9	2.4	1.9	0.2	2.1
Natural resources, construction, and maintenance	1.9	–	–	1.9	2.1	1.3	–	–
Production, transportation, and material moving ...	4.5	–	1.8	–	4.5	1.9	1.5	4.6
Full time	0.3	0.3	0.1	0.1	1.1	1.1	0.1	0.2
Part time	1.9	0.5	1.2	2.1	1.8	1.1	0.8	2.1
Union	0.5	0.2	0.4	0.4	1.7	1.6	0.3	0.4
Nonunion	1.3	0.4	0.3	1.1	1.7	1.2	0.2	1.2
Average wage within the following categories ² :								
Lowest 25 percent	2.1	0.7	0.7	1.8	1.8	1.1	0.4	1.9
Lowest 10 percent	3.4	1.6	1.1	3.1	2.9	1.6	0.6	3.2
Second 25 percent	0.9	0.3	0.4	0.6	1.4	1.3	0.3	0.8
Third 25 percent	1.3	0.2	0.3	1.3	1.7	1.4	0.1	1.4
Highest 25 percent	0.4	0.1	0.3	0.3	1.4	1.3	0.2	0.4
Highest 10 percent	0.8	–	–	0.6	1.4	1.2	0.4	0.8
Establishment characteristics								
Service-providing industries	0.8	0.2	0.2	0.6	1.2	1.0	0.2	0.7
Education and health services	0.8	0.2	0.3	0.7	1.3	1.2	0.2	0.8
Educational services	0.6	0.2	0.4	0.6	1.3	1.2	0.2	0.6
Elementary and secondary schools	0.6	0.3	0.4	0.4	1.7	1.5	0.2	0.5
Junior colleges, colleges, and universities	2.0	0.2	0.6	1.9	2.2	1.0	0.3	2.0
Health care and social assistance	3.2	–	0.3	–	3.7	–	–	3.2
Hospitals	1.5	–	–	1.4	1.9	–	–	1.5
Public administration	1.5	–	–	1.4	2.0	1.5	0.2	1.5
1 to 99 workers	3.4	–	–	3.1	3.9	3.5	0.5	3.3
1 to 49 workers	5.0	–	–	4.8	4.9	2.0	0.9	5.0
50 to 99 workers	1.9	–	–	1.4	7.5	–	–	1.9
100 workers or more	0.7	0.3	0.3	0.6	1.1	1.0	0.1	0.6
100 to 499 workers	1.7	–	–	1.4	2.3	1.9	0.4	1.4
500 workers or more	0.6	0.1	0.3	0.6	1.1	0.8	0.1	0.6

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2014—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	1.0	0.7	0.2	0.6	1.6	1.6	0.1	0.7
Worker characteristics								
Management, professional, and related	0.9	0.8	0.3	0.6	1.9	1.8	0.1	0.7
Professional and related	0.9	0.8	0.4	0.5	1.8	1.8	0.1	0.6
Teachers	1.1	0.8	0.4	0.7	2.0	1.9	0.2	0.8
Primary, secondary, and special education school teachers	0.4	—	—	0.3	2.1	2.1	—	0.4
Service	1.9	1.3	0.4	1.6	1.8	2.1	0.2	1.5
Protective service	2.1	1.9	0.5	1.1	2.9	3.0	0.4	1.1
Sales and office	2.6	1.4	0.5	2.0	2.5	2.7	0.4	2.1
Office and administrative support	2.5	1.2	0.5	2.0	2.6	2.8	0.4	2.1
Natural resources, construction, and maintenance	2.6	1.8	—	—	3.4	4.0	—	—
Production, transportation, and material moving ...	4.6	2.4	—	—	3.6	4.2	—	—
Full time	0.8	0.8	0.1	0.1	1.8	1.9	0.1	0.2
Part time	1.9	0.7	1.2	2.1	0.7	1.9	0.7	2.0
Union	0.7	0.5	0.4	0.4	2.2	2.1	0.2	0.5
Nonunion	1.8	1.2	0.3	1.1	2.1	2.2	0.2	1.1
Average wage within the following categories ² :								
Lowest 25 percent	2.2	1.2	0.6	1.9	2.3	3.0	0.4	1.8
Lowest 10 percent	3.8	2.2	1.0	3.1	2.3	4.3	0.7	3.1
Second 25 percent	1.5	1.1	0.4	0.7	2.2	2.2	0.2	0.8
Third 25 percent	1.4	0.8	0.3	1.3	2.3	2.4	0.1	1.4
Highest 25 percent	1.0	0.9	0.3	0.3	1.8	1.7	0.1	0.4
Highest 10 percent	2.0	1.9	0.4	0.6	2.5	2.4	—	—
Establishment characteristics								
Service-providing industries	1.0	0.7	0.2	0.6	1.6	1.6	0.1	0.7
Education and health services	1.0	0.8	0.3	0.8	1.9	1.9	0.2	0.8
Educational services	0.8	0.6	0.4	0.6	1.8	1.9	0.2	0.6
Elementary and secondary schools	0.6	0.3	0.4	0.4	1.8	1.7	0.2	0.6
Junior colleges, colleges, and universities	2.7	2.4	0.7	2.1	3.8	4.1	0.4	1.8
Health care and social assistance	4.7	3.5	0.3	3.2	4.3	4.3	—	—
Hospitals	5.0	4.6	—	—	4.6	5.1	0.4	1.5
Public administration	1.7	0.8	0.5	1.4	2.7	2.7	0.3	1.5
1 to 99 workers	3.9	2.1	1.1	3.2	3.3	4.7	0.7	3.2
1 to 49 workers	5.2	2.9	1.5	4.9	—	5.1	—	4.9
50 to 99 workers	3.2	2.9	1.1	1.4	6.0	5.4	—	—
100 workers or more	0.9	0.7	0.3	0.6	1.6	1.6	0.1	0.6
100 to 499 workers	1.9	1.5	0.5	1.4	2.6	2.5	0.3	1.5
500 workers or more	1.0	0.7	0.3	0.6	1.8	1.9	0.1	0.6

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2014—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	1.2	0.1	0.2	1.2	2.4	2.1	(¹)	1.2
Local government	0.9	0.3	0.3	0.7	1.2	1.0	0.2	0.8
Geographic areas								
Northeast	1.3	—	—	1.2	1.5	1.2	0.5	1.2
New England	3.3	—	—	2.5	4.0	4.3	0.9	2.5
Middle Atlantic	1.5	—	—	1.5	1.8	0.8	0.7	1.5
South	1.4	0.5	0.2	1.0	2.2	1.6	0.1	1.1
South Atlantic	1.7	0.1	0.3	1.6	3.2	2.5	0.1	1.6
East South Central	3.8	—	—	2.8	6.2	—	—	—
West South Central	2.9	—	—	1.4	3.4	2.6	—	—
Midwest	1.8	0.3	0.7	1.5	1.9	1.1	0.5	1.6
East North Central	2.6	0.5	0.9	2.3	2.5	1.2	0.7	2.3
West North Central	1.9	—	—	1.3	2.7	2.3	0.5	1.8
West	1.3	—	—	1.1	3.0	3.3	0.2	1.4
Mountain	1.9	—	—	1.7	5.4	—	—	1.5
Pacific	1.7	—	—	1.4	3.7	4.1	0.2	1.8

See footnotes at end of table.

Table 45. Standard errors for medical care benefit combinations: Access, State and local government workers, National Compensation Survey, March 2014—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	1.7	—	—	1.2	3.2	3.4	0.2	1.1
Local government	1.0	0.7	0.3	0.7	1.5	1.5	0.2	0.8
Geographic areas								
Northeast	1.5	1.3	0.5	1.2	2.3	2.7	0.2	1.2
New England	5.1	—	—	2.5	—	5.1	—	3.3
Middle Atlantic	1.2	0.7	0.7	1.5	2.7	3.4	0.2	1.4
South	1.6	1.0	0.1	1.1	2.9	2.9	0.2	1.1
South Atlantic	1.8	0.8	0.2	1.6	4.5	3.8	0.2	1.6
East South Central	5.2	—	—	—	5.7	7.7	—	—
West South Central	2.8	1.7	0.3	1.4	2.2	1.6	—	—
Midwest	2.4	2.0	0.7	1.5	3.5	3.5	0.5	1.7
East North Central	2.9	2.0	0.9	2.3	3.7	3.5	0.6	2.6
West North Central	4.2	—	—	1.4	7.1	7.6	—	—
West	1.7	1.3	0.4	1.2	3.9	3.6	0.2	1.2
Mountain	3.2	2.8	0.5	1.6	5.0	5.8	0.5	1.6
Pacific	2.0	1.5	0.6	1.5	5.0	4.4	—	—

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 ECEC data for March 2014.

Note: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 46. Paid leave combinations: Access, State and local government workers, National Compensation Survey, March 2014

(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	34	56	59	57	91	92	87
Worker characteristics							
Management, professional, and related	26	60	43	41	93	94	85
Professional and related	21	61	36	34	94	94	84
Teachers	9	64	12	9	93	93	79
Primary, secondary, and special education school teachers	7	75	9	7	98	98	84
Service	42	48	75	73	86	87	86
Protective service	52	53	87	85	91	92	92
Sales and office	48	51	83	82	90	91	89
Office and administrative support	49	52	84	82	91	92	90
Natural resources, construction, and maintenance	47	47	94	94	95	96	97
Production, transportation, and material moving ...	36	57	58	58	91	94	91
Full time	39	62	66	65	99	100	95
Part time	7	18	19	18	49	51	45
Union	39	70	56	55	98	99	92
Nonunion	29	44	60	59	86	86	82
Average wage within the following categories ² :							
Lowest 25 percent	23	37	54	52	79	80	77
Lowest 10 percent	14	29	39	38	67	67	64
Second 25 percent	48	55	84	83	95	96	94
Third 25 percent	40	61	64	64	95	95	91
Highest 25 percent	26	69	37	35	98	99	87
Highest 10 percent	26	62	37	34	98	99	80
Establishment characteristics							
Service-providing industries	34	56	58	57	91	92	87
Education and health services	24	59	42	40	93	93	85
Educational services	19	59	35	33	93	93	84
Elementary and secondary schools	17	67	26	24	94	94	84
Junior colleges, colleges, and universities	27	37	64	61	89	89	85
Health care and social assistance	55	56	86	87	91	92	91
Hospitals	54	53	91	94	95	96	95
Public administration	52	52	88	87	91	91	91
1 to 99 workers	32	42	65	63	81	81	80
1 to 49 workers	29	33	64	63	72	73	73
50 to 99 workers	36	56	65	64	92	92	89
100 workers or more	34	57	58	56	93	93	88
100 to 499 workers	35	57	59	57	91	91	87
500 workers or more	34	57	57	56	94	94	88

See footnotes at end of table.

Table 46. Paid leave combinations: Access, State and local government workers, National Compensation Survey, March 2014—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	51	84	83	94	94	93
Local government	29	57	50	48	91	91	85
Geographic areas							
Northeast	45	69	55	54	92	92	84
New England	45	77	46	46	92	92	85
Middle Atlantic	45	66	58	57	92	92	84
South	28	49	61	59	93	94	89
South Atlantic	35	52	64	63	93	94	89
East South Central	15	34	63	59	92	92	90
West South Central	26	54	54	51	93	94	89
Midwest	33	59	55	54	89	89	86
East North Central	38	65	53	52	87	88	85
West North Central	25	49	57	56	91	91	88
West	35	52	63	61	92	92	85
Mountain	22	46	52	51	90	90	87
Pacific	40	54	66	65	92	92	85

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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

Table 46. Standard errors for paid leave combinations: Access, State and local government workers, National Compensation Survey, March 2014

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	1.3	1.4	1.0	1.0	0.5	0.5	0.7
Worker characteristics							
Management, professional, and related	1.4	1.5	1.3	1.3	0.7	0.7	1.0
Professional and related	1.4	1.5	1.4	1.4	0.6	0.6	1.1
Teachers	1.4	1.6	1.6	1.4	0.8	0.8	1.4
Primary, secondary, and special education school teachers	1.3	2.0	1.5	1.4	0.6	0.6	1.6
Service	2.1	2.2	1.5	1.7	1.3	1.4	1.4
Protective service	2.9	2.9	1.2	1.7	1.1	1.1	1.1
Sales and office	2.6	2.6	2.1	2.2	1.9	1.9	1.8
Office and administrative support	2.6	2.6	2.1	2.2	1.9	1.8	1.9
Natural resources, construction, and maintenance	3.1	3.2	2.0	2.0	1.9	1.9	1.7
Production, transportation, and material moving ...	3.9	4.9	3.2	3.4	2.9	1.6	2.2
Full time	1.4	1.6	1.0	1.0	0.3	0.2	0.6
Part time	0.9	1.6	1.8	1.8	2.3	2.4	2.3
Union	1.4	1.4	1.3	1.2	0.2	0.2	0.6
Nonunion	1.8	1.9	1.5	1.5	1.0	1.0	1.3
Average wage within the following categories ² :							
Lowest 25 percent	1.8	2.0	1.8	1.9	1.6	1.6	1.5
Lowest 10 percent	1.9	2.8	2.6	2.7	2.9	2.8	2.7
Second 25 percent	2.1	2.2	1.2	1.2	0.5	0.5	0.7
Third 25 percent	2.2	2.3	2.0	2.0	1.4	1.4	1.4
Highest 25 percent	1.5	1.4	1.6	1.6	0.3	0.2	1.2
Highest 10 percent	2.7	2.4	2.8	2.6	0.4	0.4	1.9
Establishment characteristics							
Service-providing industries	1.3	1.4	1.0	1.0	0.5	0.5	0.7
Education and health services	1.3	1.6	1.4	1.4	0.7	0.6	0.9
Educational services	1.2	1.6	1.5	1.4	0.5	0.5	1.0
Elementary and secondary schools	1.2	1.7	1.3	1.3	0.7	0.7	1.1
Junior colleges, colleges, and universities	3.4	3.4	3.2	2.3	2.1	2.1	1.9
Health care and social assistance	4.7	4.9	3.3	3.3	3.3	3.2	3.2
Hospitals	6.6	6.6	2.0	1.5	1.7	1.3	1.4
Public administration	2.2	2.2	1.4	1.5	1.3	1.3	1.3
1 to 99 workers	3.0	3.3	3.2	3.3	2.9	2.9	3.0
1 to 49 workers	4.0	4.2	4.7	4.8	4.7	4.7	4.7
50 to 99 workers	4.7	4.8	3.7	4.1	1.5	1.4	1.9
100 workers or more	1.3	1.4	1.0	1.0	0.5	0.5	0.8
100 to 499 workers	2.5	2.6	2.1	2.2	1.3	1.2	1.6
500 workers or more	1.3	1.6	1.2	1.1	0.5	0.5	0.9

See footnotes at end of table.

Table 46. Standard errors for paid leave combinations: Access, State and local government workers, National Compensation Survey, March 2014—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	3.1	3.1	1.7	1.5	1.3	1.3	1.1
Local government	1.1	1.4	1.1	1.1	0.7	0.7	0.8
Geographic areas							
Northeast	1.2	0.8	1.4	1.3	1.0	1.0	0.8
New England	2.8	2.5	3.1	3.2	2.3	2.0	2.0
Middle Atlantic	1.2	0.9	1.6	1.4	1.2	1.2	0.9
South	2.5	2.9	1.8	1.9	0.7	0.7	1.5
South Atlantic	3.6	4.1	2.3	2.3	1.2	1.1	2.3
East South Central	3.0	5.3	5.4	4.7	1.0	0.7	3.3
West South Central	4.4	4.5	3.3	3.9	1.0	0.9	2.1
Midwest	2.4	2.4	1.6	1.7	1.7	1.7	1.6
East North Central	2.5	2.3	1.8	1.9	2.5	2.5	2.1
West North Central	4.3	4.3	3.1	3.0	1.9	2.0	2.3
West	2.9	3.0	2.4	2.3	1.0	1.0	1.1
Mountain	5.8	7.3	4.5	4.3	2.0	2.0	2.4
Pacific	3.5	3.1	2.9	2.8	1.2	1.2	1.3

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 ECEC data for March 2014.

Note: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20132014.htm.

TECHNICAL NOTE

Data in this release are from the National Compensation Survey (NCS), conducted by the U.S. Department of Labor, Bureau of Labor Statistics (BLS). This release contains March 2014 data on civilian, private industry, and state and local government workers in the United States. Excluded are federal government workers, the military, agricultural workers, private household workers, and the self-employed. This news release provides data on the incidence of (access to and participation in) selected benefits and the share of premiums paid by employers and employees for medical care.

Calculation details

Average hourly earnings from sampled occupations within an establishment were used to produce estimates for worker groups within six earnings 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 are based on unpublished March 2014 wages and salaries from the *Employer Costs for Employee Compensation*.

The percentiles were computed using earnings and scheduled hours of work reported for individual workers in sampled establishment jobs. Establishments in the survey are asked to report only individual worker earnings for each sampled job. For the calculation of the hourly percentile values, the individual worker hourly earnings are weighted and arrayed from lowest to highest. The values corresponding to the percentiles are:

Characteristics	Hourly wage percentiles				
	10	25	50 (median)	75	90
Civilian workers	\$8.99	\$11.75	\$17.64	\$28.13	\$42.90
Private industry workers	\$8.65	\$11.15	\$16.82	\$26.67	\$41.46
State and local government workers	\$12.16	\$16.03	\$23.34	\$34.91	\$48.49

The lowest 10-percent and 25-percent wage categories include those occupations with an average hourly wage less than the 10th percentile value and 25th percentile value, respectively. The second 25-percent category includes those occupations that make at or above the 25th percentile value but less than the 50th percentile value. The third 25-percent category includes those occupations that make 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 wage value greater than or equal to the 75th and 90th percentile value, respectively.

(Note: Individual workers can fall into an earnings category different from the average for the occupation into which they are classified because average hourly earnings for the occupation are used to produce the benefit estimates.)

The tables on employer and employee medical premiums (tables 3 and 4) include participants in all medical plans, with calculations for both single and family coverage. The calculations are not based on actual decisions regarding medical coverage made by employees within the occupations. Rather, the

premium calculations are based on the assumption that all employees in the occupation can opt for either single or family coverage.

Medical care

Medical care plans provide services or payments for services rendered in the hospital or by a qualified medical care provider.

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.

The 2014 estimates of State and local government workers' participation in retirement plans and defined benefit retirement plans are not strictly comparable to corresponding estimates in previous years. For 2014, participation in defined benefit plans could not be determined in some instances, when multiple plans existed within an establishment.

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.

Comparing private and public sector data

Incidence of 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. Professional and administrative support 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 vacation 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.

Sample size

Data for the March 2014 reference period were collected from a probability sample of about 9,600 establishments in private industry and approximately 1,500 establishments in state and local government. **(See Appendix table 1 below.)**

Survey scope

The March 2014 NCS benefits survey represented approximately 128 million civilian workers; of this number, about 109 million were private industry workers and nearly 19 million were state and local government workers. **(See Appendix table 2 below.)**

Introduction of 2010 Standard Occupational Classification (SOC)

Beginning with this release, Employee Benefits in the United States are based on 2010 SOC. No substantive changes occurred in occupational coverage for about 90 percent of the detailed occupations in the 2010 SOC. However the detailed occupation Registered Nurses, for which data are shown separately in this release, did undergo classification changes. For information about this and other changes see www.bls.gov/soc.

Obtaining information

For research articles on employee benefits, see the *Monthly Labor Review* at www.bls.gov/opub/mlr/home.htm and *Beyond the Numbers: Pay and Benefits* at www.bls.gov/opub/btn/. For further technical information, see Chapter 8, "National Compensation Measures," of the *BLS Handbook of Methods* at www.bls.gov/opub/hom/pdf/homch8.pdf.

Appendix table 1. Survey establishment response, National Compensation Survey, March 2014

Establishments	Civilian	Private industry	State and local governments
Total in sampling frame ¹	5,805,800	5,576,113	229,687
Total in sample	14,636	13,035	1,601
Responding ²	11,106	9,622	1,484
Refused ³	2,114	2,018	96
Out of business or not in survey scope	1,416	1,395	21

¹ The list of establishments from which the survey sample was selected (sampling frame) was developed from State unemployment insurance reports and is based on the 2012 North American Industry Classification System (NAICS). For private industries, an establishment is usually a single physical location. For State and local governments, an establishment is defined as all locations of a government entity.

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. Detailed information on nonresponse adjustment and imputation can be found in BLS Handbook of Methods, Chapter 8, "National Compensation Measures," Bureau of Labor Statistics, on the Internet at www.bls.gov/opub/hom/pdf/homch8.pdf.

Appendix table 2. Number of workers represented,¹ National Compensation Survey, March 2014

Occupational group ²	Civilian workers	Private industry workers	State and local government workers
All workers	128,093,600	109,136,200	18,957,400
Management, professional, and related	38,492,500	28,027,600	10,465,000
Management, business, and financial ...	11,243,300	9,680,900	–
Professional and related	27,249,200	18,346,700	8,902,600
Teachers	6,415,100	–	4,977,000
Primary, secondary, and special education school teachers	4,280,000	–	3,665,400
Registered nurses	2,732,000	–	–
Service	28,256,000	24,188,200	4,067,700
Protective service	3,162,900	1,330,800	1,832,100
Sales and office	33,238,900	30,536,200	2,702,700
Sales and related	12,088,900	11,972,600	–
Office and administrative support	21,150,000	18,563,600	2,586,400
Natural resources, construction, and maintenance	9,456,000	8,516,800	939,200
Construction, extraction, farming, fishing, and forestry	4,450,900	3,930,700	–
Installation, maintenance, and repair	5,005,100	4,586,100	–
Production, transportation, and material moving	18,650,200	17,867,500	782,800
Production	8,824,600	8,715,100	–
Transportation and material moving	9,825,700	9,152,400	–

¹ The number 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.